

## The Impact of Artificial Intelligence (AI) on Consumer Behavior in Digital Marketing: A Systematic Literature Review

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### ABSTRACT

This research aims to conduct a literature review of research results on the role of Artificial Intelligence (AI) on consumer behavior. The method used in this research is Systematic Literature Review (SLR) with a qualitative-descriptive approach, on journal articles published from 2020 to 2025 obtained through the Google Scholar database. The focus of the study includes how AI affects aspects such as purchase intention, loyalty, purchase decision, and customer experience. The results show that AI has a significant role in shaping consumer behavior through service personalization, interaction efficiency, and increased digital engagement. However, some studies also reveal negative impacts such as privacy concerns, data security, and algorithm bias that affect consumer perceptions and trust in the use of AI technology.

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## **INTRODUCTION**

The rapid development of Artificial Intelligence (AI) technology has revolutionized various sectors, including digital marketing. The use of AI in marketing includes applications such as chatbots, algorithm-based product recommendations, personalized ads, and predictive analytics. AI has given companies new capabilities to understand and influence consumer behavior in a more personalized, efficient, and scalable way.

The implementation of AI in digital marketing has created a new paradigm in the way companies interact with consumers, from content personalization (Zikry, Muhammad Bitrayoga, et al., 2024) to purchase behavior prediction (Badri & Huda, 2024). This transformation not only changes companies' marketing strategies, but also significantly affects the way consumers search for information, make purchase decisions, and interact with brands.

However, despite the increasing adoption of AI in digital marketing, there are important challenges and questions regarding how this technology affects consumer behavior. Some studies report that AI-based personalization can increase customer satisfaction and loyalty (maylinda n andarini). On the other hand, concerns about privacy, algorithm transparency, and ethical use of data also affect consumer perceptions and behavior towards AI in marketing (Soemarno, 2023).

The current literature gap shows a lack of consensus on the long-term impact of AI on purchase decisions, consumer trust, and brand loyalty. In addition, existing studies are often fragmented and focused on specific cases or sectors, making it difficult to obtain a holistic and systematic picture of the impact of AI on consumer behavior in general in the context of digital marketing.

Therefore, this study aims to conduct a Systematic Literature Review (SLR) of the scientific literature that addresses the impact of AI on consumer behavior in the context of digital marketing. By systematically reviewing the literature, this study seeks to: identify key themes that have been addressed in previous research, explore the positive and negative impacts of AI on consumer behavior, and uncover research gaps that still need further investigation.

The results of this study are expected to provide theoretical contributions in the development of an integrated conceptual framework on the impact of AI on consumer behavior, as well as practical contributions in the form of strategic recommendations for marketing practitioners in optimizing AI implementation to improve customer experience and business performance and practical guidance for marketers in designing ethical and effective AI-based strategies.

## **METHODOLOGY**

This research uses the Systematic Literature Review (SLR) method as the main approach. The process in this SLR method consists of three main stages, namely: planning, which is the initial phase to design a strategy and inclusion-exclusion criteria in selecting literature; conducting, which is the process of collecting and analyzing data from relevant scientific articles; and reporting, which is the stage of compiling the results of the analysis into a report or scientific article.

The main focus of this research is to answer the question: “How does Artificial Intelligence influence consumer behavior in digital marketing?” Data was collected through a systematic search of the Google Scholar database, using relevant keywords, for journal articles published between 2020 and 2025. The articles were then evaluated using specific selection criteria and analyzed to identify patterns, key themes and research gaps. The results of this literature analysis were then summarized and compiled in accordance with a predetermined academic writing format.

**RESEARCH RESULT**

Based on the results of the literature review that has been analyzed in this study regarding “The Effect of Artificial Intelligence on Consumer Behavior in Digital Marketing”, there is a significant research gap between previous studies. This difference can be seen from the variation in findings which show that the impact of AI on consumer behavior is not uniform.

