

An Overview of Systematic Literature Review on Personalized Marketing and Artificial Intelligence

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ABSTRACT

This review article gives us an idea about the recent advancements in personalized marketing and artificial intelligence applications within marketing strategies. Artificial intelligence is revolutionizing marketing practices, particularly through personalized marketing, tailoring recommendations and advertisements to individual consumer preferences and needs. Fifty unique research articles have been reviewed. The key highlights of this article is to know the present trends, theories, and models that are being used in personalized marketing. This article proposed a model to understand role of AI in personalized marketing and explained personalized marketing process. This article further lays emphasis on customer journey and discussed AIDA model with reference to personalization to identify customer needs and personalize their requirements. It also suggests various aspects of AI in marketing including its benefit and challenges with a customer satisfaction model.

Keywords: *Personalized marketing, Artificial intelligence, Machine learning, Predictive analytics, Marketing strategies, Data privacy, Customer engagement, Customer satisfaction.*

1. INTRODUCTION & MOTIVATION

In recent literature, technology plays a crucial role in our life. Artificial intelligence (AI) is the most important technology among-st all, and it is considered as a future of technology. AI is playing a key role in transforming and reshaping Education, Health, Business sector. McCarthy et al. (2007) defined AI as the science and engineering of making intelligent machines, especially intelligent computer programs. It is related to the similar task of using computers to understand human intelligence, but AI does not have to confine itself to methods that are biologically observable. AI has numerous applications, but in this paper, we limit our focus to the role of AI in personalizing marketing. Writing a review paper based on various literature available helps us to gather and consolidate all past information in one paper. It allows us to identify gaps and suggests future scope for research. Additionally, it helps to easily highlight research

trends and get compiled knowledge of all past works. Furthermore, it encourages collaboration, fosters partnership and interdisciplinary approaches. It provides a road-map to study unexplored areas. It is not just an academic work, but a way to discover, identify, innovate, and influence. It gives an opportunity to shape and contribute in the field of academics and marketing. Moreover, it allows us to inspire and guide future scholars. It also helps us to prepare a theoretical framework, redefining research questions and objectives. The intent of reviewing literature here is to find and understand the work done on personalized marketing and artificial intelligence. The below mentioned review of literature provides a summary and conclusion of various research done in the fields of personalized marketing and artificial intelligence. It shows the several drawbacks and provides suggestions that can be helpful in conducting future research in personalized marketing and artificial intelligence.

This article is organized as follows: Section 2 discusses how the articles are shortlisted for the study. Section 3 lays emphasis on the several studies done in the field of personalized marketing and artificial intelligence along with various definition of personalized marketing, Model, Customer Journey Mapping and AIDA Model. The overall discussion have been reported in Section 4. Finally, in Section 5 concludes the article.

2. DATA AND METHOD

For writing this review article, 50 research articles were a matter of fact and were downloaded through Google Scholar. Articles were searched using keywords such as "AI in marketing" and "personalized marketing," The articles were screened for relevance, peerreviewed status, and publication date, focusing on literature from 2024 to 1997. The articles were shortlisted and studied to understand the role of AI in marketing, find gaps, and suggest models for customer satisfaction. Figure 1 shows the process which ensures a systematic and wide method to write a structured review that can meet the current academic perspective.

