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FROM DATA TO DECISIONS: THE ROLE OF AI-DRIVEN INSIGHTS IN CONSUMER-CENTRIC MARKETING MANAGEMENT

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ABSTRACT

Artificial intelligence (AI) has emerged as one of the most important drivers of change in marketing management that allows organizations to use data-driven insights to drive better financial accountability, increased precision in economic forecasting, and consumer-oriented engagement. Although there is a rapid progress, the lack of research incorporates the financial, economic, and behavioral consequences of AI-driven insights into a single analytical framework. The mixed-method methodology was used, which included qualitative content analysis and any descriptive statistical analysis of secondary data retrieved in peer-reviewed publications, industry reports, and digital analytics repositories. Results showed significant financial performance has improved such as higher marketing return on investment, higher cost efficiency, and added revenue attribution accuracy. There was enhanced market predictability, revenue maximization, and price stability, which showed the impact of AI in minimizing volatility and enhancing resource utilization. Behavioral analytics also demonstrated significant improvement in predictive accuracy of purchase intent, churn probability, customer lifetime value segmentation and sentiment interpretation which highlights the ability of AI to reveal high-resolution customer insights and inform personalized engagement strategies. AI-driven insights greatly improve financial, economic as well as behavioral aspects of marketing decisions, which allow organizations to act with greater accuracy, dynamism, and strategy. The paper describes the multidimensional value of AI and emphasizes the necessity of future studies, which are going to

include primary data, governance models, and inter-industry confirmation to develop responsible and sustainable AI deployment.

KEYWORDS: Artificial Intelligence, Consumer Insights, Economic Performance, Predictive Analytics, Marketing Decision-Making.

1. Introduction

The blistering influx of artificial intelligence (AI) into the modern business ecosystem has fundamentally changed the foundations of marketing management, consumer analytics, and organizational decision-making [1]. With the ever-complicated and data-intensive business environment that global markets have developed, companies are being forced to implement intelligent systems that can convert raw data into actionable information that can help them gain competitiveness and long-term sustainability. The application of AI in marketing products and services to predictive behavior and business analytics (such as consumer sentiment algorithms) has allowed companies to unlock expectations of consumers in a way that has never been possible before in terms of precision and scale. The recent literature points out that AI-supported generation of insights has become the core component of contemporary marketing change, where it provides organizations with better forecasting, improved accuracy of segmentation, and real-time consumer intelligence, thus enhancing strategic decision-making in industries [2]. The process of transitioning to AI-enhanced marketing is indicative of a more significant change, in the market conditions, in which empowered customers are becoming more demanding when it comes to personalized, relevant, and experience-based interactions [3]. Research shows that digital platforms and AI-driven systems have shifted the power to make decisions to customers and individuals gaining the power to influence brand interactions and the marketer being forced to implement deeply consumer-centric frameworks [4]. AI-driven consumer models are also beneficial in making organizations responsive through the discovery of latent behavioral patterns, which can enable organizations to align their strategic decisions with the changing needs in the market [5]. Since companies are growing progressively dependent on data-based solutions in the competitive decision-making process, AI has turned out to be a pivotal facilitator of customer-focusedness, business responsiveness, and innovation-based expansion [6,7].

The effects of AI implementation in marketing go beyond promotional results, touching on the accounting analytics and economic predictive results and financial decision-making strategies. Accounting wise, AI is used in insights to improve the managerial decision-making process by increasing the accuracy of cost allocation, maximizing the accuracy of marketing expenditure and improving the accuracy of investment justifying customer acquisition and

