



Relationship Between Artificial Intelligence Based Personalization And Consumer Trust In Digital Marketing

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ABSTRACT

The current study examines the correlation between the use of AI in personalisation of digital marketing activities and consumer trust. Descriptive research design and quantitative research design were employed during the study, and the main data sources used in the study consisted of 200 teachers who answered a structured questionnaire. Data were analyzed through the use of frequency and percentage analysis. According to the results, consumers overall have knowledge about AI personalisation and confidence in personalized recommendations, advertisements, personalized information and digital content. Apart from the other factors that influence consumer trust, data privacy, transparency, consumer control over personal information, accuracy and relevance of recommendations and reliability of the brand are singled out by the study. Furthermore, according to the results, customers are receptive to the link between AI personalisation and consumer trust provided that it improves consumer trust and engagement in an effective way. It should be noted that the study highlights the necessity of transparent, ethical and reliable practices to realize the potential of AI personalisation in improving consumer experiences and creating stronger ties between customers and the brand. A combination of the two – the use of AI personalisation to its full potential and protection of the customer interests – is important for the sustainability of the digital marketing environment.

Keywords: Artificial Intelligence; AI-Based Personalization; Consumer Trust; Digital Marketing; Data Privacy; Personalized Marketing.

1. INTRODUCTION

Artificial Intelligence (AI) is undoubtedly one of the most powerful technologies that have helped revolutionize digital marketing. As the number of online platforms grow, people are helping companies to gather and interpret data to send more targeted messages, product suggestions, content, and communications. By using AI for personalisation, marketers are better able to understand consumer tastes, which in turn allows them to provide information that is more pertinent to their interests and requirements. Due to this, customization has emerged as a key element to enhance the engagement, satisfaction, and experience of consumers in the digital environment.

Concerns about consumers' trust have been heightened by the increasing usage of AI in marketing. Customers care about the acquisition and use of their personal information, but they also value personalised experiences that are relevant and easy to use. Consumers' trust and impression of personalised marketing can be affected by issues related to data protection, transparency, customer control, and the accuracy of suggestions powered by

artificial intelligence. Thus, the key success factor of AI driven personalisation is the extent to which consumers see this as responsible, transparent and reliable.

Thus, the connection between personalization through AI and consumer trust is a crucial factor to explore in modern digital marketing. Recognizing the relationship between the two can guide businesses in designing strategies for personalization that are both technologically modern and ethically sound and expected by consumers. This study delves into the following topics: the reasons influencing customer trust, the perception of the connection between digital marketing trust and AI-based customisation, and the level of consumer awareness and perception of AI-based personalisation.

1.1 AI-Based Personalization and Consumer Trust in Digital Marketing

Personalization using AI is the use of AI technologies and data to create personalized marketing experiences for customers. They can be custom-made product recommendations, targeted advertising, targeted communications, or suitable digital content. When personalization provides helpful and accurate information, it can have a positive impact on the customer experience and help to create more meaningful touchpoints with the brand. However, one of the most important factors that determines consumer acceptance of personalized marketing is consumer trust.

Trust is particularly important when consumers share personal information or interact with AI-driven systems. Consumers are more likely to be trusting when businesses make efforts to safeguard their information, communicate the purpose of the use of information clearly, and offer reliable, relevant, personalized experiences. On the other hand, too much, too little or too wrong in terms of data gathering, transparency or personalization could diminish consumer trust. In order to understand how businesses can use AI technology in a responsible and successful way without damaging customer trust, it is essential to investigate the link between AI-driven customisation and customer confidence.

1.2 Research Objectives

The main research objectives are:

- To explore the consumers' level of awareness and perception about Artificial Intelligence-based personalisation in digital marketing.
- To understand the key drivers that influence consumers' trust of AI-driven personalized marketing strategies.
- To explore the connection between AI-driven personalization and customer trust in digital marketing.