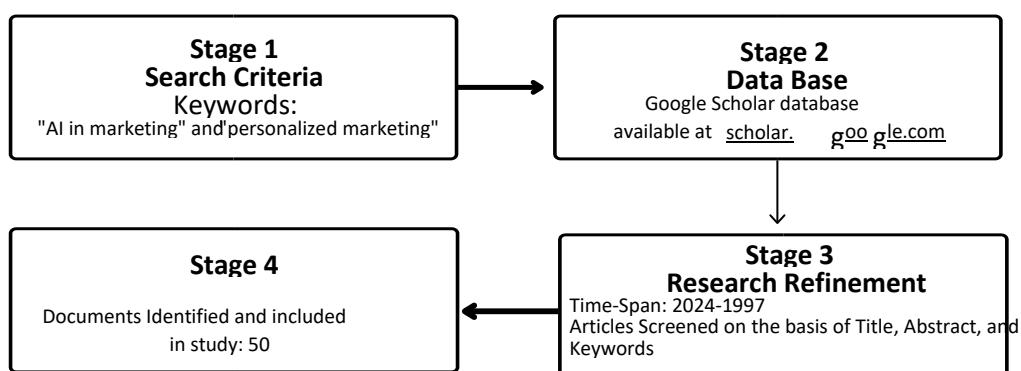


Figure 1. Article sourcing process

3. STUDY ON PERSONALIZED MARKETING AND ARTIFICIAL INTELLIGENCE

Artificial Intelligence (AI) has significantly reshaped the landscape of marketing and consumer engagement, as extensively explored by a broad spectrum of scholars. Raji et al. (2024) demonstrated how AI tools like chatbots and predictive analytics enhance customer experience and loyalty in e-commerce. Reddy and Nalla, 2024 supported these findings through mixed-method research revealing improvements in key marketing metrics. Islam et al. (2024) reviewed 150 articles to confirm AI's role in digital marketing automation. Babatunde et al. (2024) found social cognitive theory and AI applications like NLP instrumental in fostering targeted consumer engagement. In a sector-specific context, Mashkoor et al. (2024) validated the success of AI personalization in the Iraqi woodworking industry through Delphi methodology. Customer segmentation was comprehensively examined by Alves Gomes and Meisen (2023) using clustering and RFM analysis, echoed by Zhou and Zou (2023), who developed a framework to study the impact of product recommendations on customer behavior. Rafieian and Yoganarasimhan (2023) evaluated personalization across advertising and pricing with robust analytical methods, while Alqurashi et al. (2023) used PLS analysis to highlight AI's value in personalized content marketing. Wanjale et al. (2023) traced the evolution of web tracking. They underscored AI's impact on search and advertising, which Shaik (2023) supported by revealing benefits like increased ROI and challenges such as data transparency and skill gaps. Haleem et al. (2022) reviewed 217 papers showcasing AI's diverse applications in marketing despite barriers like ethical concerns and skill shortages. Chandra et al. (2022) provided a bibliometric review of personalization and privacy paradoxes, while Enholm et al. (2022) emphasized the organizational conditions necessary for AI to generate business value. Hermann (2022) addressed the ethical implications of AI marketing, and Huang and Rust (2022) proposed a comprehensive threestage AI marketing model. Vlačić et al. (2021) examined 164 articles and discussed AI's transformative effect on performance and consumer behavior. Dwivedi et al. (2021) highlighted the rise of social media marketing and its effect on brand perception. In contrast, Verma et al. (2021) conducted a massive review of 1,580 papers and proposed hybrid models combining AI with traditional marketing. Ameen et al. (2021) constructed a model emphasizing trust in AI-driven customer interactions, and Zhang and Lu (2021) traced the historical evolution of AI and its interdisciplinary foundations. Yau et al. (2021) proposed a marketing framework built on raw data processing to foster brand loyalty and trust. Yang et al. (2021) highlighted AI's role in precision marketing through