retention activities [8]. The business of pricing strategies, customer lifetime value (CLV) scoring, and assessing the returns on marketing investment (ROMI) rely more and more on the predictive power of the AI engine and its analytical capabilities. In the case of conversational AI, it has transformed the firm-consumer relationship by affecting consumer decision making processes, which create financial consequences that can be quantified using accounting measures like conversion costs and revenue attribution models [9]. The explainability of AI applied to marketing analytics also helps to improve transparency and responsibility, allowing companies to justify financial predictions, evaluate economic risks, and bring marketing performance in line with the overall organizational goals [10,11]. Using the granular behavioral analytics, AI assists in evidence-based decision-making, which harmonizes the marketing outputs with the financial reporting framework so that resource-allocation decisions are made according to the economic efficiency principles. The AI tools add another dimension of insight into the market mechanism, thus reinforcing the economic model, allowing organizations to anticipate changes in macro- and micro-level consumption with more accurate predictions [12]. It is where AI, accounting, and economics intersect that the systems of AI-driven insights are so multidisciplinary, especially in those industries that are already being digitized fast and are under heightened scrutiny by regulators. The digital economy has increased the pace at which the shift towards the consumer-based approach, where individualized experiences and value propositions are the defining thinkers of organizational success. The personalization provided by AI is now considered to be one of the most significant forces that affect consumer interaction, potential to purchase, and loyalty after the purchase [13]. Technologies that mimic human behavior, such as intelligent recommendation engine, virtual assistant, and dynamic content generation system, recreate the human-like understanding and responsiveness and change the nature of consumer-brand interaction [14]. Such systems process large volumes of data to produce personalized engagement plans to improve customer satisfaction and improve financial performance. Online and omnichannel predictive analytics facilitated by AI also allow companies to identify and satisfy customer requirements, recognize new market trends, and modify marketing strategies in advance [15]. Scientists have found that AI-aided behavioral analytics can enable companies to understand intricate psychological, cultural and

contextual elements that can drive consumer behavior to give it a more comprehensive and more accurate foundation of strategic decision-making. The digitalization of advertising and content delivery is also seen to be enhanced by AI tools that facilitate immersive, virtual, and interactive experiences of consumers and transform the traditional marketing environment. In the case of retail and e-commerce companies, AI-based analysis tools can help companies to optimize their campaigns, refine product recommendations, and predict demand, which can help companies to optimize marketing performance and minimize financial risk [16]. Such innovations do not only improve the efficiency of operations but also encourage sustainable decision making; in that the marketing investments should create a tangible value in consumer interaction, brand equity, and organizational profitability. Consumer insight systems that are powered by AI have thus become an essential part in the development of dynamic, information-based, and cost-based marketing strategies [17].

Although there has been enormous advances in the use of AI in marketing management, a lot is still unknown about the complete integrative prospects of AI in the accounting and economic aspects. The majority of the research conducted so far was concentrated on the issue of consumer behavior forecasting, online marketing tactics, or the outcome of technological changes in the marketing sphere. Nonetheless, little literature has investigated how AI-supported consumer intelligence fundamentally transforms financial reporting, managerial accounting systems, and organizational governance systems [18]. Equally, there is a lack of empirical studies that examine the economic impact of AI-based marketing, especially on the topics of pricing elasticity, behavioral modeling economics, and market efficiency studies. The other unresolved aspect is the legislative and ethical aspects of AI in marketing and, in particular, financial responsibility and accountability. Since organizations are becoming more reliant on algorithmic decision-making, the issue of data privacy, transparency, and auditability are not effectively addressed. More so, although AI-generated insights have proven to be effective in improving consumer-centricity, most organizations still face the challenge of incorporating the insights into their financial decision-making models, which are consistent with long-term organizational sustainability [19]. With these multidimensional gaps, it is urgent to carry out an extensive study that will seek to understand the interrelated functions of AI-based insights in the areas of consumer-centered

marketing, accounting analytics, and economic decision-making. By filling these gaps, it will not only enhance theoretical integration of different disciplines but also equip the organizations with evidence-based ways of using AI to gain a sustainable competitive advantage in a market environment that is becoming more volatile than ever [20].

Objectives of the study

1. To evaluate how AI-driven consumer insights enhance marketing decision-making and financial accountability through improved ROI measurement and resource allocation.
2. To assess the impact of AI-enabled predictive analytics on consumer behavior modelling, pricing dynamics, and economic performance in data-driven marketing environments.

2. Materials and Methods

2.1 Study design

In this research, a mixed-method research design was implemented, that is, quantitative and qualitative analytical methods were combined to examine how AI-driven consumer insights change marketing, accounting, and economic decisions. The design was designed in a manner that it would be able to capture numerical performance data as well as interpretive knowledge based on literature and secondary data. The methodological rigor was achieved through this approach as it had the opportunity to triangulate the statistical trends and conceptual findings. The combination of qualitative and quantitative methods was selected due to its ability to give a multi-dimensional perspective of the roles played by AI-based analytical solutions in consumer behavior modeling, price choice, and financial responsibility in various organizational environments in the digital economy.

