AI-Driven Personalization in Digital Marketing: A Systematic Review

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Abstract: *Purpose - This review examines AI-driven personalization as a distinct digital marketing technology and clarifies how it creates marketing value while also generating privacy and governance concerns. Methodology - Using PRISMA-style review logic, the study screened peer-reviewed journal articles and major review papers published between 2020 and 2025, with limited early-2026 updating. From 176 identified records, 39 studies were retained and coded by application domain, analytical theme, AI mechanism, focal outcome, constraining factor, and managerial implication. Findings - The literature shows that AI-driven personalization generally improves perceived relevance, usefulness, convenience, engagement, and purchase intention when personalization is timely, contextually appropriate, and supported by credible first-party data. These benefits are not automatic. The same systems may intensify privacy concern, perceived intrusiveness, algorithmic opacity, and authenticity doubts. Across the reviewed studies, trust emerges as the main mediating factor connecting personalization with engagement, satisfaction, loyalty, and purchase intention. Novelty - The article integrates technical, consumer, and governance perspectives into one explanation of how AI capability becomes marketing value. Significance - The review offers an evidence map and a practical basis for a more responsible and effective personalization strategy.*

Keywords: *AI-driven personalization, Algorithmic transparency, Consumer engagement, Digital marketing technology, Generative AI, Privacy, Systematic review, Trust*

1. Introduction

Digital marketing has moved from broad segmentation toward adaptive, data-intensive, and individualized communication. In this shift, personalization has become one of the clearest operational expressions of digital marketing technology. AI enables this change by connecting large-scale data processing with prediction, ranking, generation, and automation capabilities that are difficult to execute manually at meaningful scale (Davenport et al., 2020; Huang & Rust, 2021).

AI-driven personalization now appears across websites, e-commerce platforms, social media, search environments, CRM systems, email programs, chatbots, and recommendation interfaces. These systems tailor content, offers, timing, ranking, and interaction to individual users rather than generalized audience segments. When well designed, they reduce search costs, improve message relevance, and support faster decision making (Kopalle et al., 2022; Amin et al., 2025). The spread of generative AI has extended

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this logic from targeting and recommendation to the creative layer of marketing itself (Grewal et al., 2025; Salih et al., 2026).

The benefits of personalization are accompanied by clear tensions. Personalization depends on data collection, inference, and categorization, so consumers often evaluate it through an ambivalent lens. They may appreciate ease and fit, but also sense monitoring, manipulation, opacity, or a loss of control. In contemporary AI environments, the traditional personalization-privacy dichotomy has expanded to include authenticity, justice, and responsibility (Aguirre et al., 2015; Bleier & Eisenbeiss, 2015; Canhoto et al., 2024).

While research on AI in marketing has rapidly expanded, the literature continues to be disjointed, covering areas such as advertising efficacy, recommender systems, customer behavior, service experience, data ethics, and generative AI. Many studies focus on narrow outcomes such as engagement or purchase intention, while broader governance issues are treated separately. This article therefore reviews AI-driven personalization as a distinct digital marketing capability and asks four questions: which application domains dominate current research; through which mechanisms personalization appears to work; under what conditions it improves outcomes or backfires; and what role transparency, trust, authenticity, and human oversight play in that process.

This review contributes in four ways. First, it offers a focused synthesis around AI-driven personalization rather than general AI adoption. Second, it integrates technical, consumer, and governance perspectives into one interpretive framework. Third, it translates the literature into compact tables and visual summaries that make the evidence easier to use. Fourth, it outlines a practical logic for responsible personalization. The article argues that AI-driven personalization should be understood not simply as a targeting tool, but as a socio-technical capability that must balance optimization with legitimacy.

2. Methodology

This study uses a systematic review design adapted from PRISMA-style review practice. The goal was not to calculate pooled effect sizes, because research designs, variables, and contexts in this field remain highly heterogeneous. Instead, the review was designed to identify dominant application domains, recurring mechanisms, focal outcomes, and unresolved tensions surrounding AI-driven personalization in digital marketing.