personalized recommendations. Feng et al. (2021) used bibliometric methods to map AI's influence across marketing disciplines, and Huang and Rust (2021) further investigated AI-HI collaboration for better decision-making. Mustak et al. (2021) employed topic modeling and scientometric analysis to uncover AI's impact on brand management and performance. Stone et al. (2020) examined how AI enhances strategic marketing and proposed ethics-centric decision frameworks. Di Vaio et al. (2020) linked AI with sustainability in business practices through a bibliometric review, while Bharti and Kumar (2020) contrasted traditional and digital marketing approaches. Davenport et al. (2020) explored AI's multidimensional role in strategy and consumer behavior, and Verganti et al. (2020) introduced AI as a decision-making tool in innovation and design processes. Deligiannis et al. (2020) used machine learning to optimize marketing message timing, and Eriksson et al. (2020) applied qualitative methods to show how AI boosts decision-making. Kotras (2020) emphasized AI-driven predictive analytics in marketing personalization, while De Bruyn et al. (2020) warned of AI pitfalls like biases and suggested strategies for human-AI knowledge exchange. Haenlein et al. (2020) examined influencer marketing and platform strategies for digital engagement. Huang and Rust (2018) developed a four-intelligence framework describing AI's evolution in service sectors, and Davenport et al. (2018) introduced a strategic framework for AI integration in business. Brynjolfsson and McAfee (2017) explored AI's general-purpose potential while addressing its limitations. Lamberton and Stephen (2016) chronicled the evolution of digital and mobile marketing and its effects on consumer behavior. Using resource theory, Erevelles et al. (2016) unpacked big data's transformative role in marketing. Guelman et al. (2015) introduced statistical models like CCIF for effective marketing interventions, while Shen (2014) analyzed customer satisfaction with personalized services using the critical incident technique. Tang et al. (2013) developed a real-time prediction framework for mobile marketing using Nokia data. Chen et al. (2012) charted the development of business intelligence and analytics and proposed future research areas. Montgomery and Smith (2009) highlighted the scalability of personalization in digital marketing. Zhang and Wedel (2009) emphasized that individual-level promotions yield stronger consumer responses, and Vesanen and Raulas (2006) discussed personalization as a dynamic, evolving marketing strategy. Goldsmith and Freiden (2004) identified US consumer attitudes as favorable toward customization, and Burke (1997), in one of the earliest studies, explored the potential of personalized virtual shopping in e-commerce, laying the foundation for the field. Together, these scholars have provided a rich,

multidimensional understanding of how AI-driven personalization shapes the future of marketing and consumer engagement.

Proposed model for using AI in personalized marketing. This framework can be used to formulate and design marketing strategies for creating and offering personalized experiences to customers. The objective of this framework is to provide a roadmap for businesses and organizations for the successful implication of AI tools and techniques. This framework discusses three different types of AI. It also discusses their activities which led to different results, and shows how these results can be useful for achieving organizational goals. Figure 2 shows the structure of proposed model. Let's discuss these types of AI in detail:

Mechanical AI. is designed to mechanize routine operations and tasks. It involves data collection, lead nurturing, campaign optimization and customer segmentation. Which results to increased efficiency, improved targeting, and high scalability.

Thinking AI. is designed to process data into valuable information to reach a destination or discover new opportunities. It involves predictive modeling, natural language processing, data analysis, dynamic content, real time personalization, and customer segmentation. Which results to increased engagement, improved conversion rate, enhanced retention and cost efficiency.

Feeling AI. is designed to communicate with human's to study their emotions and feelings. It involves data analysis, dynamic content, real time personalization, relevant recommendations and personalized greeting. Which results to improved customer journey mapping, brand loyalty building, analyzing, understand, and response customer emotions.

This proposed model can be practically implement and used in real life scenarios in retail, e-commerce, banking, financial services, healthcare, marketing, advertising and customer support.

For retail and e-commerce. Campaign optimization, relevant recommendations and personalized greeting can be used to increase efficiency.

For banking and finance. Predictive modeling can be used to detect fraud, While customer past transaction data can be used to suggest personalized financial advises.

For healthcare. It can be used to study emotions of patients and assist them in tele medicine services.

For marketing and advertising. Campaign optimization can be used to improve targeting. While dynamic content can be used for social media engagement.

For customer support. Virtual AI chat-bots can be used to understand customer behavior and provide relevant solutions to their queries.

This proposed model helps to achieve goals such as increased engagement, improved targeting, high scalability, cost efficiency and enhanced retention. Which plays a crucial role in organizations success and growth.