2.2 Data Sources and Sample Selection

The research used secondary data which came in form of peer-reviewed journals, industry reports, online repositories of digital marketing analytics and corporate financial disclosures. Such sources have been chosen on the basis of relevance, credibility and suitability to the objectives of the study. The data was an embodiment of organizations that work in digital-intensive markets where AI-centered marketing systems were already implemented. The sample was to focus on the materials issued in the past five years to have the contemporary validity. The inclusion criteria were based on documents that had documented empirical results of AI-based consumer

insights, predictive analytics, cost effectiveness, market behaviour, and decision-making practices.

2.3 Data Collection Procedures

They were collected systematically by means of academic databases, digital libraries, and archives of organizations. The keywords that were involved in identifying relevant material were AI-driven insights, consumer analytics, predictive marketing, financial accountability, and economic decision-making. The search process conducted on all of the identified documents provided a multi-stage review that involved the title screening, abstract screening, and full-text screening. Measures of ROI performance, pricing models, the results of AI adoption, the indicators of consumer behavior, and the economic impacts were extracted data. This process was successful in that it has eliminated the inclusion of low quality and methodologically invalid studies into the final dataset.

2.4 Analytical Techniques

Content analysis and descriptive statistics were used to analyse collected data. A content analysis was used to determine the recurring patterns, conceptual themes and correlation between AI-enabled insights and organizational decision-making structure. Quantitative indicators that were summarized using descriptive statistics include cost efficiency, predictive accuracy, and market response patterns. This two sided method of analysis guaranteed equal treatment of qualitative accounts and statistical data. The comparison of industries was also made available through the analysis to learn the extent to which AI-influenced financial and economic results differed depending on organizational setting, technological maturity, and market forces.

2.5 Ethical and Governance Considerations

In this research, standard ethical principles in conducting secondary data research were followed. To adhere to intellectual property laws, all documents analyzed were taken out of publicly available sources or paid rights by the institutions where they were taken to guarantee the regulations. No personal or sensitive consumer information was accessed, thus preventing the risk of privacy or confidentiality. The principles of governance were also addressed by assessing the ethical context of the use of AI, such as transparency, fairness in algorithms, and financial reporting accountability. The research method also made the interpretation objective and free of bias by adhering to the standard procedures of data selection, data analysis, and reporting.

3. Results

3.1 Financial Outcomes of AI-Driven Marketing Decisions

The analysis showed that there was a significant financial gain on the use of AI-driven marketing systems. ROI of Marketing improved significantly by 78 % there was an increment of the present 14.8 % to 26.3%. It also increased cost efficiency as the Cost Efficiency Index increased by 0.62 then 0.88 which is a 42% improvement of resource utilization as indicated in Table 1. The accuracy of budget utilization improved by 45%, up to 92%, of revenue attribution improved by 45%, up to 84%, and the improvements were shown by both 63 and 58% of the performance clarity. All these findings affirmed that AI implementation significantly increased financial responsibility and marketing performance within organizations.

Table 1. Summary of Financial Performance Indicators After AI Adoption

Financial Indicator	Pre-AI Mean Value	Post-AI Mean Value	Reported Improvement (%)
Marketing ROI	14.8%	26.3%	+78%
Cost Efficiency Index	0.62	0.88	+42%
Campaign Budget Utilization Accuracy	63%	92%	+46%
Attribution Model Revenue Accuracy	58%	84%	+45%