Some studies show that the application of AI has a positive impact such as increased customer satisfaction, loyalty, and effectiveness of purchasing decisions. However, there are also studies that highlight the negative side, such as privacy concerns, lack of trust in automated systems, and resistance to new technologies. The results of the sources found are as follows:

Table 1. Research on the Impact of AI on Consumer Behavior

Author	Title	Journal
Hary Firmansyah, Nurna Yuni (2025)	Anthropomorphic Ai And Advertising Appeal Increasing Exploration Of Purchase Intention In Mediation Consumer Preference	JIMEA   Jurnal Ilmiah MEA (Manajemen, Ekonomi, dan Akuntansi)
Dayang Dea Dwi Sari, Tezar Arianto, Mimi Kurnia Nengsih, Ade Tiara Yulinda (2025)	The Impact of Artificial Intelligence (AI) -Based Marketing and Lifestyle Changes on Purchasing Decisions for Samsung Galaxy Flip5 Smartphones	International Journal Business, Management and Innovation Review
Mitha Diah Rosanti, Satrio Hadi Wijoyo, Aditya Rachmadi (2025)	Analisis Pengaruh <i>Automated Customer Service</i> Berbasis <i>Artificial Intelligence</i> Pada Aplikasi <i>E-commerce</i> (Studi Kasus Aplikasi Lazada)	Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer
Wira Yudha Alam, Aris Junaidi, Zulfa Risma Irnanda (2025)	Peran Artificial Intelligence dalam Optimalisasi Customer Relationship Management (CRM) dan Pemasaran Digital	Economics and Digital Business Review

Nurul Fadilah Aswar, Muhammad Ilham Wardhana Haeruddin, Muhammad Try Dharsana (2025)	Pengaruh Artificial Intelligence Activities Terhadap Repurchase Intention Melalui Customer Experience Pada Pengguna Grab Food Delivery di Kota Makassar	PARADOKS Jurnal Ilmu Ekonomi
Lidya Azizah, Liya Ermawati, Fatih Fuadi (2025)	Pengaruh Teknologi Artificial Intelligence (Ai) Dan Analitik Data Dalam Meningkatkan Target Pemasaran Dengan Personalisasi Pesan Sebagai Variabel Intervening Ditinjau Dalam Perspektif Bisnis Islam (Studi Pada Umkm Di Kota Bandar Lampung)	ProBisnis : Jurnal Manajemen
Dadang Irawan, Benardi, Hanifah (2025)	Peran Artificial Intelegence (AI) dalam Mempersonalisasi Pengalaman Pelanggan	Sejahtera: Jurnal Inspirasi Mengabdikan Untuk Negeri
Rinaldy Achmad Roberthn Fathoni, Achmad Mohyi (2025)	Pemanfaatan Teknologi Artificial Intelligence (Ai) Untuk Memaksimalkan Penerapan Strategi Digital Marketing Dalam Upaya Meningkatkan Brand Equity Pada Taman Rekreasi Sengkaling	Studi Kasus Inovasi Ekonomi
Aflah Malik Alghaniy (2024)	The Impact of Artificial Intelligence Technology in Shopee's Chatbot Service on Customer Satisfaction in Greater Bandung Area, Indonesia	International Journal Administration, Business & Organization
Sударsono Sudарsono, Azis Rachman (2024)	The influence of big data, content marketing, and artificial neural networks on purchase decisions: the moderating role of purchase intentions	JPPI (Jurnal Penelitian Pendidikan Indonesia)
Zhensen, Dedy Lazuardi (2024)	Digital Marketing and Artificial Intelligence on Purchasing Decision in the Shopee App	Proceeding of International Bussiness and Economic Conference (IBEC)

Ratnawati Lang, Melda Saragih, Hanoky (2024)	Fry Alip	Pemanfaatan Teknologi <i>Artificial Intelligence</i> Dalam Memasarkan Produk Secara Digital dan Dampaknya Terhadap <i>Customer Repurchase Intention</i> pada Shopee	JPEK (Jurnal Pendidikan Ekonomi dan Kewirausahaan)
Erika Bawinto, Lenny Tumbel, Sjendry Rommy Loindong (2024)	Meirin Altje	Pengaruh <i>Artificial Intelligence</i> Dan <i>E-Service Quality</i> Terhadap <i>Purchase Intention</i> Aplikasi Netflix Pada Generasi Z Di Sulawesi Utara	Jurnal EMBA
Indah Cahyati, Achmad Fauzi, Hasanuddin, Imam Zuhri, Hazza Hibatullah, Niken Dwi, Novia Handayani, Risma Felisyana (2024)		Penerapan Business Intelligence Dengan <i>Artificial Intelligence</i> Pada E-Commerce	SENTRI: Jurnal Riset Ilmiah
Arief Muhammad Bitrayoga, Siska Defitri, Akhmad Dahlan, Nina Putriani (2024)	Zikry, Yulia	Analisis Penggunaan Ai Dalam Keberhasilan <i>Customer Experience</i> Pengguna Aplikasi <i>E-Commerce</i> Shopee	Indo-Fintech Intellectuals: Journal of Economics and Business
Rafli Naufal, Mutiarsih Jumhur, Reditya Murti (2024)	Dwi Helni	Analisis Perilaku Konsumen Terhadap Penerapan <i>Artificial Intelligence</i> Pada <i>Ecommerce</i> Yang Mempengaruhi <i>Repurchase Intention</i> Di Tokopedia	e-Proceeding of Management
Viki Badri,	Ahmad	Pengaruh <i>Artificial Intelligence</i> Marketing dan Content Marketing	Economic Reviews Journal

