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ALGORITHMIC PERSONALIZATION IN DIGITAL MARKETING: A COMPARATIVE ANALYSIS OF THE IMPACT ON CONSUMER ENGAGEMENT AND LOYALTY

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Abstract: *This paper explores the impact of algorithmic personalization in digital marketing on consumer engagement and loyalty. Using a systematic literature review, in addition to the PRISMA methodological framework, ten relevant studies published in the period 2024–2026 were analyzed, which used various approaches, including quantitative surveys, SEM analyses, experimental research, and conceptual literature reviews. The analyzed works encompass various forms of personalization, including online ads, AI-driven product recommendations, personalized media content, email marketing, and social media content.*

The results show that algorithmic personalization significantly increases user engagement and strengthens consumer loyalty. The effects are more powerful when the content matches the user's identity and values (self-congruity) and when personalized AI recommendations are used. At the same time, excessive personalization or the perception of intrusive communication reduces the effectiveness of strategies, highlighting the need for a balanced approach that respects data privacy and transparency.

Cultural and demographic differences further influence the acceptance of personalization, with younger generations showing greater openness, while older generational groups demanding greater transparency and data protection. The results also show that personalization, which creates relevant and tailored content, deepens the emotional connection with the brand, further strengthening consumer loyalty.

This paper contributes to the understanding of the multidimensional impact of algorithmic personalization and provides guidance for ethical, transparent, and effective application in digital marketing, emphasizing the importance of integrating multiple digital channels and user control over data.

Keywords: *digital marketing, artificial intelligence, consumer engagement, self-congruity, data transparency.*

Jel classification: M31, D12

INTRODUCTION

The modern business environment is marked by the intensive development of digital technologies and changes in the way companies communicate with consumers. Digital technologies are “information and communication technology (ICT) that includes computers, learning management systems (LMS), digital media such as wikis, blogs, social media, and podcasts. They typically refer to a broad set of technologies that record, process, store, and transmit information in digital form. Digital technologies can also be hardware devices such as computers, mobile devices such as smartphones, game consoles, video and audio players, and software applications such as web applications, blogs, wikis, social networks and chat sites”. The development of digital platforms, social networks and online commerce has significantly transformed traditional marketing strategies and opened up new opportunities for direct and personalized communication with customers. In such an environment, digital marketing is becoming a key element of modern business and customer relationship management, as it enables organizations to more effectively reach target segments and improve the performance of marketing campaigns. Digital marketing refers to the promotion of products or services through digital channels (such as websites, emails, social networks, mobile applications, etc.). It uses digital technology to attract, engage, and retain customers to achieve marketing goals.”

Personalized marketing involves tailoring marketing messages, offers, and content to the individual needs, preferences, and behavior of consumers. The development of data analytics, algorithms, and digital tools has enabled companies to collect and analyze large amounts of customer data, enabling the development of personalized product recommendations, targeted advertising, and individualized communication strategies.

This approach to marketing contributes to increasing the relevance of marketing messages, improving the user experience, and strengthening relationships with consumers. Algorithmic personalization is becoming one of the key tools of modern digital marketing, as it allows companies to tailor marketing messages to individual user preferences.

Most modern research points to a significant impact of personalized digital marketing on consumer behavior, including an increase in engagement, purchase intent, and brand loyalty . Personalization enables organizations to develop closer relationships with consumers through relevant and contextually tailored content.

However, the results of individual studies show certain differences in the findings, which is often due to different methodological approaches, sample characteristics or specifics of the digital platforms that were the subject of the research. Therefore, there is a need for a systematic review and comparative analysis of existing research to identify the dominant trends and key factors influencing the effectiveness of personalized marketing strategies .

The aim of this paper is to analyze and compare modern scientific research dealing with the impact of personalized digital marketing on consumer behavior. The paper is based on a systematic review of the literature published in the recent period, with a special focus on the characteristics of the research and the main results.

METHODOLOGY

In this paper, the method of systematic literature review was applied with the aim of analyzing existing scientific research dealing with the impact of algorithmic personalization in digital marketing on consumer engagement and loyalty. Systematic literature review provides a structured and transparent approach to the collection, selection and analysis of relevant scientific papers, thus ensuring the reliability and objectivity of the research. The literature review process was carried out in accordance with the guidelines proposed by PRISMA (PRISMA). Preferred Reporting Items for Systematic Reviews and Meta-Analyses.

