



The Impact of AI-Driven Personalization on Consumer Privacy and Brand Trust

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ABSTRACT

The introduction of AI in the modern era, organizations can now experiment with new methods to create engagement among their customers via the provision of personalized service and interaction. The use of AI technology may lead to improved customer experience and ultimately customer loyalty. However, the aspect of privacy and transparency is something that cannot be overlooked. In general, people lack the necessary knowledge regarding the way they have been collecting and using data, thus leading to lack of transparency and willingness to give away personal information. The goal of this research is to examine the relationship between personalization and privacy in marketing, along with evaluating the impact of such concerns on the formation of business-customer trust. Empirical research methods will be utilized to conduct the study. It is expected that the results will confirm that personalization through AI technology can positively impact audience engagement; however, concerns about privacy may undermine customer confidence. The research emphasizes that transparency, ethics, and customer education are key to ensuring customer trust. This research provides important information on how customers perceive the technology and helps to understand how to implement AI-based marketing techniques successfully while maintaining customer trust.

KEYWORDS: AI, Personalization, Privacy, Brand Trust, Digital Marketing, Consumer Behavior

INTRODUCTION

The rapid evolution in digital technology has impacted the way companies interact with their consumers, with AI playing an integral role in this evolution (Thaha et al., 2026; Ahire, 2025). AI enables organizations to analyze extensive consumer data and provide personalized experiences, which has enabled companies to make a transition from mass advertising messages to more personalized and relevant messages (Ahire, 2025). Personalized consumer experiences using AI have improved consumer engagement, better decisions and relationships between brands and consumers (Adeleye & Omonori, 2026). Furthermore, integration of AI in CRM has allowed companies to develop loyalty among consumers (Shinde & Hattangdi, 2026).

However, despite all benefits AI brings, the issue of data privacy and transparency still exists regarding the application of AI in marketing (Ahire, 2025). Furthermore, examples of data breaches and manipulation contribute even more to this problem (Thaha et al., 2026). Thus, the consumer trust in the brand appears to be an important component that helps form the effect of personalization. According to research, customer trust in the company's actions can serve as a mediator which determines whether personalization will work properly and contribute to increased consumer involvement and intention to make purchases (Kamran & Karim, 2026). In addition, ethical AI is vital in establishing such consumer trust (Rane et al., 2026). Thus, the main purpose of the paper is to examine how AI-based personalization influences the perceptions of privacy and consumer trust.

REVIEW OF LITERATURE

Artificial intelligence is central in digital marketing due to its ability to customize the experience offered to consumers through the information obtained. The studies conducted have revealed that personalization in AI creates greater engagement, satisfaction, and decision-making based on accurate recommendations (Ahire, 2025). In like manner, Adeleye & Omonori (2026) state that personalization improves customer satisfaction and loyalty, thus impacting the performance of the business positively. It is for this reason that when AI is integrated within CRM practices, the business obtains a better understanding of the consumer behaviors.

Clearly, personalization provides several advantages, but it creates concerns regarding privacy issues in consumers. According to Ahire (2025), the more personalized the experience is, the more advantages one gets, and at the same time, the more potential privacy problems arise. Thaha et al. (2026) state that transparency is essential as data may be used for immoral purposes and biases introduced by algorithms will affect consumer perceptions about artificial intelligence marketing.

Trust plays a central role in personalization using AI and in encouraging actions. According to Kamran & Karim (2026), chatbots and AI tools may help enhance trust and increase purchase intention by giving timely and appropriate responses to customers' queries. However, it must be noted that there is a downside too because privacy concerns, among others, may reduce trust. Extending the discussion made by Kamran & Karim, Rane et al. (2026) underscore the importance of ethical use of AI to ensure consumer trust and loyalty.

From the literature review, it is quite evident that personalized marketing using AI will have great benefits regarding performance and customer experience. However, it cannot be denied that privacy and trust are important issues here. Finding the correct balance between the personalized experience and privacy protection remains one of the most important research areas among both scholars and practitioners. Therefore, the purpose of this research is to understand the influence of consumer privacy on consumer trust in personalization technologies.