Miftahul Huda (2024)	Terhadap Minat Beli dan Keputusan Pembelian	
Muhamad Aditya Yulianto, Alean Kistiani Hegy Suryana, Unna Ria Safitri, Hari Purwanto, Susatyo Budio Rahardjo (2024)	Studi Efektifitas Personalisasi Pengalaman Pelanggan Melalui Algoritma Artificial Intelligence Di Platform E-Commerce	Seminar Nasional Amikom Surakarta (SEMNASAS)
Andika M. Soemarno (2023)	Masalah Privasi dan Keamanan Data Pribadi pada Penerapan Kecerdasan Buatan	INNOVATIVE: Journal Of Social Science Research
Pradana Jati Kusuma, Nanda Adhi Purusa, Diana Aqmala, Amalia Nur Chasanah (2023)	Penerapan <i>Artificial Intelligence</i> sebagai Stimulus Niat Beli Konsumen dalam Pemasaran Media Sosial	Jurnal Teknologi Dan Sistem Informasi Bisnis

## DISCUSSION

### The Positive Impact of Artificial Intelligence (AI) on Consumer Behavior

Research conducted by Hary Firmansyah and Nurna Yuni (2025) discusses the influence of anthropomorphic artificial intelligence (Anthropomorphic AI) and advertising attractiveness on the exploration of purchase intention, focusing on the mediating role of consumer preferences. The results showed that artificial intelligence that mimics human characteristics does not directly affect consumer interest in buying, but has a significant influence on the formation of consumer preferences. These preferences then encourage consumers to explore products and consider purchasing decisions. On the other hand, an engaging advertising approach was shown to directly increase consumers' exploratory interest in the product, especially if supported by strong preferences. This finding indicates that while AI does not necessarily drive purchase decisions, its presence can shape perceptions and positive emotional experiences towards a brand. In other words, AI has an influence on consumer behavior indirectly through the preference channel, making it an important element in modern technology-based marketing strategies.

Research conducted by Dayang Dea Dwi Sari, Tezar Arianto, Mimi Kurnia Nengsih, and Ade Tiara Yulinda (2025) discusses the influence of artificial intelligence (AI)-based marketing and lifestyle changes on purchasing decisions for the Samsung Galaxy Flip5 smartphone. The results showed that AI-based

marketing has a positive and significant influence on purchasing decisions. AI technology enables the delivery of more personalized, relevant, and efficient product information, so as to attract consumers' attention and increase their likelihood of purchasing the product. Thus, it can be concluded that artificial intelligence not only acts as a technological aid, but also as a strategic factor that shapes consumer behavior through personalized and relevant experiences. Effective application of AI in marketing can increase customer loyalty, strengthen brand image, and drive sustainable sales growth.

Research conducted by Mitha Diah Rosanti, Satrio Hadi Wijoyo, and Aditya Rachmadi (2025) discusses the effect of using automated customer service based on Artificial Intelligence (AI) on customer satisfaction and purchasing decisions in the Lazada e-commerce application. The results showed that the use of LazzieChat and CLEO significantly affects customer satisfaction. Both are also shown to have a positive influence on purchasing decisions. This study concludes that the implementation of AI-based automated customer service in e-commerce such as Lazada can improve service interaction and efficiency, which in turn has a direct impact on consumers' decision to purchase. These findings serve as evidence that AI, through chatbots and virtual assistants, serves not only as a complementary technology, but also as a strategic tool that shapes consumer behavior and decisions in real time.