The search focused on peer-reviewed journal articles and major review papers published between January 2020 and December 2025, with limited early-2026 checks used only for conceptual updating. Search combinations included terms such as “AI-driven personalization,” “artificial intelligence and digital marketing,” “personalized advertising,” “algorithmic recommendation,” “AI marketing trust,” “AI personalization privacy,” and “generative AI marketing. ” Records were drawn from major publisher databases and journal platforms connected to marketing, information management, electronic commerce, consumer behavior, and technology-enabled business research.

Studies were retained when they examined AI, machine learning, algorithmic recommendation, or generative systems in a personalization context and connected that analysis to digital marketing, customer experience, service interaction, advertising, or related consumer-facing settings. Studies were excluded when AI was used for non-marketing purposes, when personalization referred only to product customization without digital decision systems, when the contribution was purely technical and unrelated to

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consumer or managerial implications, or when the publication lacked sufficient conceptual or methodological substance.

The screening process identified 176 records, removed 41 duplicates, screened 135 titles and abstracts, and assessed 54 full texts. Fifteen items were excluded at full-text stage because of conceptual mismatch or limited relevance. The final synthesis corpus contained 39 studies. Each included study was coded for publication year, application domain, dominant theme, AI mechanism, focal outcome, enabling or constraining factor, and managerial implication. This mechanism-based coding made it possible to examine how performance gains and governance risks coexist within the same personalization architecture.

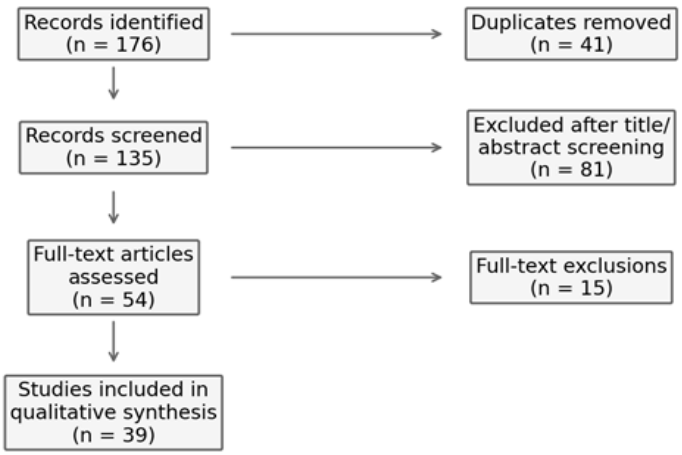

Figure 1. PRISMA-style screening flow used in the review.

Figure 1 summarizes the screening protocol described in the article. It shows the movement from 176 identified records to the final synthesis corpus of 39 studies.

Table 1.

Core constructs and analytical dimensions used in the review

Construct	Working definition	Illustrative indicators
AI-driven personalization	Use of algorithmic or generative systems to tailor content, offers, timing, ranking, or interaction with individual users or micro-segments.	Recommendations; dynamic content; conversational adaptation; predictive targeting
Digital marketing technology	The data and software infrastructure through which firms execute and optimize digital communication and customer interaction.	CRM; CDP; email automation; social platforms; websites; apps; adtech
Trust	Confidence that the system or brand uses AI competently and fairly without harmful misuse of user data.	Credibility; reliability; security beliefs; confidence

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Privacy concern	Perceived risk or discomfort associated with data collection, inference, and personalized targeting.	Intrusiveness; surveillance concern; cynicism; discomfort
Human oversight	The extent to which human judgment reviews, constrains, or contextualizes AI output.	Approval checks; disclosure; escalation; explainability

3. Results and Discussion

3.1. Descriptive overview and application domains

The reviewed literature shows rapid expansion in AI-driven personalization research. As digital platforms integrated recommendation, adtech, CRM automation, conversational agents, and generative tools more deeply into marketing practice, scholarly attention shifted from asking whether personalization works to asking when, why, and under what constraints it works. The strongest concentration of studies appears in recent years, especially 2024-2025, which is consistent with the article's reference base and the field's growing attention to trust, transparency, and governance.

