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REVIEW ARTICLE

ARTIFICIAL INTELLIGENCE IN MARKETING AND CONSUMER RELATIONSHIPS: *PERSONALIZATION, CUSTOMER EXPERIENCE AND LOYALTY IN AN INTEGRATIVE REVIEW*

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ABSTRACT

Introduction: artificial intelligence (AI) is often presented as a path to personalize relationships and build customer loyalty, yet the chain linking technology, personalization, experience and loyalty is rarely examined link by link. **Objective:** to analyze, in scientific literature, the relationships among AI in marketing, personalization, customer experience and loyalty. **Methods:** qualitative, exploratory integrative review, with searches in Google Scholar, SciELO and the CAPES Portal and complementary reference literature. **Results:** AI expands data analysis, segmentation, recommendation and service, and personalization can make experience more convenient and relevant; moving to loyalty, however, depends on privacy, perceived value and trust, and direct evidence linking AI personalization to loyalty is scarce. **Conclusion:** the article proposes a three-gate conceptual scheme and four testable propositions.

1 INTRODUCTION

Commercial exchange has accompanied societies since Antiquity, but marketing as we know it was born of a historical turning point. The Industrial Revolution raised production and competition, and the transport infrastructure of eighteenth- and nineteenth-century England expanded markets and diversified businesses, favoring commercial management practices that would later contribute to the formation of the field (Soares Neto et al., 2022). Between the late nineteenth and early twentieth centuries, marketing consolidated itself as a field of knowledge (Jones & Shaw, 2002) and has since followed changes in the consumer and in technology. Artificial intelligence (AI) is the most recent of them.

Today, companies employ AI in different marketing activities, such as process automation, data analysis and the personalization of interactions. Technology helps to process large volumes of data, identify behavior patterns and offer experiences more closely aligned with consumers' characteristics (Huang & Rust, 2018). From this follows an alluring promise: if AI makes it possible to know each customer better, and if knowing customers better makes it possible to serve them better, then AI personalization should produce more satisfied and more loyal customers.

This chain of reasoning is plausible, but it contains steps that are rarely examined. Personalizing is not the same as generating a positive experience; a positive experience is not the same as satisfaction; and satisfaction, as Oliver (1999) cautions, is not the same as loyalty. Between each link, conditions intervene that the literature points out, such as perceived value, trust and privacy. Recent reviews record that the relationship between AI-supported personalization and loyalty still lacks deeper investigation (Gao & Liu, 2023; Kusbianto et al., 2026).

This article takes this gap as its starting point. The research problem is: how does scientific literature characterize the relationships among the use of artificial intelligence in marketing, personalization, customer experience and loyalty? The general objective is to analyze these relationships in the literature in the context of consumer relationships. The specific objectives are:

- to identify the main applications of AI in consumer relationship strategies;
- to analyze the relationship between the use of AI and the personalization of interactions;
- to analyze how the literature relates AI-supported personalization to customer experience;
- to analyze the relationship between customer experience and customer loyalty; and
- to analyze how the literature articulates AI, personalization, experience and loyalty, and under what conditions the chain holds.

The contribution is conceptual and practical. Conceptually, the article proposes a scheme in which the passage from AI to loyalty depends on three conditions, or gates, and formulates four testable propositions. In managerial terms, it offers criteria for a company to assess whether the personalization it adopts is, in fact, building a bond. Section 2 describes the procedures; Section 3 develops the thematic axes; Section 4 discusses convergences, tensions, implications and gaps; and Section 5 presents the final considerations.

2 METHODOLOGICAL PROCEDURES

2.1 Research design

This is qualitative, exploratory research with a bibliographic procedure, conducted as an integrative review. The qualitative approach makes it possible to interpret the selected studies critically and to understand phenomena from their meanings and the relationships established in a context (Gerhardt & Silveira, 2009). The exploratory character broadens understanding of the topic and identifies perspectives present in the literature. The bibliographic procedure, in turn, requires organized stages of selection, analysis and interpretation of the works consulted (Lima & Mioto, 2007). The integrative review was chosen because it gathers, in a single synthesis, theoretical and empirical works of different natures (Torraco, 2005; Whittemore & Knafl, 2005), which makes it suitable for an object that cuts across technology, consumer behavior and relationships.