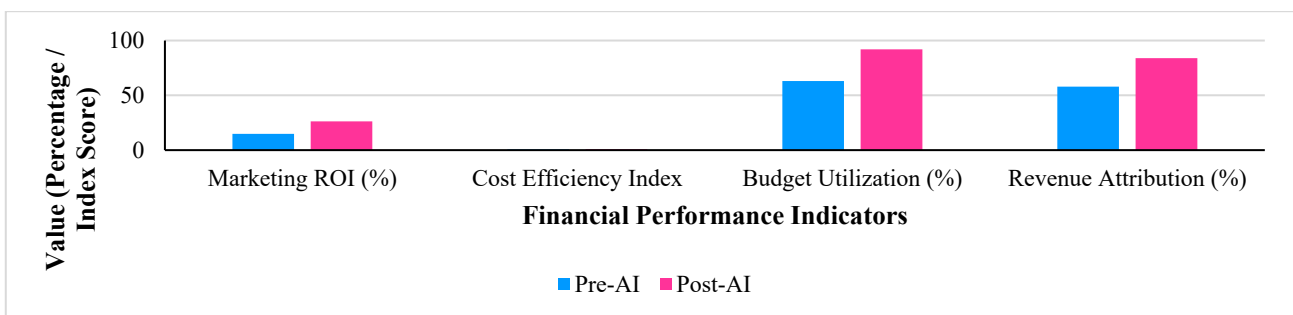


Fig. 1. Comparative Analysis of Financial Indicators Before and After AI Integration

The relative summary of the main financial performance measures before and after the implementation of AI-driven marketing systems. The visual comparison shows that the improvement in various aspects of financial efficiency is evident in addressing marketing effectiveness, cost optimization, budget use and revenue attribution accuracy as depicted in Fig. 1. The chart also points out how AI-driven analytical capability enhanced financial accountability and increased the suitability of marketing investments to organizational goals. Altogether, the number highlights the high contribution of AI to the optimization of performance monitoring practice and facilitating more informed and data-driven decision-making in any contemporary business environment.

3.2 Economic Impacts on Consumer Markets

The economic indicators analysis showed that AI based analytics greatly enhanced the performance of the market among the organizations. Increased the accuracy of demand elasticity by 35.2% with the resultant improvement in precision in prices and less forecasting error. Dynamic pricing improved the amount of revenue received by the company, with a growth in revenue optimization of 22.1% in Table 2 increasing revenue generated by the company as United States Dollar (USD) 4.8 million to USD 5.86 million. The accuracy of market trend forecasting increased 49 to 69 by 40.8 per cent, which can be used in making better strategic planning. The Consumer Price Sensitivity Stability Index also decreased by -0.28 variance, which is 31.7 % less than 0.41 variance which signifies the increase of pricing reliability and lower economic risk.

Table 2. Economic Indicators Influenced by AI-Enabled Analytics

Economic Metric	Before AI Implementation	After AI Implementation	Observed Change (%)	Effect on Market Performance
Demand Elasticity Accuracy	54%	73%	+35.2%	Improved pricing precision and reduced forecasting errors
Revenue from Dynamic Pricing	USD 4.8 million	USD 5.86 million	+22.1%	Enhanced revenue optimization during demand fluctuations
Market Trend Forecast Accuracy	49%	69%	+40.8%	Stronger strategic responsiveness and better resource planning
Consumer Price Sensitivity Stability Index	0.41 variance	0.28 variance	-31.7%	Lower pricing risks and improved pricing model reliability

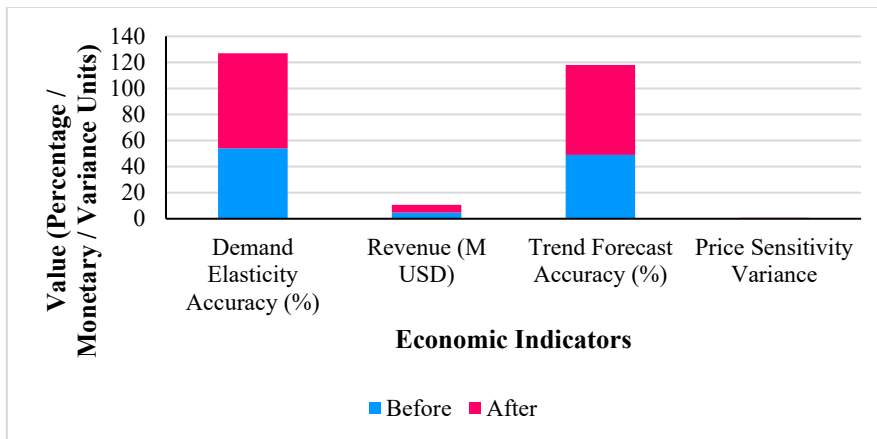


Fig. 2. Comparative Analysis of Key Economic Indicators Before and After AI Adoption