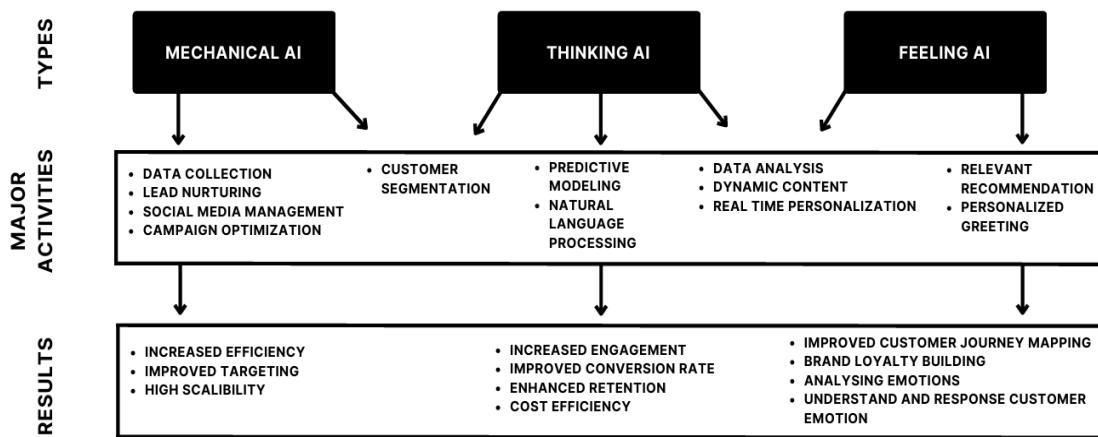


Figure 2. Proposed model to understand Role of AI in personalized marketing

Table 1. Definitions of Personalized Marketing

Author	Definition
Peppers (1997)	Personalization is customizing some features of a product or service to enjoy more convenience, lower cost, or some other benefit. Personalization can be initiated by the customer or by the firm.
Totz et al. (2001)	Personalization, in general, means matching one object's nature with one subject's needs (i.e., customize products, services, content, and communications to the needs of single customers or customer groups).
Imhoff et al. (2001)	Personalization is the ability of a company to recognize and treat its customers as individuals through personal messaging, targeted banner ads, special offers on bills, or other personal transactions.
Berg et al. (2001)	Personalization is a strategy designed to tailor customer interactions across all customer-facing functions like sales, marketing, and customer service.
McCarthy (2001)	Personalization is a four-dimensional construct involving content, content layout, delivery mechanisms (system or user initiated), and delivery vehicles (web, mobile, or any other form).
Murthi and Sarkar (2003)	Personalization is a process of learning customer preferences, matching offerings to customer preferences, and evaluating firms' efforts to match customer preferences.
Roberts and Zahay (2003)	Personalization is the process of preparing an individualized communication for a specific person based on stated or implied preferences.
Treiblmaier et al. (2004)	Personalization can be classified based on user involvement as explicit (user initiated) and implicit (system generated).
Huang and Lin (2005)	Personalization is a differentiation strategy that cannot be easily replicated by competitors.
Fan and Poole (2006)	Personalization revolves around three fundamental questions, namely, who does it to whom it is targeted, and what is personalized. The person who initiates the process of personalization can be explicit (customer driven) or implicit (system driven), whereas the target for whom it is done could be an individual or a group and what is personalized can involve functionality, content, user interface, channel, or information access, among others.
Arora et al. (2008)	Personalization is a firm's decision on the marketing mix suitable for the individual that is based on previously collected customer data.
Montgomery and Smith (2009)	Personalization is the adaptation of products and services by the producer for the customer using information that has been inferred from the customer's behavior or transactions .
Sunikka and Bragge (2012)	Personalization is offering the right product and service to the right customer at the right time and the right place.
Dawn (2014)	Personalization is the use of technology and customer information to tailor a particular product to the specific needs of an individual customer.
Cavdar Aksoy et al. (2021)	The personalization concept entails presenting and using customer information to create an individualized customer experience.

Here are the various definitions of personalized marketing as shown in Table 1.

AI driven personalized marketing process is a continuous process. Which involves gathering or collecting customer data from various touch points. Analyzing and processing that data using machine learning, NLP, predictive analysis or any other tools to divide customer as per different segment and create specific personalization techniques to target relevant customer. This personalization techniques can be executed through social media, email, websites, mobile apps etc. and it can be monitored by measuring conversion rate, customer engagement rate, customer satisfaction, etc. using analytical tools and customer feedback loops. This is crucial for maintaining system performance, budget, and periodic updates. Figure 3 shows the step by step process of AI driven personalized marketing process.