2.2 Search, criteria and selection

The searches took place in Google Scholar, SciELO and the CAPES Journals Portal between September 4 and 23, 2026, with descriptors in Portuguese and English combined by the Boolean operators AND and OR: "artificial intelligence" AND marketing; "artificial intelligence" AND "customer experience"; "artificial intelligence" AND personalization; "artificial intelligence" AND loyalty; "artificial intelligence" AND "customer loyalty"; and the equivalent expressions in Portuguese ("inteligência artificial" AND marketing, "experiência do consumidor", personalização and fidelização). Where available, filters for period, language and document type were applied.

Peer-reviewed scientific articles, in Portuguese or English, that directly addressed the application of AI in marketing and dealt with at least one of the axes of personalization, customer experience or loyalty were included. The time frame was 2020 to 2026, to capture recent advances, but earlier works were retained when essential to the foundations, especially the classics on marketing, customer experience and loyalty. Duplicates, studies without a direct relation to the problem, works lacking scientific rigor, market reports and publications without identified peer review were excluded. Screening took place in two stages, the first by titles and abstracts and the second by reading the full text of the pre-selected studies.

A total of 45 works were identified, of which 7 duplicates were removed. At screening, 24 studies were excluded for not meeting the criteria, and 14 references made up the final set, among studies on AI and marketing and works of theoretical and methodological foundation. Table 1 organizes this material in layers of different weights. To support the interpretation, a layer of complementary reference literature was also used, chosen by the authors for its centrality to the constructs and not submitted to the screening flow above; its bibliographic data were checked in metadata databases in October 2026.

Table 1 — Layers of the material analyzed and the function of each in the review

Layer	Works	Function in the review
Studies on AI, personalization and relationships	Huang and Rust (2018); Gao and Liu (2023); Pentina et al. (2023); Hollebeek et al. (2024); Kusbianto et al. (2026)	Analytical base: what is known about AI, personalization and engagement.
Foundations of experience, relationship and loyalty	Sheth and Parvatiyar (1995); Dick and Basu (1994); Oliver (1999); Lemon and Verhoef (2016); Becker and Jaakkola (2020)	Conceptual delimitation of the constructs.
Complementary literature	Kannan and Li (2017); Kumar et al. (2019); Davenport et al. (2020); Chung et al. (2020); Puntoni et al. (2021); Aguirre et al. (2015); Garbarino and Johnson (1999); Seiders et al. (2005)	Interpretation of mechanisms and conditions; not part of the screening.
Historical and methodological support	Jones and Shaw (2002); Soares Neto et al. (2022); Gerhardt and Silveira (2009); Lima and Mioto (2007); Torraco (2005); Whittemore and Knafl (2005)	Historical context and justification of the method.

Source: prepared by the authors (2026).

2.3 Extraction and analysis

The data from the studies were organized in an analysis table with authorship, year, objective, method, concepts investigated and main findings (Table 2). The analysis followed three stages. In the exploratory reading, artificial intelligence tools supported the initial identification of the central points, objectives and contributions of each work, and the researchers verified the result. In the analytical reading, convergences and divergences among authors were sought. Finally, the studies were grouped into four thematic axes: AI applied to marketing, personalization, customer experience and loyalty. At every stage, the limits of each publication's findings were respected, and the nature of each study was preserved: conclusions of reviews and conceptual works were not treated as empirical evidence in their own right. Because it uses only published texts, the research is exempt from ethics committee review.