2. LITERATURE REVIEW

Sipos (2025) looked into the effects of AI-powered customisation on customers' faith, happiness, and determination to purchase. This research indicates the importance of using artificial intelligence personalisation in increasing the effectiveness of marketing communication and creating personal experiences. Successful personalisation was noted to enhance the level of trust and satisfaction of the consumers, which in turn can have an

impact on their purchasing intentions. This research also helped in understanding the ethical approach to the use of customer data through artificial intelligence in marketing.

Acatrinei et al. (2025) exposed to Artificial Intelligence in Digital Marketing, the impact of it on consumer engagement and how one can promote sustainable behavior through social and mobile platforms. The results showed that Artificial Intelligence can be effective in creating interactive and personalized experiences in marketing for businesses. The authors claimed that Artificial Intelligence can play a crucial role in the brand-consumer relationship and engagement. It is shown that Artificial Intelligence can help improve consumer experience if utilized appropriately.

Rabby et al. (2021) examined the influence of artificial intelligence (AI) in digital marketing on consumer behavior and laid the groundwork for further research. By analyzing data and personalizing the way companies interact with customers through automation, this paper explained how AI is revolutionizing marketing strategies at an accelerating pace. It was concluded from the research conducted by the authors that artificial intelligence can influence consumer behavior in terms of personalized marketing communication. Further research is required into the effects of AI-based marketing techniques on consumer reactions. This will help us understand consumer attitudes towards AI-based personalization.

3. RESEARCH METHODOLOGY

Descriptive and Quantitative research method was used to examine the relationship between digital marketing trust, Artificial Intelligence-driven personalization and other associated variables. 200 respondents, who were sources of the primary data, completed the standard questionnaire. Data was represented through tables and graphs and analyzed using frequency and percentages.

3.1 Research Design

The purpose of this research was to provide the description of the current state of knowledge on the correlation between digital marketing trust and personalized marketing based on artificial intelligence through the methodology of quantitative research. The knowledge, opinions, and attitudes of the consumers towards personalized marketing on the basis of AI have been analyzed through the methodology of description. Quantitative research helped gather the numeric information.

3.2 Population and Sample

This research sample included individuals who use the internet and are influenced by digital marketing techniques such as personalized ads, recommendations for products, personalized content, and brand messaging using artificial intelligence. The number of respondents identified and studied were 200. They answered questions on their knowledge of personalisation with AI, their perspectives on personalisation marketing, what makes them feel more trusted, and how do they view the relationship between personalisation and trust.

3.3 Sampling Technique

This study was conducted with a convenience sample, a type of non-probability sampling. The respondents were selected due to their accessibility and familiarity of the digital platforms and online marketing initiatives. This method was deemed appropriate for

capturing consumers' feedback that had previous interaction or exposure to AI-driven personalised marketing.

3.4 Sources and Method of Data Collection

The collection of data is through a variety of methods. The data is collected from various sources in various ways. Primary data were collected using a structured questionnaire for the respondents and the study was focused on primary data. The questionnaire was mostly closed-ended and centered on different themes such as awareness of AI-empowered personalisation, perception of personalisation by consumers, reasons for consumers' trust of brands and the relationship between personalisation and consumer trust.

3.5 Data Analysis

Data obtained were presented and analysed mainly by frequency and percentage analysis. The results were presented both in tabular form and graphical form for easy understanding. The results of the analysis were presented as percentages to show the distribution of respondents' views on the distribution of AI-based personalisation and consumer trust in digital marketing and the general pattern of these views.

The percentage was calculated using the following formula:

$$\text{Percentage} = \frac{\text{Number of Respondents}}{\text{Total Number of Respondents}} \times 100$$

4. RESULTS AND DISCUSSIONS

This section presents the results of this study. The findings are presented in tabular format, with percentages to provide an in-depth understanding of consumers' knowledge and experience with AI-based personalisation, their understanding of personalisation in marketing, the reasons consumers trust personalisation and how the overall consumer trust experience relates to AI-based personalisation.