OBJECTIVE

- For studying the impact of personalized marketing by AI on consumer behavior.
- For analyzing the perception of consumers with respect to privacy in AI.
- For measuring the extent to which privacy considerations affect consumer trust in brands.

RESEARCH DESIGN

This research seeks to examine the role of AI-driven personalization in shaping consumer privacy and brand trust. This research will also consider consumer attitudes toward their personal information used by AI-driven marketing techniques and how this attitude determines brand trust.

Questions for the study:

- What effects does AI-driven personalization have on consumer behavior?
- What are the major privacy concerns that consumers have regarding AI-driven personalization?
- How does privacy concern affect brand trust?
- How does personalization relate to privacy and brand trust?

DATA COLLECTION DESIGN

Secondary data has been collected from existing sources of information such as articles, journals, conference papers, etc. The sources that have been selected are all relevant to the topics of artificial intelligence in marketing, consumer behavior, privacy of data, and trust in technology.

SAMPLING DESIGN

Non-probability purposive sampling method will be used for data collection in the current study. As the study makes use of secondary data, sampling will include previous research papers, academic journals and industry reports related to Artificial Intelligence (AI), consumer behavior, data privacy, and brand trust.

Overall, 13 research articles were included in the analysis due to their relevance to the research. The articles have been selected on the basis of the specific consideration of the above-mentioned variables, including AI personalization, consumer privacy, and brand trust. It has already been demonstrated in the previous literature that AI personalization plays a vital role in influencing consumer behavior (Ahire, 2025; Adeleye & Omonori, 2026). The other two variables – privacy and brand trust – have also been discussed in relation to AI-based personalization in multiple works (Thaha et al., 2026; Rane et al., 2026).

Sampling criteria include:

- Relationship with AI-based personalization for marketing
- Privacy and use of data by consumers
- Insight into consumer trust and behavior
- Recency of the publication to get up-to-date insights

Apart from literature sampling, secondary data comprising of 327 responses from participants will also be used. Age and gender are used as variables to divide these responses into groups. The selection of the demographic variables is important because of their contribution towards the study objective. It is expected that participants belonging to 18-34 years are more concerned with AI and personalization in digital world (Galikhanova & Ashurov, 2025).

Through this sampling method, theoretical insight will be combined with patterns of behavior from demographic variables (Kamran & Karim, 2026)

.DATA ANALYSIS DESIGN

Analysis of the data was done using qualitative content analysis techniques. Patterns and relationships arose based on what had already been documented in previous literature, such as personalization's advantages, privacy issues, and the role of trust. The objective was to analyze findings from different studies on the same topic.

OPERATIONAL DESIGN

The research does not generate any new data, but is entirely theoretical in nature. The research process involves:

- Performing a literature search
- Performing a systematic literature review and developing the concepts
- Interpreting the emerging themes from the results
- Interpreting how the variables interact with each other, i.e., artificial intelligence personalization, privacy, and trust.

DATA ANALYSIS (Secondary Data)

The current investigation makes use of secondary sources in assessing the impact of personalization through AI on consumer behavior, privacy issues, and perceptions about brands. The sources will include previously published articles, journals, and studies on artificial intelligence, digital marketing, and consumer behavior.

According to previous researches, AI-supported personalization is essential in increasing consumer involvement and making the marketing strategy more effective. Personalization can be defined as the process in which consumer data like browsing patterns, likes, and behaviors help deliver suitable recommendations and messages. Such an approach allows the consumer to make faster decisions and enjoy the overall experience (Ahire, 2025; Adeleye & Omonori, 2026). Moreover, other AI applications like chatbots lead to greater consumer satisfaction due to instant assistance, thereby resulting in greater chances of a sale (Kamran & Karim, 2026; Galikhanova & Ashurov, 2025).