Table 2 — Analysis table: nature, contribution and limit of each core study

Study	Nature	Contribution to the review	Limit
Huang and Rust (2018)	Conceptual	Proposes that AI in services operates through four intelligences (mechanical, analytical, intuitive and empathetic), from automating tasks to dealing with emotions.	Theoretical structure; no direct empirical test.
Gao and Liu (2023)	Review	Shows AI personalization at several stages of the journey, from the consumer profile to recommendation and retention.	Describes applications; does not measure the effect on loyalty.
Pentina et al. (2023)	Systematic review	Gathers evidence on relationships between consumers and AI systems, with emerging ideas such as perceived autonomy and authenticity.	Focus on the relationship with the machine, not on the bond with the brand.
Hollebeek et al. (2024)	Systematic review; conceptual model	Indicates that AI can increase the precision of offers, raise perceived value and reduce customer effort.	Conceptual model; future empirical tests.
Kusbianto et al. (2026)	Systematic review	Addresses AI personalization and loyalty, and records the need for more research on this relationship.	Abstract and title consulted; bibliographic data not confirmed in a metadata database.
Kumar et al. (2019)	Conceptual (complementary)	Analyzes the role of AI in personalizing customer engagement at scale.	Managerial guidance; no test.
Aguirre et al. (2015)	Experimental (complementary)	Shows that personalization can reduce advertising effectiveness when data collection is perceived as invasive, and that trust-building strategies attenuate the effect.	Online advertising context.
Puntoni et al. (2021)	Conceptual (complementary)	Describes four consumer experiences with AI (data capture, classification, delegation and social), each with a tension.	Theoretical framework; no measurement.
Chung et al. (2020)	Empirical (complementary)	Associates attributes of chatbot communication with the satisfaction of luxury brand customers.	Specific sector; measures satisfaction, not loyalty.

Source: prepared by the authors (2026), from the studies cited. "Complementary" indicates a work from the support layer (Table 1).

3 THEMATIC AXES OF LITERATURE

3.1 Artificial intelligence applied to marketing

Exchange practices predate marketing as a discipline, but industrialization transformed them. According to Sheth and Parvatiyar (1995), although relationship-oriented practices already existed in the preindustrial period, mass production, the proliferation of intermediaries and the distancing between producer and consumer pushed marketing toward a predominantly transactional approach. The scenario changed again with the

expansion of the internet, which multiplied touchpoints and generated an unprecedented volume of data on behaviors, habits and preferences, and organizations began to incorporate data intensively into their strategies (Kannan & Li, 2017).

It is in this context of high information density that AI gains strategic relevance. Machine learning systems process large volumes of data, identify complex patterns and perform predictive analyses, and they act on fronts such as predictive segmentation, personalized recommendation and service automation. Huang and Rust (2018) distinguish four intelligences, the mechanical, the analytical, the intuitive and the empathetic, and suggest that AI advances from more standardized tasks to those that require interpretation and interaction. Davenport et al. (2020) propose a framework that distinguishes levels of intelligence and forms of AI embodiment, such as robots, virtual agents and embedded systems, and discuss their effects on marketing strategy and consumer behavior. The application, therefore, goes beyond operational efficiency gains and is integrated into decision-making processes and interaction with the customer.

These transformations redefine the nature of the bond. In a systematic review of the relationships between consumers and AI systems, Pentina et al. (2023) highlight emerging ideas, such as the perception of autonomy and perceived authenticity. Puntoni et al. (2021) add that consumers experience AI in different and sometimes ambivalent ways: they may feel understood or exploited when their data are captured, known or wrongly classified, well served or dominated when delegating decisions, connected or alienated in social interactions. Understanding how people perceive, interpret and interact with intelligent systems is therefore a condition for assessing their effects on the relationship.

3.2 Personalization mediated by artificial intelligence

Personalization is one of the most dynamic fronts of technology-driven marketing. The algorithmic capacity to process massive volumes of data in real time makes it possible to adjust recommendations, offers and content to each consumer's habits. Kumar et al. (2019) analyzes the role of AI in personalizing customer engagement at scale, and Gao and Liu (2023) show that it acts at different stages of the journey, from profile mapping to product recommendation and retention actions. Personalization thus assumes a central role as the main mechanism through which brands adapt their action to each customer's profile.