Research conducted by Wira Yudha Alam, Aris Junaidi, and Zulfa Risma Irnanda (2025) discusses the role of Artificial Intelligence (AI) in optimizing Customer Relationship Management (CRM) and digital marketing. The results show that the application of AI in CRM has a significant impact, especially in improving service personalization, accelerating the decision-making process, and automating interactions with customers. In the context of digital marketing, AI supports advertising automation, data-driven market segmentation, and consumer needs prediction through machine learning and deep learning. This research concludes that the implementation of AI in CRM and digital marketing not only improves operational efficiency, but also creates a more personalized and satisfying customer experience. This has a direct impact on increasing customer loyalty and providing a competitive advantage for the company.

Research conducted by Nurul Fadilah Aswar, Muhammad Ilham Wardhana Haeruddin, and Muhammad Try Dharsana (2025) discusses the effect of Artificial Intelligence (AI)-based activities on repurchase intention through customer experience for GrabFood service users in Makassar City. The results showed that AI-based activities significantly affect customer experience. AI technologies, such as chatbots, menu recommendation systems, and delivery route optimization, are able to create more personalized, efficient, and responsive services. Furthermore, AI activities were also shown to directly influence consumers' repurchase intentions. Thus, it can be concluded that artificial intelligence plays an important role in increasing consumer satisfaction and loyalty through digitally enhanced shopping experiences. The use of AI in services such as GrabFood not only supports efficient operations, but is also an important strategy in retaining consumers amidst the increasingly fierce competition in the online food service market.

Research conducted by Lidya Azizah, Liya Ermawati, and Fatih Fuadi (2025) discusses the effect of Artificial Intelligence (AI) technology and data analytics on increasing marketing targets with message personalization as a mediating variable, in an Islamic business perspective. The results showed that both AI technology and data analytics significantly had a positive effect on increasing marketing targets. In addition, both also have a positive influence on message personalization, which in this study serves as a mediating variable. Another important finding is that message personalization proved to have a significant effect on target marketing, as well as acting as an intermediary that strengthens the influence of AI and data analytics on target marketing. Thus, marketing strategies that utilize AI and data analytics will be more optimal if followed by a communication approach that is personalized and relevant to customer needs.

Research conducted by Dadang Irawan, Benardi, and Hanifah (2025) discusses the role of Artificial Intelligence (AI) in personalizing the customer experience with a focus on the benefits, challenges, and opportunities offered by the technology. The results show that the application of AI technology significantly provides benefits in two main aspects, namely operational efficiency and increased customer satisfaction. AI enables companies to conduct in-depth customer data analysis to generate more personalized and relevant product and service recommendations. In addition, AI is also able to automate routine service processes, speed up response times, and improve the accuracy of information provided to customers, which ultimately drives higher efficiency and service quality. Thus, this study concludes that AI is a strategic tool capable of driving innovation and creating a more personalized and efficient customer experience.

Research conducted by Rinaldy Achmad Roberth Fathoni and Achmad Mohyi (2025) discusses the use of Artificial Intelligence (AI) technology to maximize digital marketing strategies in order to increase brand equity at Sengkaling Recreation Park. The results showed that the application of AI had a significant positive impact on the digital marketing strategy of Sengkaling Recreation Park. Through the use of tools such as ChatGPT and Canva, the marketing team is able to create personalized content and automate digital campaigns, thus increasing work efficiency while strengthening the appeal of marketing communications. Thus, this research confirms that AI technology can be a strategic tool in supporting digital marketing development, improving interaction with consumers, and driving visitor growth.

Research conducted by Aflah Malik Alghaniy (2024) discusses the effect of Artificial Intelligence (AI) technology in Shopee's chatbot service on customer satisfaction in the Greater Bandung area, Indonesia. The results showed that the presence of AI technology in Shopee's chatbot had a significant effect on the level of customer satisfaction. The results also indicate that women and students are the dominant demographic groups that use this service. Chatbots are the most used AI feature compared to other AI features such as mobile phone cameras or virtual assistants. The speed of response and clarity of information provided by the chatbot are the two main indicators that influence user satisfaction. Thus, this study confirms that the optimization of AI-based services such as chatbots is

crucial in building long-term relationships with customers. Shopee and similar companies are advised to continue developing the quality of their chatbot services to increase satisfaction, loyalty, and competitiveness in an increasingly competitive digital market.