On the other hand, there has been increased concern among consumers regarding the privacy of their data. Most of the consumers are often not well informed regarding their data collection, processing, and utilization by the concerned organizations hence making them unwilling to provide their data (Ahire, 2025). Issues of privacy mostly occur because of the factors such as uncertainties, information misuse, biased algorithms, and potential for data breaches (Thaha et al., 2026; Kumar & Varsha, 2026). Furthermore, lack of adequate knowledge on the tracking tools and cookies used makes the process more complicated for the consumer.

The mentioned problems create challenges to consumer trust towards the brand. Organized efforts by firms to ensure data transparency, ethical conduct, and data security make it easier for the organization to foster good relationships with their customers. However, lack of efforts in addressing the privacy problems can lead to reduced consumer trust and confidence (Rane et al., 2026; Kamran & Karim, 2026).

An important observation made in this regard is that trust is an essential connecting element linking AI-based personalization with customer behavior. Even though personalization helps to engage customers and increase their satisfaction levels, its effectiveness relies greatly on the trust that customers place on the brand. When customers think that they are being exploited through personalization or that their privacy is compromised due to unethical use of data, then the advantages associated with personalization are likely to be diminished (Ahire, 2025; Kamran & Karim, 2026).

ANALYSIS

1. Demographic overview of the respondents

The number of respondents was 327 individuals. The group aged between 25 and 34 years accounts for 129 respondents, and the next largest group aged between 18 and 24 accounted for 88 respondents. The results suggest that younger people are more attracted to the application of AI in digital media (Galikhanova & Ashurov, 2025)

2. Comprehending the use of artificial intelligence by consumers

Consumers often employ AI while making decisions, interacting with recommendations, advertisements, and conversational bots. Out of all these, the algorithmic recommendations have made a profound impression when it comes to influencing decisions (Adeleye & Omonori, 2026; Galikhanova & Ashurov, 2025).

3. How AI Personalization Has Influenced Consumer Behavior

There are certain aspects that define the manner in which AI personalization has influenced consumer behavior. First, AI personalization helps to improve consumer engagement with the brand and decision-making. This influence becomes more pronounced if the recommendations are in line with consumer preferences (Ahire, 2025; Adeleye & Omonori, 2026).

4. Issues in Consumer Privacy

Even though the above advantages exist, consumers have raised privacy concerns regarding the absence of transparency, misuse of information, and lack of awareness on how the data collected is being utilized (Ahire, 2025). The ethical issues like algorithmic bias and absence of consent have also influenced consumer attitude towards the issue (Thaha et al., 2026).

5. Privacy Influence on Brand Trust

Results from the study indicate that privacy issues greatly affect brand trust. The brands that are trusted by consumers are those who are transparent and conduct their business ethically. On the other hand, inadequate data protection leads to poor consumer-brand relationship (Rane et al., 2026; Kamran & Karim, 2026).

6. Personalization, Privacy, and Trust Relationship

The analysis reveals that although personalization using AI enhances the consumer experience, it comes with privacy risks. The privacy risks have negative impacts on trust, which, in turn, influences engagement and loyalty among consumers. AI technology such as the chatbot is used to foster trust due to accuracy and helpfulness, but privacy compromises trust (Kamran & Karim, 2026; Ahire, 2025).