There is, however, a downside. The intensification of the practice brings to the fore debates about privacy, information security and the preservation of trust. Aguirre et al. (2015) describe what they called the personalization paradox: personalization tends to increase the effectiveness of communication but may reduce it when consumers perceive that their data were collected without their knowledge, which creates a sense of vulnerability, and trust-building strategies attenuate this effect. The same technology that brings people closer can therefore push them away, and what decides the outcome is the consumer's perception of how their data are used.

3.3 Customer experience

Customer experience is a comprehensive construct, shaped by perceptions, cognitive reactions and emotional responses along the touchpoints with the organization. As Becker and Jaakkola (2020) note, it transcends the isolated event of the transaction: it is a journey that unfolds across multiple episodes and consumption contexts. Lemon and Verhoef (2016) stress the need to integrate touchpoints along the journey, now dynamic and nonlinear, in which the consumer interacts with the brand through several channels and at different moments. Simple navigation, clear information and fast service directly influence the evaluation of the relationship with the company.

AI brings new possibilities to this structure by acting at decisive moments of the journey, such as history-based recommendation or real-time automated service. Hollebeek et al. (2024) indicate that AI can increase the precision of offers, raise perceived value and reduce the mental and practical effort of purchasing or of resolving a doubt. Chung et al. (2020) associate attributes of chatbot communication with the satisfaction of luxury brand customers, which illustrates one path by which service automation can reach the customer's evaluation.

The quality of the experience, however, does not depend only on technical performance. What matters is how the consumer perceives and reacts to digital interactions. This is where personalization works as a bridge: by adapting content, recommendations and approaches to each person's needs, AI ceases to be an operational

tool and can create more useful and fluid experiences, provided that consumers recognize value in them and accept them as legitimate.

3.4 Customer loyalty

Loyalty reflects the sustainability of the relationship built with the organization and manifests itself in behaviors that go beyond repeat purchase. Dick and Basu (1994) conceptualize loyalty as the combination of an attitudinal dimension, that is, the favorable predisposition, identification and affinity with the brand, and a behavioral dimension, the actual pattern of repurchase. Genuine loyalty is therefore not restricted to the frequency of transactions and depends on the strength of the relationship between customer and company.

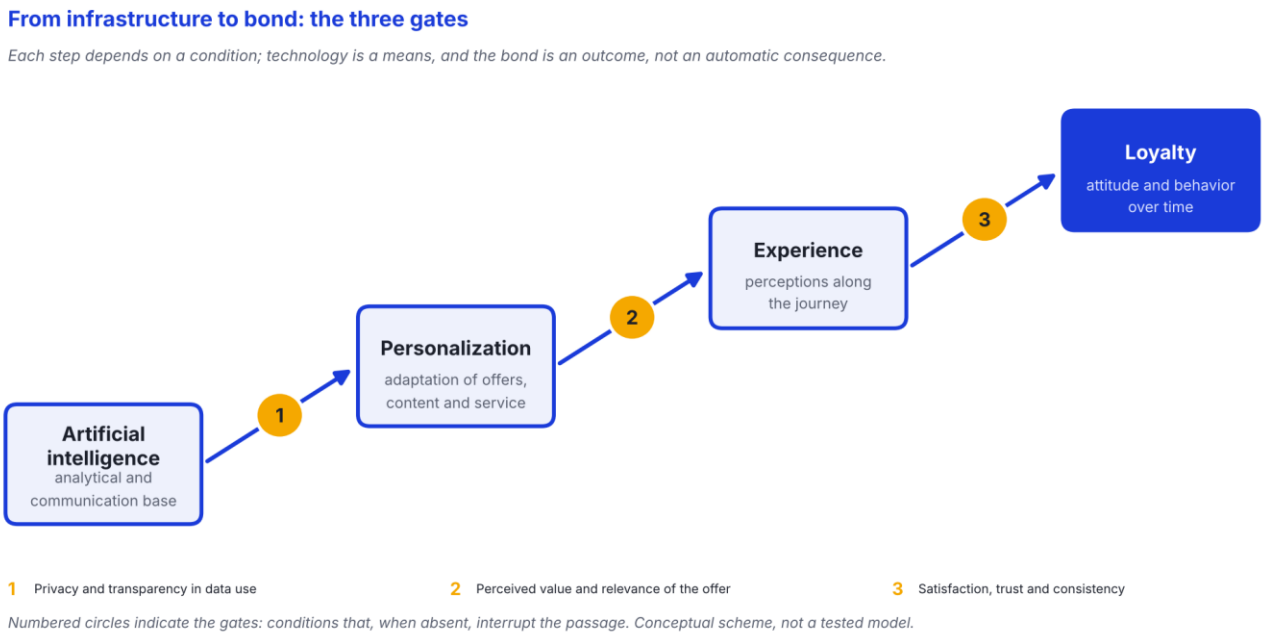
Satisfaction plays a relevant role but requires a precise distinction. For Oliver (1999), it is a prerequisite of loyalty but a distinct concept: momentary contentment supports retention and, in isolation, does not ensure long-term commitment. Garbarino and Johnson (1999) show that the role of satisfaction varies with the degree of the customer's relationship, and that, in stronger bonds, trust and commitment come to mediate the effect. Seiders et al. (2005) add that the relationship between satisfaction and repurchase is moderated by convenience, competition, involvement and income. Permanence therefore results from a broader construction, fed by the consistency of experience and by the value accumulated along the journey.