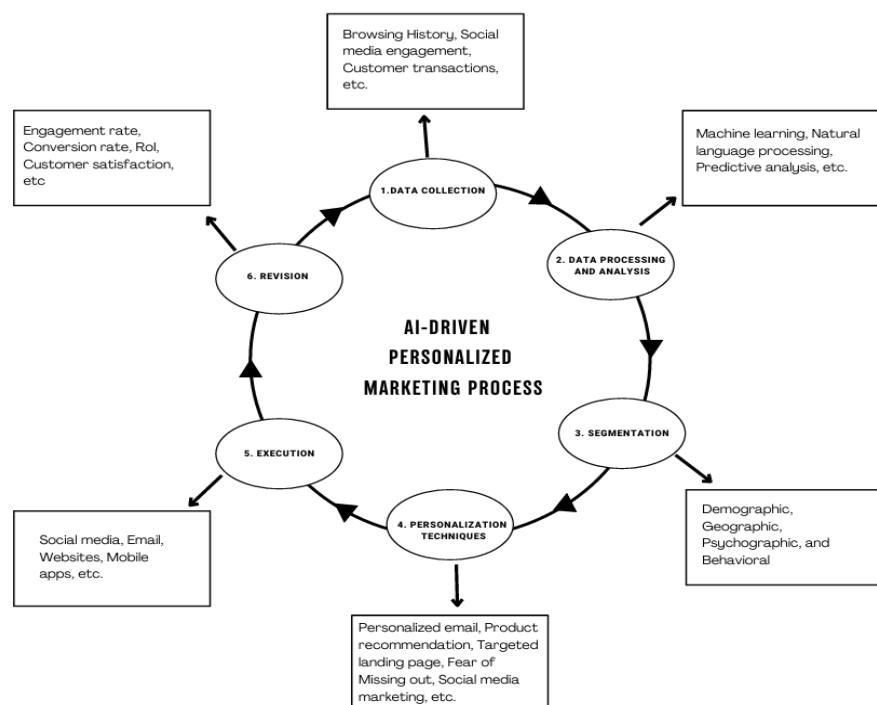


Figure 3. Personalized marketing process

Customer journey mapping for personalized marketing. Customer journey mapping is a market research method and technique that emerged in the 1960s and 1970s, in response to the emerging consumer society and the marketing philosophy of customer orientation Crosier and Handford (2012). Customer Journey Mapping (CJM) is a technique that aims to understand the customer's decision process and experience by taking a customer perspective and modeling his/her different steps. CJM facilitates innovation by proposing new or improved services Heuchert (2019). Customer journey mapping for personalized marketing can be defined as a marketing process of following, understanding, and describing all of a customer's buying experiences. Figure 4 represents this experience journey in four touchpoints: awareness, purchase, usage,

and post-purchase. This representation of customer journey mapping helps to understand the process, need, and perception required in each touch-points.