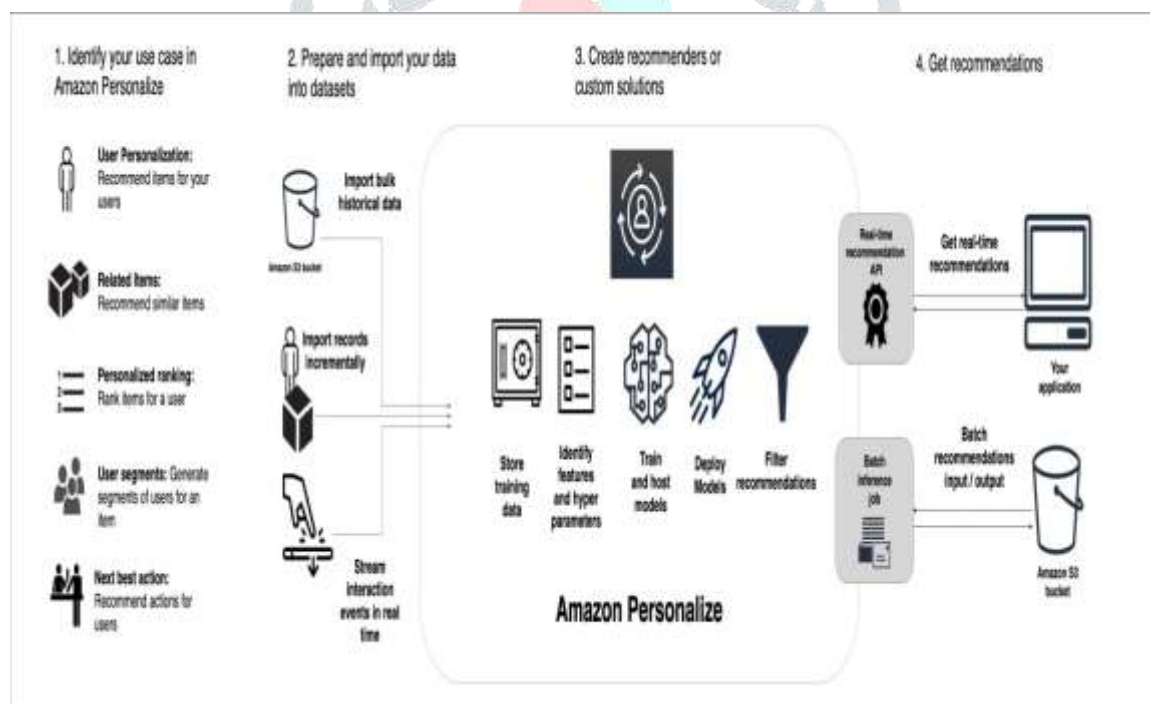
7. AI and CRM in Developing Customer Loyalty

Research shows that the use of artificial intelligence in conjunction with CRM software can lead to more loyal customers. AI allows for more precise segmentation and marketing as well as regular customer engagement (Shinde & Hattangdi, 2026).

CASE STUDIES

Case Study 1: Amazon – Personalization by Using Artificial Intelligence Technology

One of the best examples of AI-based personalization is Amazon. Amazon uses machine learning to study customers' browsing history, previous purchases, and their preferences to provide them with personalized recommendations. "Customers Who Bought This Also Bought," "Recommended For You," and other features increase the level of customer satisfaction because they are provided with relevant recommendations



(Adeleye & Omonori, 2026). On the other hand, Amazon needs to collect a lot of data from its users to perform personalization. As a result, there may be privacy issues for Amazon's consumers (Ahire, 2025).

Relevance to Study:

It is possible to see how AI-based personalization affects consumer behavior and privacy (Adeleye & Omonori, 2026; Ahire, 2025).