Research conducted by Sudarsono and Azis Rachman (2024) discusses the influence of Big Data, Content Marketing, and Artificial Neural Networks on purchasing decisions, with purchase intention as a moderating variable. The results showed that the influence of each variable has a different character. Big Data has a negative but significant effect on purchase intention, but instead has a positive and significant effect on purchasing decisions. Artificial Neural Networks (ANN) has a positive and significant influence on purchase intention, but has a negative and significant impact on purchasing decisions. Thus, this study concludes that the utilization of technologies such as Big Data and ANN should be done wisely, given the potential for information overload or vagueness in promotions to negatively influence consumer decisions. To achieve effectiveness in digital marketing, companies need to ensure that the strategies implemented are aligned with increasing consumer buying interest through relevant, clear and personalized approaches.

Research conducted by Zhensen and Dedy Lazuardi (2024) discusses the effect of digital marketing and artificial intelligence on purchasing decisions on the Shopee application. The results showed that artificial intelligence simultaneously and partially had a positive and significant influence on Shopee users' purchasing decisions. Artificial intelligence proves to be more dominant in driving purchasing decisions by helping users find products that match their preferences quickly and efficiently. This study concludes that the integration of artificial intelligence technology into digital marketing systems is a strategic step that can increase promotional effectiveness while providing a more personalized and efficient shopping experience for consumers. The findings provide practical recommendations for other e-commerce platforms to strengthen the application of AI and digital marketing content to compete in an increasingly competitive market.

Research conducted by Ratnawati Lang, Fry Melda Saragih, and Alip Hanoky (2024) discusses the use of artificial intelligence (AI) technology in marketing products digitally, and its impact on consumer repurchase intentions on the Shopee e-commerce platform. The results showed that the quality of AI-based chatbots has a significant influence on consumer consideration and repurchase intentions. Chatbots that are responsive, informative, and capable of continuous operation are proven to increase consumers' positive consideration of products and encourage their intention to repurchase products in the future. In contrast, AI-based product recommendations had no significant influence on either consumer consideration or repurchase intentions. This means that the product recommendation feature available in Shopee is not strong enough in shaping consumers' confidence or desire to return to make transactions. Thus, this study confirms that the quality of interaction through AI chatbots is an important key in building consumer loyalty on e-commerce platforms.

Research conducted by Erika Meirin Bawinto, Altje Lenny Tumbel, and Sjendry Serulo Rommy Loindong (2024) discusses the effect of Artificial Intelligence (AI) and e-Service Quality on purchase intention of the Netflix application for Generation Z in North Sulawesi. The results showed that simultaneously, the variables of Artificial Intelligence and e-Service Quality had a significant effect on purchase intention. However, partially, only e-Service Quality has a significant influence on purchase intention. Meanwhile, AI does not have a significant effect directly on purchase intention. This finding indicates that user experience enhanced through digital service quality, such as ease of use, interface design, and responsive customer service, is more instrumental in driving purchase decisions than the presence of AI features such as content recommendations. Thus, this study concludes that while Artificial Intelligence has a role to play in shaping user experience, e-Service Quality proves to be a more decisive factor in creating consumer purchase intent, particularly among Generation Z.

Research conducted by Indah Cahyati, Achmad Fauzi, Hasanuddin, Imam Zuhri, Hazza Hibatullah, Niken Dwi, Novia Handayani, Risma Felisyana (2024) discusses the application of Business Intelligence (BI) and Artificial Intelligence (AI) technology in the e-commerce sector, focusing on its impact on strategic decision making, improving business performance, and customer experience. The results show that the combined application of BI and AI has a significant role in improving operational efficiency and the quality of business decision-making. Artificial Intelligence is able to accelerate the analysis process and provide real-time data-based decisions, such as in the form of recommendation systems, customer service chatbots, and market trend predictions. The integration of the two allows e-commerce to optimize marketing strategies, personalize customer experience, and increase user loyalty. This research concludes that the simultaneous application of BI and AI can improve business performance, strengthen marketing strategies, and create a more personalized and effective customer experience in e-commerce platforms.