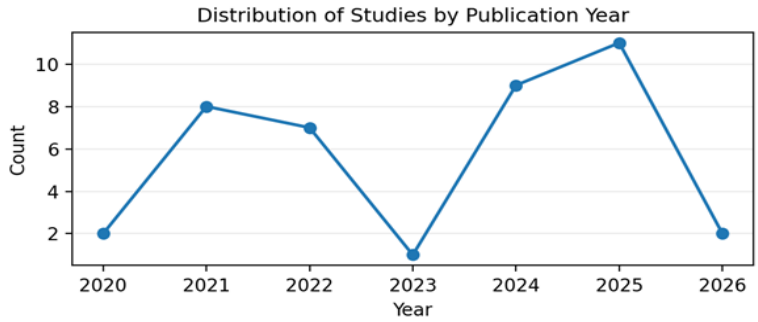

Figure 2. Distribution of studies by publication year in the article's reviewed source base.

E-commerce recommendation remains the most visible application domain. In this setting, researchers emphasize recommendation relevance, fit, convenience, and purchase support. Personalized rankings and product assortments can reduce search costs and improve exploratory shopping, but over-optimization may also narrow discovery or trigger skepticism when recommendations feel excessively certain or overly dependent on tracking.

Social media personalization forms a second major cluster. Here, the literature focuses on engagement, platform attitudes, advertising response, and the mediating roles of trust and usefulness. The recurring finding is that AI-personalized social content tends to improve engagement when users interpret it as helpful and credible rather than simply persuasive. CRM and email automation, website and app tailoring, and chatbot-based personalization appear as additional domains in which timing, cadence, adaptive content, and reduced friction are central concerns.

3.2. Mechanisms of value creation

Across the corpus, four mechanisms recur with unusual consistency: relevance, usefulness, trust, and reduced friction. First, personalization improves the chance that content or recommendations are perceived as matching the user's immediate needs or context. Relevance is important since it lowers cognitive filtering and makes it simpler to see and evaluate communications.

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Second, usefulness is how well the system helps people solve issues, make searches easier, or make hard decisions. A message might be relevant even if it doesn't assist in a practical way. However, AI-driven customization becomes more convincing when consumers think it makes things easier or better. This explains why personalization often functions as a service-design capability as much as an advertising capability. Third, trust is both a result and a route to get there. When customers think that a business or platform utilizes AI well and equitably, they are more likely to take ideas, provide information, and keep connecting. Trust is still weak, however. Consistency, openness, and creating value may make it stronger, while overreach, unexplained inference, or indicators that the system is meant to control rather than help might make it weaker.

Fourth, personalizing typically works because it makes it easier to go from recognizing a need to responding to it. Recommendation engines help consumers find options faster, conversational systems reduce waiting and search time, and dynamic content systems foreground what appears most relevant. The literature therefore suggests that AI-driven personalization works best when these four mechanisms reinforce each other rather than when firms optimize one metric in isolation.

3.3. Privacy, transparency, and human oversight

The review's clearest conclusion is that the best way to understand AI-driven customization is via a contradiction lens. People frequently want things to be personalized, but they don't want them to be personalized at the same time. They like personalized discovery, ease, and adaptive assistance, but they are also worried about covert profiling, data extraction, being invasive, and losing control. This tension is not inconsistent; it reflects the structure of systems that create value by using information that can also expose users to risk.

Transparency appears repeatedly as a partial solution, but the literature does not support a simplistic disclosure model. When it can be understood, is appropriate for the circumstance, and is linked to genuine user control, disclosure is vital. Assuring privacy, knowing how algorithms work, and making explicit preference options might help reduce ambiguity. People might become more skeptical when they see symbolic transparency without real agency. So, you shouldn’t just assume that people trust you or give you informed permission just because they keep using the site.