Case Study 2: Netflix – AI-based Content Recommendation Engine

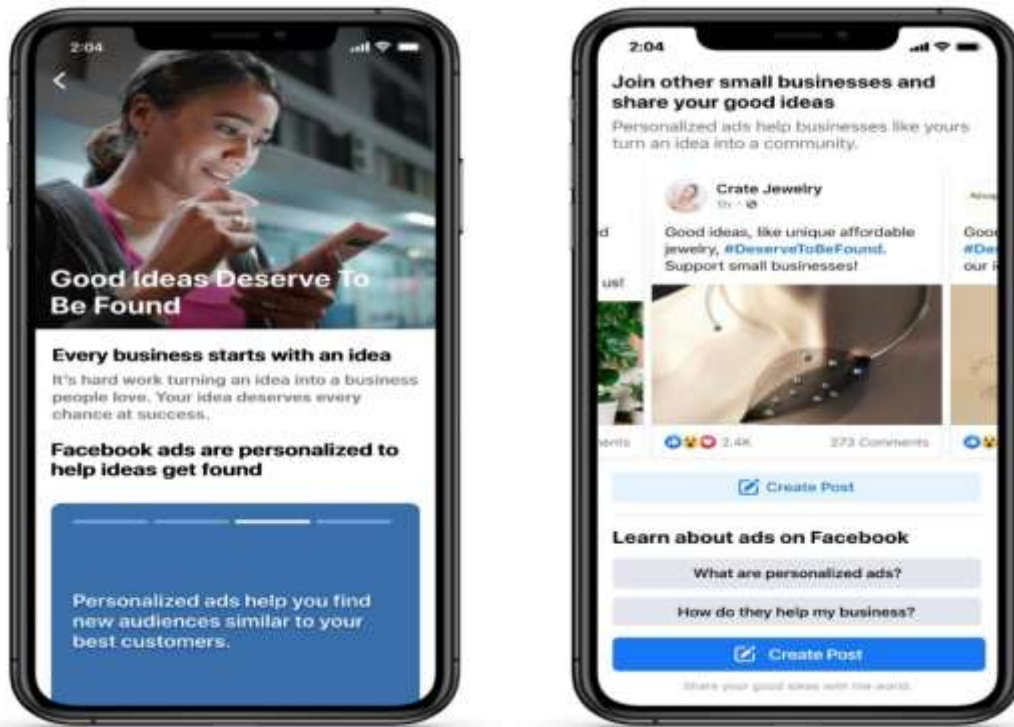
The application of the AI-based system ensures recommendations that take into consideration the user's preferences and habits. This particular system helps the firm achieve an enhanced engagement of the customers and hence ensures the retention of the customers (Ahire, 2025).

However, the same technology is associated with data analytics, where the firm uses different approaches to collect customer data which might cause a breach of privacy (Thaha et al., 2026).

Connection to the Present Study:

This shows that even though AI-based systems have numerous advantages for the customers, there are privacy issues involved as well (Ahire, 2025; Thaha et al., 2026).





Case Study 3: Facebook (Meta) - Data Privacy Violation and Brand Trust Issue

Facebook (Meta) has been highly criticized for exploiting user data through incidents like the one involving Cambridge Analytic. Using algorithms, the company offered targeted ads to users. However, the absence of transparency about how the information was being used has raised questions regarding privacy and loss of consumer trust (Thaha et al., 2026).

Studies also reveal that lack of data protection policies and unethical use of AI may affect brand perception and weaken customer trust (Rane et al., 2026).

Relevance to Study:

In this case, we can observe how privacy issues directly affect brand trust, emphasizing the need for ethical use of AI systems (Thaha et al., 2026; Rane et al., 2026).

FINDINGS

The following findings of the current study

findings of are based

on the analysis of secondary data that were collected from various research articles and demographic data. It presents an analysis of the association between AI-powered personalization and privacy concerns, as well as the effect of such association on brand trust.

1. Effect of Personalization by AI on Consumer Behaviour

This paper shows that there is a significant effect of personalization driven by AI on consumer behavior. Personalization through recommendations, advertisement targeting, and AI tools like chatbots contribute significantly to decision-making, customer engagement, and purchase intention. Customers prefer personalized brands because it saves their time and effort while shopping (Ahire, 2025; Adeleye & Omonori, 2026).

Additionally, the demographics show that there is higher engagement among young consumers (25–34), implying that personalization has a huge effect on modern consumer behavior (Galikhanova & Ashurov, 2025).

Privacy

Control who sees what you share on Facebook, and manage data that helps us personalize experiences.

- Review a few important privacy settings
- Learn about your privacy on Facebook
- Manage your location settings
- Control face recognition
- See more privacy settings



Account Security

Take actions to make your account more secure.

- Update your personal information
- Change your password
- Get alerts about unrecognized logins
- Use two-factor authentication



2. Consumers' Views on Data Privacy with Regard to Artificial Intelligence

It is important to mention that consumers tend to be moderately concerned about data privacy with regard to artificial intelligence systems. However, there are cases when people do not know how their personal information is being gathered, processed, and exploited, leading to ambiguity and discomfort (Ahire, 2025).