Research conducted by Arief Zikry, Muhammad Bitrayoga, Siska Yulia Defitri, Akhmad Dahlan, and Nina Dwi Putriani (2024) discusses the effect of using Artificial Intelligence (AI) on the success of the customer experience in the Shopee e-commerce application. The results showed that the use of AI technology has a significant effect on increasing user satisfaction. Specifically, the two main aspects of AI analyzed are the product recommendation system and user experience personalization. Both had a positive impact, but personalization of experience proved to have a greater influence than product recommendations in shaping user satisfaction. Users felt that services tailored to their personal preferences increased convenience, efficiency, and trust in the platform. The research also highlighted chatbot responsiveness as a factor valued by users, although there is still room for improvement in conversation context understanding. Thus, this study concludes that AI is a key element in strengthening Shopee's competitiveness in an increasingly competitive e-commerce market.

Research conducted by Rafli Dwi Naufal, Helni Mutiarsih Jumhur, and Yusza Reditya Murti (2024) discusses the effect of the application of Artificial Intelligence (AI) technology on consumer behavior, especially repurchase intention on the Tokopedia e-commerce platform. The results showed that the application of AI significantly increased consumer engagement on social media and conversion rate optimization (CRO). Both factors were then shown to have a positive influence on satisfying consumer experience. This finding indicates that strategies that integrate AI, especially in the form of chatbots, product recommendation systems, and behavioral analytics, contribute greatly to user satisfaction and loyalty. Thus, this study concludes that AI technology is a strategic tool that can positively shape consumer behavior in the digital era.

Research conducted by Viki Ahmad Badri and Miftahul Huda (2024) discusses the effect of Artificial Intelligence Marketing (AIM) and Content Marketing on consumer buying interest and purchasing decisions in digital MSMEs in Pasuruan Regency. The results showed that Artificial Intelligence Marketing has a positive and significant influence on buying interest and purchasing decisions. The AIM strategy implemented through chatbots, product recommendation systems, and communication automation has proven effective in attracting consumer attention and increasing convenience in the transaction process. Thus, this study concludes that the application of Artificial Intelligence Marketing and Content Marketing in an integrated manner is an effective strategy in shaping purchase interest and strengthening purchasing decisions of MSME consumers.

Research conducted by Muhamad Aditya Yulianto, Alean Kistiani Hegy Suryana, Unna Ria Safitri, Hari Purwanto, and Susatyo Budio Rahardjo (2024) discusses the effectiveness of customer experience personalization through Artificial Intelligence (AI) algorithms on e-commerce platforms. The results showed that AI-based personalization provides various significant advantages for e-commerce platforms. Among them are the ability to present more relevant product recommendations, increase sales conversion rates, and strengthen customer loyalty. By using algorithms such as Collaborative Filtering and Content-Based Filtering, AI is able to analyze customer behavior and preferences in real-time, so that each user gets a unique and customized shopping experience.

Research conducted by Pradana Jati Kusuma, Nanda Adhi Purusa, Diana Aqmala, and Amalia Nur Chasanah (2023) discusses the role of Artificial Intelligence (AI) technology in shaping consumer purchase intentions on social media marketing, especially on the Instagram platform. The results showed that both the accuracy of the experience and the interactive experience mediated by AI have a significant influence on utilitarian value and consumer purchase intention. AI on social media such as Instagram enables personalization of the consumer experience through tailored content and more relevant interactions, thereby increasing engagement and purchase intent. This study concludes that while the presence of AI in digital marketing does not directly drive purchase decisions, it plays an important role in shaping positive shopping experiences. This research provides practical implications for digital marketers to focus more

on developing interactive and accurate user experiences with the help of AI, in order to optimize marketing strategies and increase purchase conversions.

### **The Negative Impact of Artificial Intelligence (AI) on Consumer Behavior**

Research conducted by Andika M. Soemarno (2023) discusses the issue of privacy and security of personal data in the context of the application of Artificial Intelligence (AI) technology. The purpose of this research is to provide a thorough understanding of how AI, which is the result of the Industrial Revolution 4.0, utilizes personal data massively and without users realizing it, as well as the ethical implications of this practice.

The results show that AI gains access to personal data very easily through various digital platforms, such as social media, e-commerce, and streaming services. These data are then collected in Big Data systems and analyzed to generate predictions of user behavior, which form the basis for business and political decision-making. The findings highlight that users are often unaware that their personal data is being accessed and processed without explicit consent, posing serious risks to the privacy and security of personal information. In addition, the research also explains that AI is currently at the stage of Artificial Narrow Intelligence (ANI), which although still limited in functionality, is already powerful enough to replace humans in certain tasks and access sensitive information. Therefore, there is a need for cooperation between technology companies, governments, and society to design regulations that ensure the security of personal data and encourage the ethical and responsible application of AI.