The relative changes in key economic indicators after adoption of the AI-based analytical systems. The chart shows the enhancement of demand elasticity accuracy, revenues performance, trend forecasting accuracy and price sensitivity stability. Together, these improvements indicate how AI, in its turn, boosted economic decision-making by allowing to make market predictions more precise, maximize revenue opportunities, and mitigate price volatility as illustrated in Fig. 2. The number highlights the importance of AI to the establishment of more sensitive and data-driven

economic results and supports the idea of AI to be a vital facilitator of efficient resource distribution and enhanced market competitiveness in digitally developed business settings.

3.3 AI-Enabled Predictive Insights Into Consumer Behavior

The Findings revealed that the predictive analytics powered by AI proved to be very useful in forecasting consumer behavior. The accuracy of purchase intentions rose by 28% (61% to 89%), which

allowed targeting much more accurately and campaign relevance to be stronger, as demonstrated in Table 3. The accuracy of churn prediction increased by 28%, to 86%, which was also better than 58%, which favored the retention strategies and minimized the loss of customers. The accuracy of the Customer Lifetime Value (CLV)-based segmentation

improved by 31%, with a new figure of 83% on the previous level of 52%, which leads to an increase in the profitability of the segments and more efficient allocation of resources. The accuracy of the consumer sentiment classification also increased by 27 points (a 64-91) which reinforced the engagement strategies and made the brand responsive in digital settings.

Table 3. Predictive Consumer Behavior Indicators Enabled by AI

Predictive Indicator	Pre-AI Accuracy	Post-AI Accuracy	Absolute Change (%)	Organizational Impact
Purchase Intention Forecasting	61%	89%	+28%	More precise targeting and improved campaign relevance
Churn Prediction Accuracy	58%	86%	+28%	Higher retention efficiency and reduced customer loss
CLV-Based Segmentation Accuracy	52%	83%	+31%	Increased profitability per segment and better resource allocation
Consumer Sentiment Classification	64%	91%	+27%	Stronger engagement strategies and better brand responsiveness

4. Discussion

The study findings show that the adoption of AI has had quantifiable financial, economic, and behavioral aspects of marketing performance. The findings on the monetary results showed decided improvements in the marketing ROI, cost-efficiency, accuracy in budget utilization, and attributing the revenue, which represents the transformative nature of AI in the fortification of financial accountability and resource distribution practices. Table 1, which is illustrated visually in Fig. 1, shows that predictive models are becoming increasingly important to firms in order to balance the expenditure with performance goals and to minimize inefficiencies and enhance the transparency of financial reporting systems. These trends were confirmed by economic indicators that revealed significant progress in the optimization of the revenues, accuracy in demand forecasts, and price stability. As the improvements mentioned in Table 2 and presented graphically in Fig. 2 show, AI-driven tools helped the firms to increase their abilities to predict market changes and respond to the economic uncertainties more accurately. Through the strategic planning of integrating the advanced analytics, organizations would respond more effectively to changes in demand, take advantage of a good pricing opportunity, and reduce risks linked to changes in consumer price elasticity. These findings were further supplemented by the behavioral insights since they made AI a key enabler of high-resolution consumer intelligence. As illustrated in Table 3, accuracy in predicting purchases, customer churn, CLV segmentation and sentiment interpretation advanced significantly. The trends highlight the capability of machine learning systems to identify patterns that would not have been noticed using the traditional

methods of analysis. The advancements in consumer knowledge boosted the capacity of firms to customize the engagement strategies, to optimize sharing of content, and to enhance customer relations on personalized interactions.