Moreover, problems like non-transparency, misused information, data bias, and data breaches can increase consumers' worries significantly (Thaha et al., 2026). The implementation of such techniques like tracking tools, cookies, and profiling, but without proper notification, affects consumer opinion negatively.

3. Effect of Privacy Concerns on Brand Trust

Based on the research findings, privacy concerns directly affect brand trust negatively. Customers tend to exhibit brand trust when they feel assured about their data security, data transparency, and the ethical use of AI (Rane et al., 2026; Kamran & Karim, 2026).

Trust was found to act as an intermediary between personalization and consumer behavior in the research conducted by Ahire (2025). Even though personalization is an important aspect for customer satisfaction, it loses its significance in case of any privacy threats to customers.

4. Relationship between Personalization, Privacy, and Trust

A relationship between all three variables has been clearly established by the study:

- Personalization driven by artificial intelligence improves engagement and satisfaction for customers
- Higher personalization results in more concerns about privacy issues
- Privacy issues negatively affect brand trust
- Brand trust finally influences consumer decisions and behaviour

This proves that trust is indeed the important determinant of whether personalization brings any benefit (Thaha et al., 2026; Rane et al., 2026).

DISCUSSION

The current study offers an in-depth insight into the impact of personalization using AI on consumer behavior, privacy concerns, and brand trust. It can be seen from the results obtained that personalization using AI plays an important role in making consumer decisions. This statement corresponds to other studies carried out in the past. According to previous research, consumers feel highly satisfied when receiving personalized content or being addressed individually in the process of advertising products or services (Ahire, 2025; Adeleye & Omonori, 2026).

The analysis, nevertheless, also highlights the problem that alongside the advantages of personalized content, there have emerged rising problems related to privacy issues. People have become more aware of the dangers of collecting and using private data, such as lack of information on the matter, misuse of data, and the possibility of any data breach. The results found during the research correspond well to previous studies suggesting that the absence of sufficient information on how data would be used makes customers feel uneasy (Ahire, 2025; Thaha et al., 2026). At the same time, the use of tracking systems and profiling increases this concern even further.

One of the significant contributions made in this paper is proving the hypothesis that trust acts as a mediator between personalization efforts of the company and customer reaction. Although AI-driven personalization

contributes greatly to engagement, its impact on consumers' behavior highly depends on the trust that people have towards a certain brand. Thus, the results of the current research support the claims made in previous studies concerning the vital role of trust in forming customers' intentions to purchase a product or form brand loyalty (Kamran and Karim, 2026; Rane et al., 2026).

Another important point from the discussion is the relationship between personalization and privacy as an essential aspect of today's market environment. Although consumers enjoy personalized experiences, at the same time, they care about what happens to their data. As a result, while the more personalized content a customer receives, the more concerned about his/her data privacy he/she becomes. Hence, companies need to balance personalization and privacy issues to make marketing outcomes sustainable.

As for theories, the above discussion implies the validity of relationship marketing theory since the identified aspects are highly consistent with the concept of customer trust. Moreover, the presented results are consistent with technology acceptance models, according to which both the perceived usefulness of technology (personalization in this case) and the perceived risks associated with its implementation (privacy concerns) influence consumer decision-making processes.

As far as practical applications of the study results are concerned, businesses need to pay attention to privacy issues, which can help to establish a strong relationship with customers by providing them with transparent and reliable AI technologies and letting them be in charge of personal data.

IMPLICATIONS OF THE STUDY

The results obtained in the course of the present research have significant implications for further academic research and managerial activities in the context of digital marketing and artificial intelligence.

1. Managerial Implications

Firstly, it becomes evident that the AI-based personalization process can be regarded as a highly effective mechanism for boosting consumer engagement, making better decisions, and generating higher purchase intention. Thus, companies need to use state-of-the-art AI tools to ensure the provision of personalized experience according to the preferences of consumers (Ahire, 2025; Adeleye & Omonori, 2026). Nevertheless, the findings suggest that excessive personalization based on consumer data may become problematic concerning consumers' privacy.