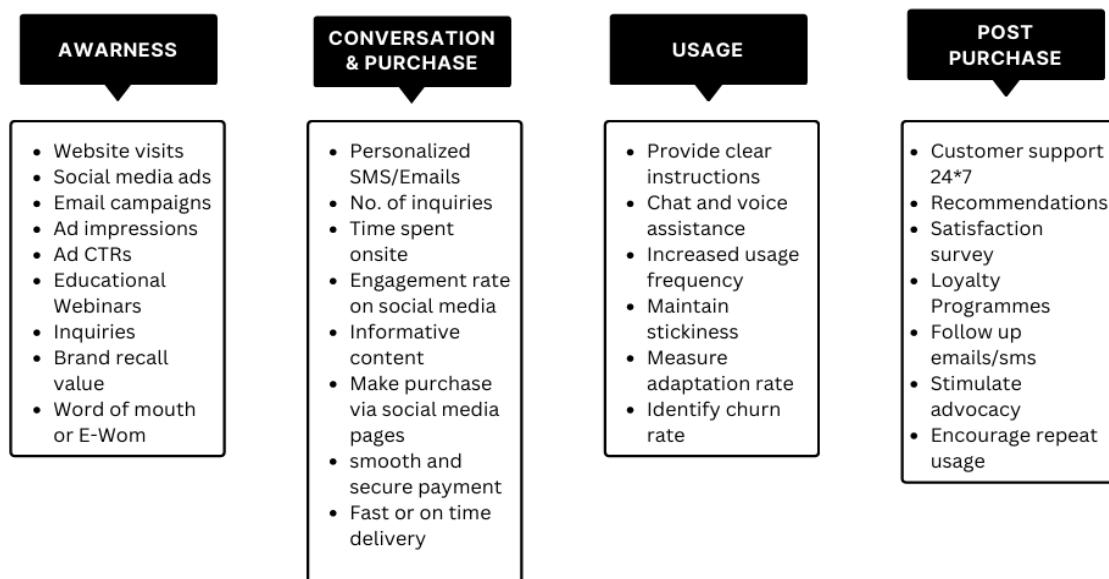


Figure 4. Customer Journey Mapping

AIDA model for personalized marketing: AIDA model was developed in 1898 by Elmo Lewis. AIDA (Attention, Interest, Desire, Action) is probably the most widely quoted model in the world of marketing, advertising, and selling, which explains consumers mental process when faced with sales promotions or advertisements Moore (2005). According to the needs of AIDA model, it is to attract potential consumers attention, desire to do the last act, and to increase the consumers interest Hadiyati (2016). AIDA model can be used in personalized marketing to create tailored advertising, recommendations and sales strategies to target individuals customers. Figure 5 shows how different stages of AIDA model can be used for personalized marketing and discusses its implementations, challenges, risks, and mitigation strategies at each stages. In this instance, the customers and businesses have to be aware of the concept in personalized marketing. customers have to be interested and business have to convert their act of traditional marketing practices from modern day marketing practices using AI. Let us understand the stages of AIDA model:

Awarness. : It is important for create awareness to sale a products and services. It ensures that businesses would be able to target customers. This can be implement through personalized ads and recommendations using websites, social media ads, email campaigns, e-wom, etc. But data privacy, quality content and quantity limitation are key challenges. Over reliance on data and chat-bots can be a major threat so its important for business to analyze data, create diverse, and high quality content.

Consideration. : It involves both interest and desire as they both go hand in hand interest shows the favorable outcome were as desire shows the need. This need can be identified leveraging customer data and using AI chat-bots to get favorable outcomes, ensuring accuracy and technology issues which are major challenges results to risk of losing customer trust and missing crucial opportunities due to incorrect configurations.

Natural language processing can be used to improve AI chat-bots accuracy.

Conversion. : Action shows the purchase, it is essential to know whether customer is satisfied through the purchase. This can be done by getting and analyzing customer feedback but difficulty in collecting sufficient feedback is a challenge. Which can lead to built in loops. This can be improved by using multichannel for feedback collection which increases the chances of getting feedback from customers.

All the above stages are important and can be used in personalized marketing. These stages make sure how to reach customer through awareness, what consideration need to be followed, and results to conversion through customer purchase action.

AIDA MODEL STAGES	IMPLEMENTATION	CHALLENGES	RISKS	MITIGATION STRATEGY
AWARENESS	<ul style="list-style-type: none"> Personalized Ads Recommendations Personalized targeting 	<ul style="list-style-type: none"> Data privacy Quality content Quantity limitations 	<ul style="list-style-type: none"> Over reliance on data Frustration if Chatbots fail 	<ul style="list-style-type: none"> Use analyzed data for compliance Create diverse and high quality content
CONSIDERATION (INTEREST AND DESIRE)	<ul style="list-style-type: none"> Chatbot assistance Leverage customer data 	<ul style="list-style-type: none"> Development time, tech adoption resistance. Ensuring accuracy in product suggestions 	<ul style="list-style-type: none"> Misleading data may impact buyer trust Missing crucial opportunities due to incorrect configurations 	<ul style="list-style-type: none"> Use natural language processing (NLP) to improve chatbot accuracy.
CONVERSION (ACTION)	<ul style="list-style-type: none"> Analyze buyer feedback using AI sentiment analysis to improve overall satisfaction 	<ul style="list-style-type: none"> Difficulties in collecting sufficient feedback 	<ul style="list-style-type: none"> Buyer preferences to be considered Feedback loops to be built in 	<ul style="list-style-type: none"> Use multi-channel feedback collection and refine sentiment analysis models regularly