4.1 Awareness and Experience of AI-Based Personalization

Table 1 reveals the awareness of the people interviewed with regard to personalization of digital marketing by using artificial intelligence. The respondents were assigned to five groups with respect to awareness: highly aware, aware, moderately aware, slightly aware, and not aware. The distribution is presented in both a percentage and as a frequency, so that the reader will be able to understand how easy it was for the respondents to use AI to develop custom marketing content, such as creating a personalised ad, product recommendations, or customised digital content. The same distribution is represented graphically in figure 1, which allows a more easy comparison of the various levels of awareness among the respondents.

Table 1: Awareness of AI-Based Personalization in Digital Marketing

Awareness Level	Frequency (n)	Percentage (%)
Highly aware	42	21.0
Aware	78	39.0
Moderately aware	48	24.0
Slightly aware	22	11.0

Not aware	10	5.0
Total	200	100.0

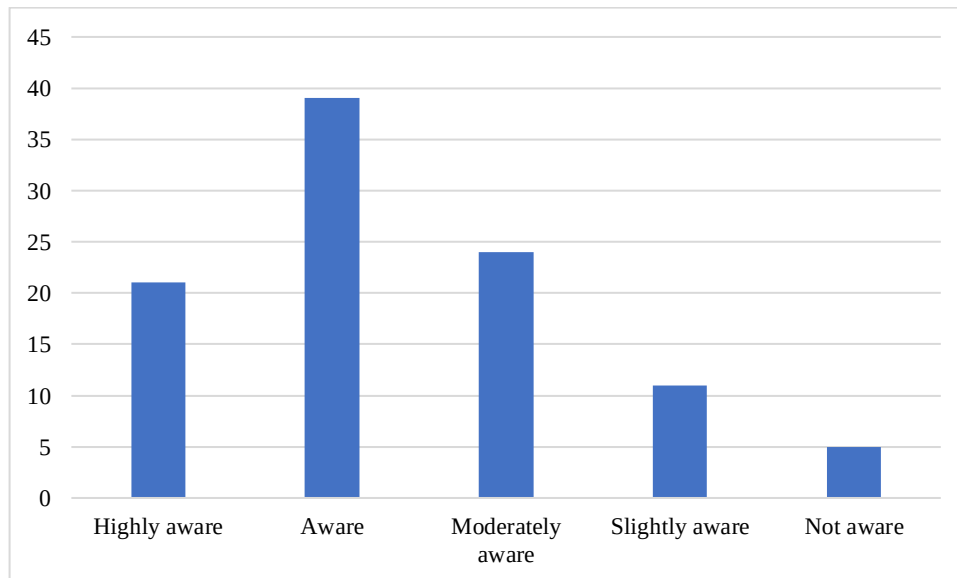


Figure 1: Graphical Representation of Awareness of AI-Based Personalization in Digital Marketing

The findings suggest that the highest number of respondents knew about AI-based personalization (39.0%, 78 respondents), followed by 24.0% (48 respondents) who knew moderately about AI-based personalization, and 21.0% (42 respondents) who knew highly about AI-based personalization. In response 11.0% (22 respondents) were slightly aware, and 5.0% (10 respondents) were not aware. In general, the results indicate that 60.0% of the participants were aware or highly aware of using AI for personalization in digital marketing. The overall score rate is high, which implies that consumers have a good awareness of AI-driven personalised marketing techniques, and that these are becoming more prominent and recognisable in their digital journeys.

4.2 Consumer Perceptions of AI-Based Personalized Marketing

Table 2 shows how respondents felt about digital marketing's personalised AI campaigns. Table 1 compares consumers' views on the usefulness of AI-driven recommendations, table 2 compares their views on the impact of personalised ads on their online buying experience, table 3 compares their views on the ease of personalised digital content, and table 4 compares their views on the effectiveness of AI-driven personalisation in making brand communication more interactive. It is rated on a 3-point scale (Agree/Strongly Agree, Neutral, Disagree/Strongly Disagree). Figure 2 offers insight into the answers through a graphical representation that allows for a clear comparison between consumer perceptions of the various dimensions of AI-based personalization.