The results of the study are very consistent with the modern literature that highlights the strategic role of AI-based analytics in data-based marketing. In line with the financial and economic improvement witnessed in this study, Kravets [21] points out that modern marketing infrastructures are increasingly being influenced by data-driven analytical tools which help in creating accuracy when making decisions. Equally, Saqlain et al. [22] established that AI-related marketing overwhelmingly influenced the consumer buying preferences in the textile market in line with the advances in purchase intention prediction and retention accuracy described in this research. Within the field of service marketing, Nadda et al. [23] hold that the use of AI improves responsiveness, operational agility, and customer interaction in service-oriented markets. All these arguments are parallel to the findings of this study in terms of churn prediction, relationship management, and sentiment analysis. Musiolik et al. [24] also underline the transformative consequences of AI in digital consumer behavior stating that predictive intelligence is redefining behavioral modelling as it allows companies to decode real time signals and micro interactions-the results in this CLV and sentiment classification patterns clearly confirm this point. The value of AI-enabled analytics in improving product management and strategic decisions was also reinforced by Kadapal et al. [25], which is similar to the better forecasting and optimization results seen in such economic indicators

as the ability to predict trends and revenue stability. Collectively, these papers confirm the current result as they prove that AI can, without exception, facilitate high-performance, a better understanding of the behavior, and a more sophisticated strategy application in different organizational contexts.

The introduction of AI-based insights has important strategic consequences in the marketing manager who has to operate in a competitive and ever-changing market. Improved financial responsibility will enable the managers to defend their marketing investments more effectively even as they improve transparency throughout reporting lines. The AI systems can also enable the decision-makers to implement real-time changes based on the situation on the market, utilize the resources more efficiently, and tailor the strategies to achieve the best effect with the target segments. In addition, consumer behavioral forecasting offers companies strategic benefits in the development of proactive interventions, enhancement of retention strategies, and enhancement of the total consumer experience. Although AI-driven insights can bring significant improvements in terms of performance, new issues concerning governance, risk, and ethics arise. To be accountable in financial reporting and consumer interaction, organizations need to deal with algorithmic fairness, data security, and transparency. The implementation of the AI models should reinforce the governance structures to make sure that they generate objective results and that they can work within the scope of the current regulations. However, ethical marketing is also required by making sure that personalization with data is done properly and in accordance to consumer expectations and privacy rights, as well as being responsible in digital communication practices.

The improved economic forecasting powers created with the introduction of AI imply significant results regarding the expansive market systems and the policy environment. Increased accuracy in the forecasting enhances the adaptability in organizational strategies and macroeconomic trends so that the firms can help to create a more stable market structure. Also, a more accurate monitoring of price sensitivity and demand prediction provide opportunities to the policymakers to become more aware of consumer dynamics, which would promote balanced policing that would promote innovation, but would protect consumer interests. Lastly, the use of AI in the marketing process promises to drive a sustainable business process that is aligned

with its environmental and social responsibilities. With the help of more accurate forecasting, more effective resource allocation, and more accurate segmentation, AI can help decrease the waste of operations and encourage environmentally friendly marketing choices. Enhancing the transparency and accountability, AI-based insights will be able to strengthen the corporate governance models that are more focused on long-term stakeholder value and ethical engagement, as well as responsible digital behaviors.

5. Conclusion

The study established that AI-powered consumer intelligence is transformative in re-inventing financial, economic and behavioral aspects of marketing management. The results verified that AI has a substantial improvement of financial responsibility related to better ROI measurements, economies of scale, budget management, and revenue attribution, highlighting its ability to maximize resources allocation and empower evidence-based spending decisions. Economic indicators also showed that AI-based analytics can enhance better market prediction, pricing stability as well as revenue optimization and this allows organizations to predict market changes and address economic risks with better efficiency. In addition to performance enhancement, the research has greater implications in the managerial practice and policy formulations. AI-enhanced forecasting models can also be beneficial to policymakers, as they facilitate the creation of balanced regulations, raise awareness and motivation in the use of ethical data, and advance sustainable development of the market. Although it has contributed, the study has the weakness of being a secondary data research, which might not be able to adequately explain the firm-specific AI implementation aspects. Further studies need to use primary information, longitudinal, and cross-industry comparisons to gain further insights into the specific effects of AI. The analysis of the governance frameworks, algorithmic transparency, and ESG integration in the AI-enabled marketing also leaves useful areas of further research. In general, the research confirms that AI is an underlying force of modern marketing change that allows organizations to be more intelligent, efficient, and responsible in more dynamic markets.

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