In digital marketing, AI redesigns retention tactics through customized recommendations, targeted communication and automated support, which reshape convenience and the perception of closeness. Even so, trust, satisfaction and perceived value remain the pillars that sustain lasting relationships.

3.5 Articulation among the four axes

Literature shows AI, personalization, experience and loyalty increasingly connected. AI provides the analytical and communication infrastructure; personalization is its practical manifestation in the adaptation of offers; experience is the set of perceptions generated along the path; and loyalty synthesizes the continuity and consistency of the relationship between brand and customer. Figure 1 organizes this chain and, above all, makes explicit where it depends on conditions.

Figure 1 — From infrastructure to bond: conceptual scheme with the three gates



Source: prepared by the authors (2026), based on the synthesis of the literature. Conceptual scheme, not empirically tested.

The first gate, between AI and personalization, is privacy and transparency: personalization works well only when consumers know how their data are used and trust that their privacy is respected (Aguirre et al., 2015). The second, between personalization and experience, is perceived value: the adaptation must be recognized as relevant and useful, and not merely technically efficient (Hollebeek et al., 2024). The third, between experience and loyalty, is the construction of satisfaction, trust and consistency over time, since satisfaction is

not equivalent to loyalty (Oliver, 1999) and the latter combines attitude and behavior (Dick & Basu, 1994). Where a gate closes, the chain is interrupted, even if the technology works perfectly.

4 DISCUSSION

4.1 Convergences

Literature converges on four points. The first is that AI expands the reach of marketing, especially in data analysis, pattern identification and the personalization of contact (Huang & Rust, 2018; Davenport et al., 2020). The second is that personalization runs through several points of the journey and goes beyond offering products (Gao & Liu, 2023). The third is that experience is formed from several interactions and from the consumer's responses to each one (Becker & Jaakkola, 2020; Lemon & Verhoef, 2016), so that a technically efficient tool does not, by itself, guarantee a good experience. The fourth is that loyalty is a broader process than satisfaction and repurchase (Dick & Basu, 1994; Oliver, 1999).

4.2 Tensions and gaps

The first tension pits efficiency against relationships. AI reduces customer effort and makes interactions faster (Hollebeek et al., 2024), but interactions also have a subjective and relational dimension, and the ambivalence described by Puntoni et al. (2021) shows that the same tool may generate a sense of being understood or of being exploited. The second is that of the personalization paradox (Aguirre et al., 2015): the more data are used, the greater the potential for relevance and also for intrusion. The third concerns evidence: most of the corpus consists of reviews and conceptual works, and few studies measure loyalty, let alone repurchase behavior, as an effect of AI personalization. The link between personalization and loyalty is, thus, the one least supported by direct evidence.