The first step of the research was related to the definition of the research problem and the formulation of the research question, which is: how does algorithmic personalization in digital marketing affect consumer engagement and loyalty. Accordingly, auxiliary research questions related to the impact of personalization on consumer perception, trust in digital platforms, as well as purchase intent and long-term brand loyalty have been defined.

In the second phase, a systematic search of the scientific literature was conducted. The search was carried out in relevant academic databases and digital databases, among which the most important are search engines for scientific papers such as Google Scholar, Scopus, Web of Science and ScienceDirect. During the search, combinations of keywords related to the research topic were used, including the terms “AI personalization”, “algorithmic personalization”, “digital marketing”, “consumer engagement”, “consumer loyalty” and “purchase intention”. Combinations of terms were linked using the Boolean operators AND and OR, in order to obtain as many relevant results as possible.

To ensure the relevance of the analyzed literature, the inclusion and exclusion criteria of the papers have been defined. The inclusion criteria included scientific papers (published between 2024 and 2026), which analyze AI-based personalization or algorithmic data analysis in the context of digital marketing, as well as research that addresses consumer behavior, user engagement or brand loyalty. It was also necessary to have access to the full text of the work. On the other hand, papers that are not related to marketing or consumer behavior, technical studies that analyze algorithms without marketing context, as well as papers that did not provide empirical or theoretical findings relevant to the subject of research were excluded from the review.

The selection process was carried out in several phases in accordance with the PRISMA approach. In the initial phase of identification, a large number of potentially relevant papers were collected from selected databases. Subsequently, the removal of duplicates was carried out, and then a preliminary review phase was carried out, in which the titles and abstracts of the papers were analyzed in order to assess their relevance to the research topic. In the next phase, a detailed analysis of the full texts of the selected studies was performed. After applying all the selection criteria, the final sample for analysis consisted of ten scientific papers dealing with the application of algorithmic personalization and artificial intelligence in digital marketing, and their impact on consumer behavior. marketing.

In the final phase of the research, key information from the selected studies was extracted and systematized. From each paper, data were collected on the authors, year of publication, research objective, methodology, analyzed variables, and main

results of the study. Based on the collected data, a comparative and thematic analysis was carried out, which enabled the identification of common patterns, similarities and differences between the researches.

The application of a systematic literature review enabled the integration of the results of various empirical research, and provided a broader insight into the role of algorithmic personalization in contemporary digital marketing strategies. This approach enables a comprehensive understanding of the relationship between personalized marketing and consumer behavior, which is the basis for further analysis and discussion of the results within this paper.

RESULTS

For the comparability of the studies, the methodology of their processing played a key role. The analysis shows that most studies have used a quantitative approach, most commonly through surveys and statistical analyses, including methods such as structural equations (SEMs), to examine the impact of AI-based personalization on consumer engagement, loyalty, and behavior ; ; ; . Some studies combined experimental methods and online ad analysis to evaluate the effectiveness of personalization in different contexts , while others used empirical quantitative analyses and statistical evaluation of consumer perception and trust in AI marketing ; . One study focused on conceptual analysis and literature review to understand the role of AI in consumer behavior and personalization strategies in digital marketing . The impact and results of the analysed studies are shown in Table 1.

Table 1. Comparative analysis of the impact of algorithmic personalization on consumer engagement and loyalty: a review of 10 studies (2024–2026)

Author and year	The Impact of Algorithmic Personalization on Customer Engagement and Loyalty.	Results
Alsaffarini i Awwad (2026)	AI-powered personalization increases engagement and drives purchasing decisions through relevant, timely, and emotionally appealing messages.	Trust and perceived relevance are key to acceptance (privacy concerns reduce effectiveness). Effectiveness depends more on emotional and cognitive response than on technical sophistication.
Binlibdah (2024)	AI-driven personalization of media content improves engagement and loyalty through interactive and relevant experiences.	AI mediates between strategic communication and user efficiency (personalization alone is not enough without additional intermediary factors).
Bleier and Eisenbeiss (2015)	Personalizing online ads through content, time, and context increases engagement and trust, which indirectly strengthens loyalty.	Targeted re-advertising is effective at an early stage of the purchase process (excessive personalization reduces the effect). The context of the presentation is key to engagement.