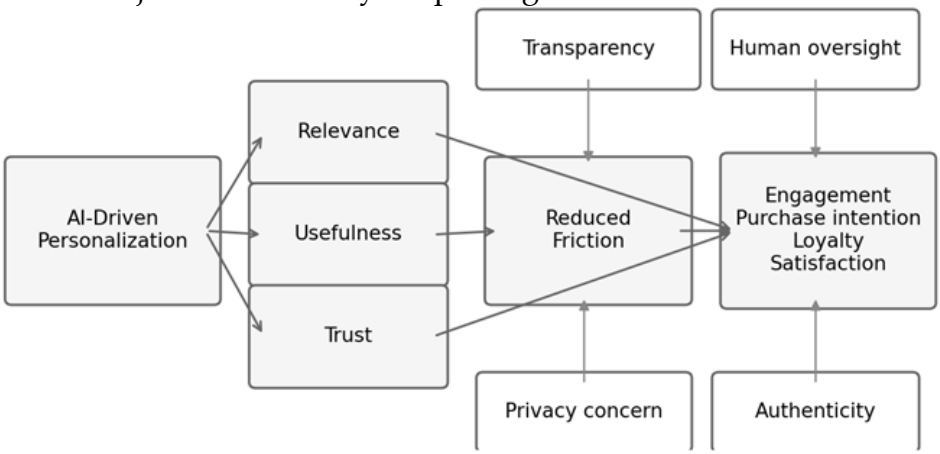

Figure 3. Integrated explanatory model synthesized from the review.

Recent work also highlights the shift from predictive personalization toward generative personalization. Earlier systems mainly decided who should see what and when; newer

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systems can also generate parts of the message itself, including copy, tone, imagery, and response style. This expands opportunity, but it also increases the need for human oversight. The literature increasingly favors hybrid models in which people remain involved in data governance, prompt design, content approval, escalation, and post-deployment monitoring. The higher the emotional, reputational, or ethical stakes of the communication, the stronger the case for meaningful human review.

3.4. Discussion and implications

The research indicates that AI-driven customization is neither intrinsically advantageous nor detrimental when considered collectively. The quality of the design, the data strategy, the platform context, the strength of the connection, and the governance architecture all affect the outcomes. A highly accurate system may still trigger backlash if contact frequency is excessive, if data use is unclear, or if the message feels unnaturally synthetic. Optimization without legitimacy is therefore unstable.

For managers, the practical lesson is clear. Personalization should be built on data that consumers can reasonably understand, contest, or consent to. Explanation and control mechanisms should be visible and useful rather than buried in abstract privacy language. Human review should remain mandatory for emotionally sensitive, high-risk, or brand-critical communication. Finally, evaluation should move beyond click-through and open rates to include trust, fatigue, satisfaction, complaint levels, and long-term loyalty. Good personalization usually feels helpful, respectful, and unsurprising in a positive sense.

Table 2.

Synthesized opportunities and risks associated with AI-driven personalization

Dimension	Opportunities	Risks / failure modes
Message strategy	Higher relevance, adaptive content, improved timing, and more efficient testing.	Over-targeting, fatigue, perceived manipulation, and weaker creative coherence.
Consumer experience	Reduced search costs, faster response, convenience, and smoother journeys.	Opacity, intrusiveness, autonomy loss, and emotional discomfort.
Data and analytics	Better prediction, orchestration, and response modeling.	Surveillance concern, biased inference, and data misuse fears.
Brand relationships	Potential gains in satisfaction, loyalty, and continuity when trust is strong.	Trust erosion when personalization feels exploitative or inauthentic.
Generative content	Scalable creative variation, localization, and rapid experimentation.	Hallucination, authenticity concerns, inconsistent brand voice, and compliance risk.

Practical priorities for managers include:

- Prioritize consented first-party data and remove unnecessary variables.
- Design for relevance and usefulness rather than exposure volume alone.
- Provide interpretable privacy assurance and visible preference settings.

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- Require human review for sensitive, high-risk, or reputation-critical content.
- Measure trust, fatigue, satisfaction, and loyalty alongside CTR and conversion.

4. Conclusion

This review examined AI-driven personalization as a distinct digital marketing technology rather than as one AI application among many. The evidence shows that personalization can improve relevance, usefulness, engagement, purchase intention, customer experience, and operational efficiency, but only under identifiable conditions. Trust is the central mechanism that determines whether personalization is interpreted as assistance or intrusion.

The article also shows that the field is entering a new phase. Predictive personalization is increasingly combined with generative personalization, expanding AI's role from message selection to message production. This development increases both opportunity and risk. The strongest future strategies are likely to be those that combine model sophistication with data restraint, interface clarity, and preserved human judgment.

In sum, the literature supports a disciplined conclusion : AI-driven personalization works best when it is relevant, explainable, and governable at the same time. Firms that treat personalization as a relationship capability rather than merely an optimization tool are more likely to create durable marketing value.

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