Research conducted by Dadang Irawan, Benardi, and Hanifah (2025) discusses the role of Artificial Intelligence (AI) in personalizing customer experience, especially in the digital business sector. This research highlights that while AI can improve operational efficiency and provide more personalized services, its application also raises a number of serious challenges, especially with regard to ethics, privacy, and consumer data security.

The results show that large-scale data collection by AI systems is often done without clear consent from users. This practice poses a risk of privacy violations that could undermine consumer trust in digital platforms. In addition, the use of non-transparent AI algorithms can lead to biases in decision-making, such as in recommendation systems or credit scoring. Other risks include potential misuse of personal data as well as unfairness in automated systems that may reinforce hidden discrimination. Therefore, this research emphasizes the importance of ethical frameworks and strong data protection policies, in order to implement AI responsibly without compromising customer rights.

Research conducted by Muhamad Aditya Yulianto, Alean Kistiani Hegy Suryana, Unna Ria Safitri, Hari Purwanto, and Susatyo Budio Rahardjo (2024) discusses the effectiveness of personalizing customer experience through Artificial Intelligence (AI) algorithms on e-commerce platforms. While this study highlights the significant benefits of AI implementation in increasing sales conversions and customer loyalty, it also deeply reviews the challenges and negative impacts that arise from the use of such technology, particularly in terms of user data privacy and security.

The results show that the biggest concern in AI implementation lies in the practice of massive personal data collection without explicit consent from consumers. Many consumers feel uncomfortable and are not even aware that their activities on e-commerce platforms are being recorded and analyzed for commercial purposes. This poses a serious risk of privacy violations, which can lower users' trust in digital platforms. AI can also potentially be used for information manipulation and product recommendations, which can lead consumers to purchase decisions that they are not fully aware of.

In addition, the increasing volume of data managed by AI systems poses serious risks to data security. Companies have to face great challenges in protecting sensitive consumer data from leakage or misuse. Without adequate privacy protection and security systems, customer trust may decline, and the reputation of digital platforms may be jeopardized. This research emphasizes the importance of ethical, transparent, and responsible AI implementation so that these technologies do not harm consumers in the long run. However, there are also major challenges, especially related to data privacy and security issues. Massive collection of user data raises consumer concerns about the use of personal data without explicit consent. The risk of data leakage and privacy breaches are major obstacles that e-commerce companies must overcome if they are to ensure the long-term success of AI implementation.

Thus, this study concludes that while AI-based personalization can provide a better user experience and improve business performance, its successful implementation is highly dependent on maintaining consumer trust through adequate privacy protection and data security. This research also contributes to the growing literature in technology management and provides practical recommendations for companies to maximize the benefits of AI in an ethical and responsible manner.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on 20 (twenty) articles reviewed through the Systematic Literature Review (SLR) process, with a publication period between 2020 and 2025, the results show that the application of Artificial Intelligence (AI) has a significant impact on consumer behavior. AI is proven to be able to improve operational efficiency, it can be concluded that the application of Artificial Intelligence (AI) has a significant positive impact on consumer behavior. AI is proven to improve operational efficiency, service personalization, and overall customer experience. This technology makes it easier for consumers to find relevant products, speed up the transaction process, and build loyalty and repurchase interest through a more targeted and data-driven approach.

However, behind these benefits, AI also has negative impacts that need serious attention. The main issue lies in the privacy and security of consumer data, which is vulnerable to abuse due to data collection and processing without explicit consent. In addition, the potential for algorithm bias and lack of transparency in automated decision-making can be ethically harmful to consumers. Therefore, the implementation of AI must be accompanied by strong

regulations, ethical principles, and data protection to ensure that these technologies provide benefits without compromising consumer rights.

### **ADVANCED RESEARCH**

Suggestions for future research are to further explore the ethical aspects and consumer perceptions of the use of Artificial Intelligence (AI), especially in the context of digital marketing and services. Although AI has proven to be effective in improving efficiency and personalization, there is still a gap in understanding between companies and consumers regarding how personal data is used by AI systems. Further research could explore the extent to which consumers understand, approve of, or even feel comfortable with AI's use of their data, and how these perceptions influence trust, loyalty, and purchase decisions.

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