Table 2: Consumer Perceptions of AI-Based Personalization

Statement	Agree/Strongly	Neutral	Disagree/Strongly
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	Agree (%)	(%)	Disagree (%)
AI-based recommendations are relevant to my interests	68.0	20.0	12.0
Personalized advertisements improve my online shopping experience	64.0	23.0	13.0
AI helps brands provide more useful and customized information	71.0	19.0	10.0
I find personalized digital content more convenient than general advertisements	66.0	22.0	12.0
AI-based personalization makes brand communication more engaging	62.0	25.0	13.0

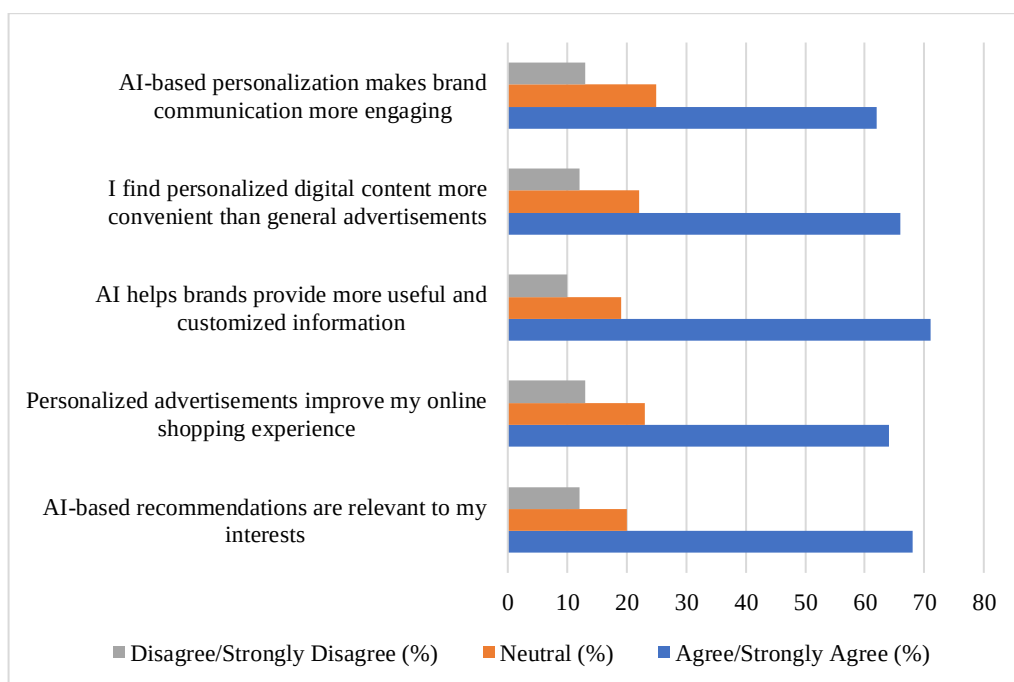


Figure 2: Graphical Representation of Consumer Perceptions of AI-Based Personalization

The results show that most people think digital marketing that uses AI for personalisation is a good idea. AI to deliver useful and personalized information to the brand (71.0%) and relevance of AI based recommendations (68.0%) were the most agreed upon. In addition, 66.0% said they were more likely to find the personalized content easier to access, and 64.0% agreed that the personalized ads made online shopping easier. Overall, the results show that consumers are mostly interested in personalization through AI, find it relevant,

useful, and beneficial for their digital marketing, and partially find it helpful, credible, and understandable.

4.3 Factors Influencing Consumer Trust in AI-Based Personalization

Table 3 displays the main factors that influence consumers' trust in personalised marketing driven by AI. Privacy and data protection, openness about how AI and consumer data are used, relevant and accurate personalised recommendations, consumer agency over their data, and trustworthiness and reputation of the brand are some of the important factors discussed in the table. High, moderate, and low importance are used to categorize respondents' needs. All these factors are depicted in a graphical manner in figure 3, which helps to compare them and see how much the consumers believe that these factors are important in building consumer trust.