Jeličić, Čule Karačić and Mabić (2025)	Personalization increases purchase intent if the ads aren't too intrusive.	A balance between relevant content and respect for privacy is key to positive perception and long-term loyalty.
Markou and saradnici (2025)	Trust and appreciation of the user's identity increase engagement and loyalty.	The transparency and ethics of AI systems reinforce the acceptance of personalization (concerns about autonomy can reduce acceptance).
Sahu, Sankhla and Anjana (2025)	AI enables precise understanding of consumers and optimization of personalized messages for greater engagement and loyalty.	Personalization improves the user experience (excessive personalization and lack of transparency reduce trust).
Sario and saradnici (2024)	Compliance of content with identity (self-congruity) increases emotional connection and loyalty.	AI further enhances connection through relevant content. Responsible data management is key to long-term trust.
Tanawat (2025)	AI personalization on social media increases engagement, but perceptions of privacy can limit acceptance.	Trust and perceived usefulness mediate engagement. Privacy concerns do not have a direct impact on engagement.
Wang and his associates. (2025)	AI personalization improves engagement, trust, satisfaction, and propensity to buy on social media.	Emotional connection enhances loyalty. Excessive personalization and lack of transparency reduce trust. Cultural and demographic differences affect perceptions.
Wuryantini (2025)	Relevant and transparent AI-driven content increases trust and long-term loyalty.	Personalization has a positive effect on engagement, emotional connection, and stable loyalty. A balance between relevance and privacy is key to efficiency.

Source: author's own analysis (2026)

In order to understand in more detail the different aspects of the impact of algorithmic personalization, the results of each of the ten analyzed studies are presented below. Each study provides specific insights into how personalization, across different digital channels and approaches, impacts consumer engagement and loyalty, highlighting key factors such as content relevance, timeliness, privacy perceptions, and emotional connection to the brand. The presentation of individual findings enables comparative analysis and identification of common trends, as well as challenges in the implementation of personalization strategies in digital marketing.

Algorithmic personalization and purchasing decisions in the context of sustainable marketing

A study by Alsaffarini and Awwad (2026) shows that AI-based personalization has a positive impact on consumer shopping behavior, especially when marketing messages are relevant, timely, and emotionally appealing. Trust in artificial intelligence and perceived relevance of recommendations have been identified as key factors that encourage consumers to make purchasing decisions. On the other hand, privacy concerns and lack of trust are significant barriers to the acceptance of personalized mar-

keting messages. “The results highlight that the effectiveness of AI personalization depends less on technical sophistication alone, and more on consumers’ cognitive and emotional responses, especially their sense of trust, autonomy, and fairness.” In the context of sustainable digital marketing, the need for responsible personalization that includes transparent data management and a consent-based approach to build long-term consumer trust and loyalty, was pointed out.

The Effectiveness of Personalized Media Content

Binlibdah (2024) shows that personalized AI content increases efficiency and consumer interaction. Algorithmic personalization enables brands to create interactive and relevant experiences, which directly contributes to customer engagement and loyalty. The study shows that strategic communication has a significant impact on the development of personalized media content and on the effectiveness of customer service in social marketing companies. In addition, it is pointed out that the personalization of media content itself does not have a significant direct impact on the effectiveness of the service, which suggests the existence of additional intermediary factors. In this context, artificial intelligence plays a key role as it mediates between strategic communication, personalized content, and customer service results. By integrating artificial intelligence, organizations can more effectively apply personalized content and improve digital communication with users. The findings of the research emphasize that the application of artificial intelligence contributes to the optimization of marketing communication strategies and the improvement of the overall effectiveness of the service.

The Effectiveness of Online Advertising Through Content, Time, and Context

Bleier and Eisenbeiss (2015) point out that the success of an ad depends on a combination of relevant content, the right moment, and the context of the display. Algorithmic personalization in digital marketing must carefully balance these factors to increase user engagement and build trust, which indirectly increases loyalty. The results of the research show that the personalization of online banners through the method of targeted re-advertising can significantly affect the shopping behavior of consumers in the digital environment. The greatest effect of personalization occurs at an early stage of the purchase decision-making process, especially immediately after a consumer’s visit to an online store. However, highly personalized ads lose effectiveness over time, indicating the phenomenon of over-personalization, while moderately personalized ads have a longer-lasting effect. Also, the effectiveness of personalized ads depends on the context in which they are displayed, as they increase consumer engagement on websites with compliant content, while on non-congruent pages they may have a weaker effect. From the aspect of digital marketing, the importance of proper timing, context of presentation and understanding of consumer behavior in order to optimize the application of personalized marketing strategies is emphasized.

Perception of intrusiveness and intention of online shopping

A study by Jeličić, Čule Karačić and Mabić (2025) shows that personalization increases purchase intent, but that excessive intrusiveness of ads can reduce efficiency.