In order to prevent such negative effects, companies need to promote transparency in using consumer data by informing people about the ways in which their data is obtained and used. In addition, organizations need to give consumers control over their personal data. Such an approach will enhance consumers' trust in firms, which in turn will facilitate their loyalty (Rane et al., 2026; Thaha et al., 2026).

2. Implications from the Perspective of the Consumer

First, it is important to mention that according to the current research, it is necessary to ensure consumer knowledge and educate them about the use of AI systems. Indeed, due to the lack of understanding of the data usage policy, there is a need to increase awareness. This action will minimize the uncertainty and increase consumer confidence in digital technologies (Ahire, 2025).

Secondly, nowadays consumers choose companies that treat them ethically and respect their privacy. It means that the modern paradigm of consumption shifts towards value-based purchasing.

3. Theoretical Implications

On the other hand, the research results contribute theoretically to the extant literature on the impact of personalization based on AI technology on consumer behavior by emphasizing the significance of trust as a mediator. Relationship marketing literature suggests that trust is one of the most important determinants of customer relations in companies.

At the same time, the current study sheds light on the privacy and personalization trade-off since the former increases perceptions of risk and the latter boosts the perceived usefulness of AI solutions, which influences consumer acceptance of AI (Thaha et al., 2026; Kamran & Karim, 2026).

4. Policy and Ethical Implications

Another important contribution of the paper is that the study reveals some policy and ethical implications related to the usage of AI technology for personalization purposes. Since the application of AI in marketing becomes increasingly popular nowadays, the implementation of policies that regulate the process of data collection and ethical aspects of its analysis becomes relevant.

It means that organizations need to adhere to all data protection laws to avoid reputational damage and to ensure compliance (Rane et al., 2026).

LIMITATIONS OF THE STUDY

1. It is evident that the analysis is based solely on secondary sources of information, and this may not represent the consumer behavior and advancement of AI technologies realistically (Ahire, 2025).
2. The number of respondents is small (327 respondents) and thus, cannot be representative for the entire population.
3. The sample includes mostly young individuals aged between 18 and 34 years who may have different views concerning AI technologies due to their better knowledge of the latter (Galikhanova & Ashurov, 2025).
4. The paper specifically studies the effect of AI-driven personalization in digital marketing but other sectors are not considered, namely, healthcare, finance, and education.
5. There is no inclusion of primary data that can provide more insights on consumer perception.
6. Other variables that can have an influence on consumer attitudes to AI (such as culture, policy, and technological awareness) were not considered (Thaha et al., 2026).

CONCLUSION

In this study, the effects of AI-enabled personalization in the behavior of the consumer, privacy, and trust towards brands have been examined. The findings of the study reveal that AI-enabled personalization significantly promotes customer involvement, facilitates decision making, and increases intention to purchase through offering relevant experiences (Ahire, 2025; Adeleye & Omonori, 2026). Personalization and AI tools play an increasingly important role in today's marketing strategy, helping customers achieve greater satisfaction and loyalty.

Nevertheless, there are important observations made by the research on the negative influence of AI adoption on the aspect of privacy. The fact that customers are concerned about their privacy issues when interacting with businesses through AI technologies is well-documented. The problem is that customers are not quite sure what happens with their private data after they share it, and, therefore, the process creates discomfort and reluctance to provide any private information (Ahire, 2025).

Additional aspects such as lack of transparency, data manipulation, and biased algorithms exacerbate the issue (Thaha et al., 2026). Privacy has become an important element to consider while working with consumers because it has a direct impact on their behavior. The most significant conclusion from this research is that trust plays a mediating role between the two variables. While personalization positively impacts customer experience, this effect can be observed only provided that customers have a sufficient level of trust toward a brand (Rane et al., 2026; Kamran & Karim, 2026).

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