Table 3: Factors Influencing Consumer Trust in AI-Based Personalized Marketing

Trust Factor	High Importance (%)	Moderate Importance (%)	Low Importance (%)
Protection of personal data and privacy	82.0	14.0	4.0
Transparency regarding the use of AI and consumer data	76.0	18.0	6.0
Accuracy and relevance of personalized recommendations	73.0	20.0	7.0
Consumer control over personal information	79.0	16.0	5.0
Brand reputation and reliability	70.0	23.0	7.0

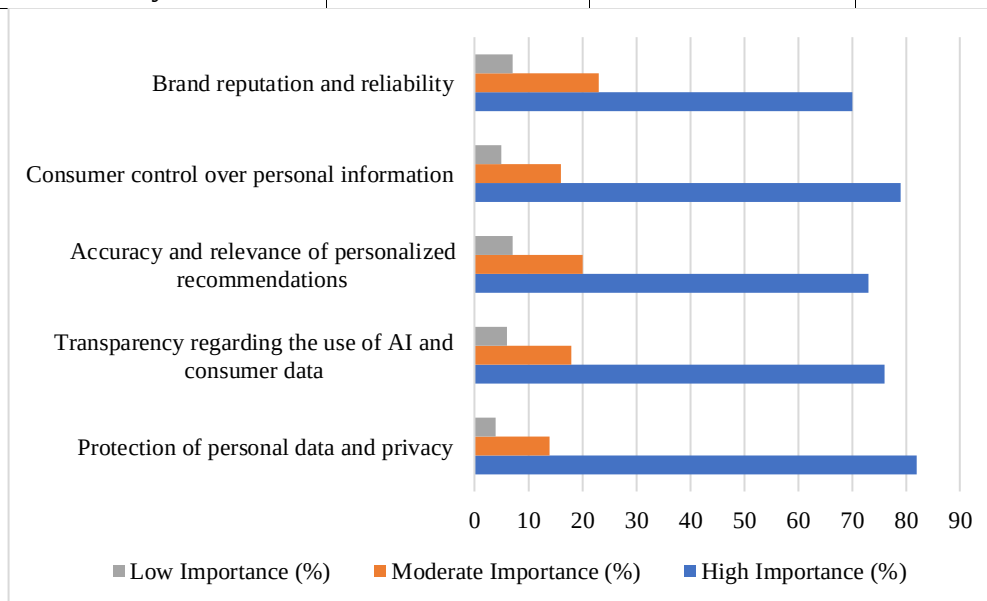


Figure 3: Graphical Representation of Factors Influencing Consumer Trust in AI-Based Personalized Marketing

The results revealed that protection of personal data and privacy is the most important factor, with 82.0% of respondents rating it as very important. Consumer control over personal information (79.0%) followed by transparency around AI and consumer data (76.0%). The accuracy and relevance of recommendations was also seen as very important (73.0%) as was brand reputation and reliability (70.0%). The findings show that there is a strong correlation between consumer trust in AI-driven personalised marketing and key elements such as the importance of privacy, transparency, control over data, and the trustworthiness of personalisation techniques.

4.4 Perceived Relationship Between AI-Based Personalization and Consumer Trust

The results of the correlation between the perceived customisation using AI and the respondents' trust in digital marketing are shown in Table 4. Answer Breakdown by Relationship Strength: Strong, Positive, Moderate, Weak or No affiliation at all. How do you think AI-driven personalisation in marketing affects people's trust? We break it down in this table with percentages and frequencies. To make it easier to compare these responses with the perceived intensity and direction of the association.