Figure 5. AIDA model

4. DISCUSSION

The collective contributions of these distinguished authors have profoundly enriched the understanding of how Artificial Intelligence and personalization strategies are transforming the marketing landscape. Raji et al. (2024), Reddy and Nalla (2024), Islam et al. (2024), and Babatunde et al. (2024) have provided crucial insights into the application of AI tools for enhancing customer engagement, loyalty, and marketing efficiency. Researchers like Alves Gomes and Meisen (2023), Zhou and Zou (2023), Rafieian and Yoganarasimhan (2023) have advanced the field by focusing on customer segmentation, recommendation systems and the methodological rigor behind evaluating marketing effectiveness. At the same time, Alqurashi et al. (2023), Wanjale et al. (2023), and Shaik (2023) shed light on strategic content marketing and the challenges faced in AI adoption. Significant systematic and bibliometric reviews by Haleem et al. (2022), Chandra et al. (2022), and Enholm et al. (2022) have helped map the evolution of AI in marketing, while Hermann (2022) and Huang and Rust (2021)

emphasized ethical, structural, and human intelligence aspects. Authors like Vlačić et al. (2021), Dwivedi et al. (2021), and Verma et al. (2021) extended the research into social media marketing trends and hybrid marketing models, whereas Ameen et al. (2021) and Zhang and Lu (2021) highlighted trust-based frameworks and historical AI advancements. Yau et al. (2021), Yang et al. (2021), Feng et al. (2021), and Mustak et al. (2021) contributed valuable frameworks for AI applications in improving consumer experience and marketing strategies. Earlier foundational works by Stone et al. (2020), Di Vaio et al. (2020), Bharti and Kumar (2020), and Davenport et al. (2020) laid the groundwork for understanding AIs strategic roles and integration with sustainability. Studies by Verganti et al. (2020), Deligiannis et al. (2020), Eriksson et al. (2020), Kotras (2020), and Di Vaio et al. (2020) explored innovation, predictive analytics, and human-AI collaboration challenges. In influencer marketing, Haenlein et al. (2020) provided influential guidelines, while Huang and Rust (2018) and Davenport et al. (2018) clarified AIs evolutionary path in service industries. Pioneering discussions by Brynjolfsson and McAfee (2017), Lamberton and Stephen (2016), and Erevelles et al. (2016) captured the early promise of AI, big data, and digital marketing transformation. Important methodological innovations were presented by Guelman et al. (2015) and Shen (2014), focusing on customer satisfaction and marketing effectiveness. Further, Tang et al. (2013), Chen et al. (2012), Montgomery and Smith (2009), and Zhang and Wedel (2009) shaped understandings of mobile, online, and personalized marketing. Vesanan and Raulas (2006), Goldsmith and Freiden (2004), and Burke (1997) laid the earliest foundations by emphasizing personalization, mass customization, and virtual shopping challenges. Also, AI has a huge impact on personalized marketing. It has enhanced efficiency through data analysis and machine learning which analyzes data and uses algorithms to suggest personalized recommendations. Also, it has increased effectiveness, which helps in proper targeting and improving conversion rate. Many AI tools that are available online can easily track and predict customer needs as per their buying pattern. Which enhances engagement and retention. There are ethical challenges like privacy concerns, as the data collection of users requires data protection measures. In some studies, it was also found there is bias in AI that it displays discriminatory behavior in advertisement targeting and excludes certain demographics unintentionally. Overall, we can say personalized marketing has increased customer satisfaction. Figure 6 represents a purposed model for customer satisfaction. Rahman and Safeena (2016) a marketing term that measures how products or services supplied by a company meet or surpass a customers expectation termed as customer satisfaction. Understanding challenges and advantages of AI in personalized marketing together

offers the right products and services. Which leads to customer satisfaction. Also, they can bridge the gap between identifying customer need and satisfaction which can help businesses to run better and profitable.