This confirms that algorithmic personalization requires a balance between relevant content and respect for privacy, which is key to maintaining positive engagement and long-term loyalty. The results of the research show that the perceived personalization of online ads has a significant impact on the intention of online purchases of consumers. Personalized ads can increase the relevance and engagement of consumers, thereby positively influencing their willingness to buy. However, when consumers perceive personalization as too intrusive, then it can negatively impact their purchase intent. The findings also indicate that it is important to strike a balance between the level of personalization and privacy protection in order to maintain a positive perception of consumers. Viewed in the context of digital marketing, the results highlight the need for responsible use of data and careful design of personalized marketing strategies that enhance the user experience without creating a sense of intrusiveness.

Consumer Trust and Identity in AI Marketing

Markou et al. (2025) highlight that trust and identity significantly influence the adoption of AI personalization. Strategies that build trust and take into account the identity of users increase engagement and strengthen consumer loyalty. The results of the research show that trust and perceived ethics play a key role in the acceptance of personalized advertising based on artificial intelligence. When consumers perceive AI systems as transparent, trustworthy, and fair, they are more likely to respond positively to personalized marketing messages. Also, greater knowledge and experience in the use of artificial intelligence tools contributes to the formation of more positive attitudes towards this form of digital marketing. Conversely, concerns about consumer identity and autonomy can reduce acceptance of personalization, as it is sometimes perceived as an invasion of privacy or personal expression. For the purposes of the digital marketing vision, the results suggest that the successful application of artificial intelligence requires building trust, transparency in the use of data, and respect for the identity and autonomy of consumers.

Analysis of consumer behavior and optimization of strategies

Sahu, Sankhla and Anjana (2025) show that AI enables a more accurate understanding of consumer behavior and the creation of personalized messages. Algorithmic personalization through analytics and recommendations contributes to greater engagement and long-term loyalty. The results of the research show that the application of artificial intelligence in personalized marketing significantly improves the user experience and increases the intention of buying the consumer. Analyzing consumer behavior using advanced technologies, such as machine learning algorithms and predictive models, allows marketers to create relevant and targeted marketing messages. Consumers respond positively to personalized content when they perceive it as timely, useful, and unobtrusive. However, excessive personalization and lack of transparency in the use of personal data can cause embarrassment and reduce consumer trust. From a digital marketing perspective, the results highlight the need for a balanced approach that combines the analytical precision of artificial intelligence with ethical data management and user privacy.

Self-congruence and user engagement

A study by Sario et al. (2024) shows that content alignment with user identity (self-congruity) increases engagement and interaction with the brand. Algorithmic personalization, which reflects the identity of the consumer, strengthens emotional connection and loyalty. The results of the research show that self-alignment between consumer identity and brand image has a significant impact on consumer engagement. When consumers perceive a brand as aligned with their values and personal identity, they are more likely to develop a stronger emotional connection and loyalty to the brand. AI-based marketing personalization further strengthens this relationship by enabling the creation of content and offers tailored to the preferences and interests of consumers. Artificial intelligence systems can, through the analysis of consumer data, better understand their needs and thus increase the effectiveness of marketing activities. However, the results highlight that responsible and transparent data management and respect for user privacy are essential for long-term consumer trust.

AI personalization on social networks

Tanawat (2025) points out that personalization increases engagement, but that perceptions of privacy and intrusiveness can limit acceptance. Algorithmic personalization on social media must carefully balance relevant content and privacy protections so that engagement is sustainable and user loyalty is long-term. The results of the research show that AI-based personalization in social media marketing significantly affects consumer perception, especially trust and perceived usefulness of content. These factors play an important mediating role as they positively influence consumer engagement and their interaction with digital content. While personalization increases trust and usefulness, it does not directly lead to greater consumer engagement on its own. The results also show that privacy concerns do not have a significant direct impact on users' engagement on social media. In the context of digital marketing, the findings highlight that successful personalization strategies, based on artificial intelligence, should be aimed at building trust and increasing the perceived value of content to encourage more active consumer involvement.

Influencing Behavior and Purchasing Decisions

Wang et al. (2025) show that personalization has a positive impact on purchasing decisions and engagement with a brand. Algorithmic personalization directly improves user interaction and motivates long-term loyalty, especially on social media platforms. The results of this study show that AI-driven personalization on social media significantly improves consumer engagement, trust, satisfaction, and propensity to buy. The emotional connection that consumers develop through relevant and tailored content further enhances brand loyalty and interaction with marketing campaigns. Nevertheless, excessive personalization and non-transparent data processing practices can cause embarrassment and reduce trust, creating a privacy personalization paradox. The findings also point to cultural and demographic differences in perceptions of privacy and engagement, with younger generations more likely to embrace personalization with some skepticism, while older generational groups demand greater transparency. In practical terms, the study came to the realization that marketing strategies need to balance precise personalization with ethical practices, transparency and emotional in-

telligence in order to achieve positive outcomes for consumers and brands.