Table 4: Relationship Between AI-Based Personalization and Consumer Trust

Response	Frequency (n)	Percentage (%)
Strong positive relationship	74	37.0
Positive relationship	68	34.0
Moderate relationship	34	17.0
Weak relationship	16	8.0
No relationship	8	4.0
Total	200	100.0

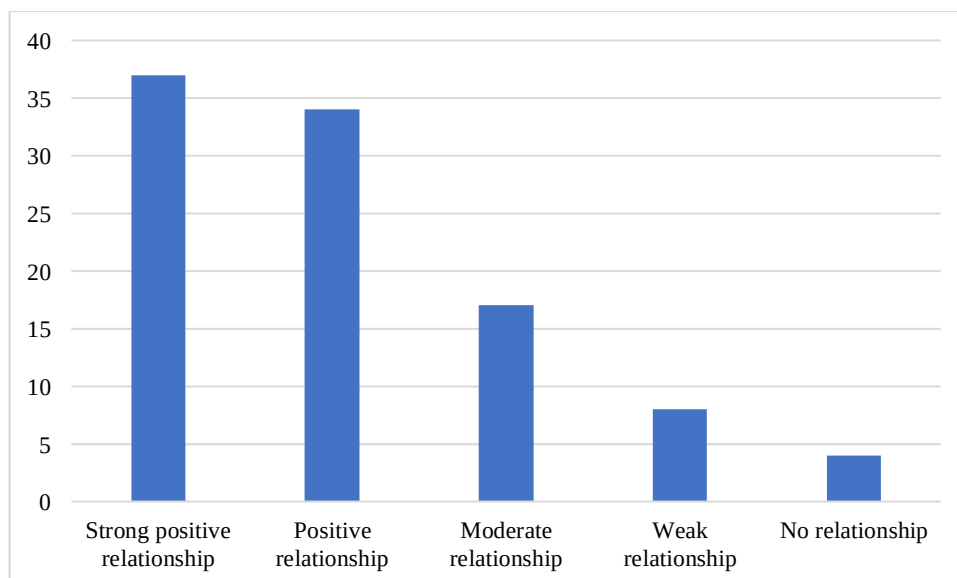


Figure 4: Graphical Representation of Relationship Between AI-Based Personalization and Consumer Trust



The findings reveal that 37.0% of the respondents saw a strong positive association between AI-based personalisation and consumer trust, and 34.0% a positive association. In total, 71.0% had a positive opinion of this relationship. By contrast, 17.0% felt that there was a moderate relationship and only 8.0% and 4.0% indicated weak relationship and no relationship, respectively. In general, the results indicate that consumers see personalisation – when it's done effectively by AI – as a positive influence on their trust in digital marketing.

4.5 Discussion

The results show that consumers have a positive awareness and perception of AI personalization in digital marketing overall. Many respondents were very familiar with AI-driven personalization, and the majority were finding personalized recommendations, customized information, and digital content to be helpful and relevant. These results highlight the potential of AI-driven personalization to enhance consumers' digital experiences by presenting content and marketing messages that resonate more with their interests and preferences. The results of this research also demonstrate that personalization can increase the engagement of consumers and make the digital marketing campaigns successful due to the positive impressions formed.

Despite that, the findings indicate that there is a necessity of being accountable while applying AI-based personalization in order to keep the level of trust among consumers. Transparency, relevant personalization, ownership of personal information and privacy protection are seen as critical elements which can lead to the establishment of trust. Consumers tend to trust AI-based personalization if it is perceived as useful, credible and respectful towards their personal data. Thus, in order to create and maintain the trust among consumers in the field of digital marketing for a long time, it is important to pay attention to personalization, data transparency and privacy.

5. CONCLUSION

the results, there is a strong and favourable correlation between digital marketing trust and the usage of AI-based personalisation. The results show that there is a high awareness among consumers of personalized marketing practices using AI and that personalized recommendations, personalized advertising or information and digital content that is personalised are perceived as relevant, useful and convenient. The research also shows that personalisation is not enough to build consumer trust; protection of personal data and privacy, transparency of the use of AI and consumer data, control of personal data, the accuracy and relevance of the recommendations and brand reliability are also important. The majority of respondents also think that AI-driven customisation increases consumer trust, which shows that AI has the potential to promote interaction with digital companies and trust when utilised properly and ethically. Companies should therefore find a middle ground between the benefits of AI-driven personalisation and the need to handle data in an ethical and transparent manner. In order to build greater confidence among consumers in the world of digital marketing, organizations can make better use of artificial intelligence through considerations such as privacy, transparency, correct personalization, and control of consumer data.



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