This picture warrants a prudent conclusion. Literature allows us to state that AI can contribute to more convenient and relevant experiences and, with this, create favorable conditions for the bond. It does not allow us to state that AI personalization necessarily leads to loyalty.

4.3 Propositions for future research

Four propositions derive from the scheme, formulated as working hypotheses and not as results:

- **P1.** AI personalization raises the quality of the experience when consumers perceive it as relevant and understand how their data are used.
- **P2.** The effect of personalization on trust is conditioned by transparency in data collection and use, so that personalization perceived as invasive reduces trust.
- **P3.** A positive experience mediated by satisfaction and trust strengthens a favorable attitude toward the brand, without by itself implying actual repurchase.
- **P4.** The association between personalization and attitudinal loyalty is stronger than the association with observed repurchase, which is affected by price, convenience and alternatives.

4.4 Managerial implications

- **Inform consumers about data use.** Transparency is a condition for personalization to be accepted, and not a separate cost of the strategy.
- **Measure perceived relevance, not just clicks.** The value the customer recognizes in the recommendation or in the service is what sustains the experience.
- **Keep promise and delivery consistent.** Efficient automation with inconsistent service erodes trust.
- **Separate loyalty from repurchases in indicators.** Attitude, trust and intention should accompany purchase frequency, which alone does not prove a bond.
- **Preserve the human dimension.** AI should support the relationship strategy, and not replace it, especially at the moments when the customer expects to be heard.

4.5 Limitations and research agenda

The limitations stem from the bibliographic nature of the study and from the delimitation of the corpus to the selected studies. The conclusions should be understood within the scope of the literature analyzed and cannot be generalized to all sectors or consumption contexts, and their breadth depends on the coverage of the databases, the descriptors and the criteria adopted. Part of the complementary layer was read from abstracts and metadata, and one of the core studies (Kusbianto et al., 2026) did not have its bibliographic data confirmed in a metadata database. A topic that changes so fast also calls for caution regarding the temporal validity of the findings.

As an agenda, we suggest empirical studies on consumer perception of AI personalization, including trust, privacy, satisfaction and repurchase intention; comparisons across sectors and interaction modes; longitudinal designs that follow the passage from experience to actual repurchase; and investigation of the role of algorithmic transparency in the formation of trust.

5 FINAL CONSIDERATIONS

This study analyzed, in scientific literature, the relationships between the use of AI in marketing and the relationship with the consumer, considering personalization, experience and loyalty. AI expands the possibilities of data-driven marketing: it makes it possible to identify behavior patterns, personalize interactions and improve stages of the journey, with applications in audience segmentation, personalized recommendation and service automation.

In response to the research problem, AI can contribute to the relationship by enabling more personalized and convenient experiences, creating favorable conditions for strengthening the bond. This contribution, however, is not an automatic relationship of cause and effect. The passage from technology to loyalty crosses three gates, privacy and transparency, perceived value, and the construction of satisfaction, trust and consistency, and loyalty remains a continuous process, influenced by the quality of experience and by the perception that the consumer develops throughout the relationship.

The study also evidences important challenges regarding privacy, information security and transparency in data use. Organizations need to reconcile technological resources with responsible practices, taking into account consumers' expectations and the negative effects of excessively automated or invasive interactions. The article's main contribution is to show that the potential of AI for marketing depends not only on its technical capabilities, but on how they are applied to consumers' needs and incorporated into organizational strategies.

More than automating processes or personalizing offers, the challenge is to use technology to develop consistent, responsible and sustainable relationships over time. Future research that tests the propositions presented here may indicate under what conditions this actually occurs.

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Data availability: no primary data were generated; the sources analyzed are listed in the References.

Use of artificial intelligence: ChatGPT (OpenAI) was used as an auxiliary tool for spelling and grammar review and for improving the writing of the original draft. In this version, Claude (Anthropic) was used to expand the foundations, to write the text, to produce Figure 1 and to verify the bibliographic references. The selection of sources, the analysis of the studies and the scientific content are the authors' responsibility, and they reviewed the final text.

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