Trust and long-term loyalty

Wuryantini (2025) emphasizes that relevant and personalized content increases customer trust and loyalty. Algorithmic personalization that ensures relevance and transparency strengthens long-term relationships and stable customer loyalty. This study confirms that personalization in digital marketing, especially when supported by artificial intelligence, significantly affects consumer loyalty through a number of intermediary factors. Key elements include trust and transparency in the use of data, engagement and emotional connection with the brand, perceived value and relevance of content, and data privacy and security protection. The results show that consumers are more likely to remain loyal to a brand when personalization provides real benefits, remains unobtrusive, and ensures data security. For marketers, this means that strategies must balance technological sophistication and AI-driven personalization with ethics, transparency, and respect for privacy. By applying these principles, companies can improve engagement, emotional connection, and long-term customer loyalty, while avoiding negative reactions caused by excessive or irresponsible personalization.

DISCUSSION

An analysis of 10 studies clearly shows that algorithmic personalization has a significant impact on consumer engagement and loyalty, but the success of these strategies depends on a combination of several key factors: content relevance, timeliness of communication, emotional appeal, user trust, and transparency in data management. Most studies (; ;) emphasizes that personalization that matches the identity and values of consumers increases emotional connection and engagement, which strengthens brand loyalty in the long run. A similar conclusion emerges from studies by Sario et al. (2024) and Markou et al. (2025), which confirm the importance of self-congruence and trust in the positive acceptance of AI-driven personalization.

However, several studies (; ;) warns of the paradox of privacy personalization: while consumers value relevance and customized content, excessive or intrusive personalization can cause embarrassment and reduce trust, negatively impacting engagement and loyalty. The joint results suggest that balancing personalization with ethics, transparency, and privacy protections is key. In other words, algorithmic personalization in digital marketing shows a high potential to increase engagement and loyalty, but its effectiveness depends on a careful balancing of technological sophistication, ethics, and an emotional approach to consumers.

Based on this analysis, guidelines have been formulated that provide practical insights for marketers and at the same time point to the directions of future research in this rapidly growing field. The studies point to key recommendations that can improve digital marketing strategies in the future:

1. Developing emotionally and psychologically intelligent AI systems (algorithms need to understand the identity, values, and preferences of users in order for content to be relevant and engaging).
2. Transparent and ethical data management (incorporating a consent-based approach and clear communication about the use of data increases trust and long-term loyalty).

3. Balancing personalization and unobtrusiveness (over-personalization can cause discomfort, while moderate and relevant personalization leads to optimal engagement).
4. Use of advanced analytics and predictive models (AI can accurately identify consumer needs and preferences, but the implementation must be carefully designed to avoid negative effects).
5. Focus on cultural and demographic differences (strategies should be adaptable to different market segments, taking into account local privacy norms and consumer expectations).

CONCLUSION

The aim of this study was to analyze the impact of algorithmic personalization in digital marketing on consumer engagement, trust, and loyalty through a systematic review of the literature and a comparative analysis of available studies. By applying the systematic review methodology and the PRISMA framework, ten relevant papers published in the period 2024–2026 were identified, which were analyzed by key dimensions of personalization and its effect on consumer behavior.

The results clearly show that algorithmic personalization in digital marketing has a significant impact on consumer engagement and loyalty, but the success of strategies depends on a careful balancing of technical sophistication, content relevance, and ethical data management. The results show that relevant, timely and emotionally appealing content encourages user interaction, strengthens trust in the brand and increases the propensity to buy, while self-congruence and emotional connection further enhance engagement and loyalty.

However, the analysis also highlights the paradox of privacy personalization: while consumers value personalized content, excessive intrusiveness or non-transparent use of data can reduce trust and negatively impact engagement. Transparency, ethical approach and protection of user privacy are key intermediary factors in achieving long-term loyalty. Furthermore, cultural and demographic differences highlight the need for adaptive strategies that respond to specific consumer preferences and expectations.

The analysis suggests that a combination of AI-driven personalization, emotionally intelligent content, and responsible data management is the optimal approach to increase engagement and loyalty. For future research, further evaluation of different levels of personalization, the influence of cultural and demographic variables, and experimental verification of the interaction between technical and psychological factors is recommended.

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