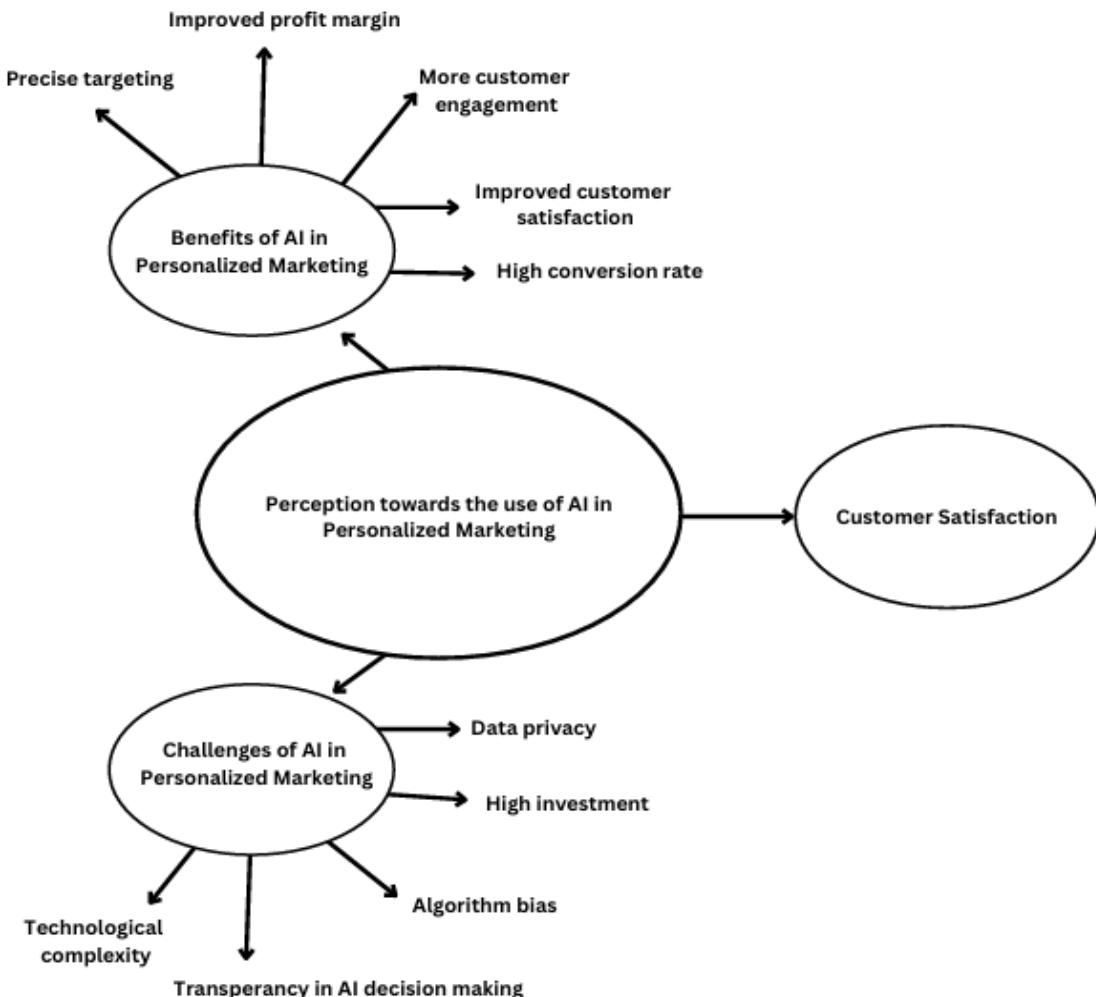


Figure 6. Proposed model for customer satisfaction

5. CONCLUSION

From aforementioned literature review, we conclude that AI helped in predicting customer behavior and increasing customer engagement. However, there are some ethical challenges, especially related to data privacy. There is a strong need to work on compliance with the regulatory framework and to ensure consumer trust. With the growth and advancement in AI, there is a good scope for future research on AI-driven marketing strategies with an ethical and regulatory framework hand in hand with personalized marketing. Also researchers can focus on Sustainability and interdisciplinary approaches of AI in personalized marketing.

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