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Analyzing Generational Differences in Perception of AI Marketing (Gen Z vs Millennials)

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Abstract
The integration of Artificial_Intelligence (AI) into marketing has transformed customer dealings, data investigation & decision-making. AI-oriented tools like chatbots, sanction systems, & extrapolative analytics improve personalization (Perz.) & efficiency. Though, consumers perception diverges across generational allies. Gen_Z, being digital communities, are happier with AI-driven technologies, while Millennials show diverse responses influenced by both old-style & digital experiences. The understanding of such differences is quite vital for effective marketing tactics. Artificial_Intelligence (AI) has changed modern marketing systems through the way of automation, predictive-based analytics & personalized (Perz.) engagement. This research analysis generational_differences (G_Diff.) in between Gen_Z & Millennials in their observation of AI_marketing (AI_M). The research opted toal 167 respondents which were surveyed by using a closed ended structured questionnaire alongwith including descriptive statistical analysis, t_test, ANOVA analysis, correlation test, regression analysis & SEM were used through SPSS & AMOS. The outcomes of the study indicates that personalization (AI_M) & trust significantly boost purchase_decisions (P_Dec.), whereas privacy_concerns (P_Con.) negatively impact consumer_engagement (C_Eng.). The study authorizes that there is significant generational_ differences (G_Diff.), with Gen_Z showing higher acceptance of AI_marketing (AI_M) tools. The findings of the research provide strategic-based inferences for marketers or vendors to design morally accountable & generational-specific AI-based strategies.

Key Words: AI_Marketing (AI_M), Personalization (Perz.), Generational_Differences (G_Diff.), Consumer_Behavior (C_Behv.), Privacy_Concerns (P_Con.), Gen_Z, Millennials, Purchase Decisions (P_Dec.), Consumer_Engagement (C_Eng.)

Introduction

There has been an increasing presence of Artificial Intelligence (AI) in the field of marketing; and with it has come many new ways for businesses to use data to inform their decisions on marketing strategy (Sai, K. N., et.al., 2018). Some examples of AI technology that are being used in marketing include recommendation engines, chatbots, predictive algorithms, and programmatic advertising. Each of these technologies provide companies with a number of advantages when creating a marketing plan. With the help of AI, companies will be able to make better informed decisions based upon large amounts of information about customers' purchasing habits, preferences, etc., create one-on-one communications with their customers at a low cost and quickly, and develop more efficient decision-making processes (Srinivas, A., 2019).

However, there are some people who do not perceive or accept AI marketing equally well. One of the areas where there is less than equal acceptance is among different generational groups of consumers, specifically those aged Gen Z and Millennials (Kumawat, et.al., 2026).

Although each generational group shares similar interests regarding technology, there exists a great deal of difference between the way they interact with AI-based systems. Therefore, understanding the differences between generational groups is very important for marketers who want to target specific groups within the marketplace. Two of the main generational groups in today's market place are Generation Z (born 1997-2012) and Millennials (born 1981-1996). Both Gen Z and Millennials are considered to be part of the "active" consumer base.

Generation Z is known as "digital native," because members of this age group were exposed to the internet and smart phones as long as they could remember. A survey conducted by Priporas et al. (2017) found that Gen Z consumers have a high degree of digital literacy, are open to trying new things, like to experience digital experiences immediately, and prefer them to be individualized. Therefore, because Gen Z consumers are so familiar with AI-powered platforms, they are also more willing to try out new innovative ideas using AI-powered platforms such as automated recommendations and virtual assistants. In addition to preferring individualized digital experiences, Francis and Hoefel (2018) stated that Gen Z also values ease of use, quickness, and seamless integration of digital technology into everyday life. All three are attributes that align perfectly with what AI marketing has to offer.

Millennials, although they are also part of the digital generation, tend to be much more cautious than Gen Z when it comes to adopting new emerging technologies. This caution is evident in the fact that Millennials are concerned about issues such as authenticity, transparency, and privacy when it comes to the collection of their data and potential uses of AI marketing. Millennials' high level of skepticism surrounding the collection and possible use of their data means they would likely be quite distrustful of collecting data through the use of AI marketing. Alongside having a healthy dose of skepticism of new technologies and questioning the ethical implications of using data to guide AI marketing practices, according to Smith (2012), millennials will also question the ethics behind any other technology that is going to utilize your data.

The differences between GenZ and Millennials are highlighted even further when looking at how each generation may perceive and react to similar forms of AI marketing. For example, while GenZ members tend to have an optimistic perception of AI as it relates to improving efficiencies and creating personalized experiences when shopping, Millennials tend to be much more pessimistic in regards to AI due to their concerns of privacy and misuse of data. As a result of the concern over misuse of data by AI marketing, there is a large area of research opportunity to investigate how different generational characteristics influence consumer attitudes towards AI marketing tools and strategies.

Therefore, the purpose of this research is to determine if there are statistically significant differences in how GenZ and Millennials perceive various components of AI marketing including; trust, personalization, data security/privacy concerns and purchasing behaviors. Structural Equation Modeling (SEM) will be utilized along with statistical analysis to provide empirical evidence on how marketers can create AI-driven strategies to meet the unique expectations of each generational cohort.

Review of Literature

(Abdulsalam., 2025) conducted a quantitative survey of Millennials & Gen_Z's perceptions toward AI marketing. The results indicated that the perceived usefulness of AI marketing tools directly relates to the level of trust both generations have toward AI marketing tools. The results indicate that while Millennials may be cautious about adopting AI marketing technologies, they will still rely upon their current digital ecosystems. According to (Peter., et.al., 2025) Gen_Z exhibited a significant positive reaction to hyper-personalized content. (Peter., et.al., 2025) noted that the positive reaction to hyper-personalized content resulted in an increase in emotional connection to a brand and increased engagement. Conversely, (Peter., et.al., 2025) stated that Gen Z demonstrated discomfort in response to over-personalization due to feeling like they were being surveilled. In terms of the use of AI, Gen Z demonstrated a greater desire for interactive and immersive experiences. Ultimately, (Peter., et.al., 2025) emphasized that the key to successful AI marketing is developing emotional relationships with customers. They also emphasized the need to develop guidelines or "rules" regarding the use of personal data within AI marketing.

(Naeimi., et.al., 2025) examined behaviors related to Gen_Z & Millennials' use of AI-technologies in marketing. Their study showed that Gen_Z values diversity and inclusion, personalization, and interactivity much more than do Millennials. Furthermore, their study indicated that Gen_Z exhibits a high level of sensitivity to authentic and ethically-responsible use of AI marketing technology. On the other hand, their study showed that Millennials exhibit many practical applications of technology (i.e., function, convenience). Ultimately, (Naeimi., et.al., 2025) indicated that Gen_Z wants an experience involving AI that is engaging and transparent. (Naeimi., et.al., 2025) suggest that companies should build credibility with Gen_Z consumers through authenticity. (Reisenwitz., 2021) stated that marketers must tailor their marketing strategies based on the varying degrees of commitment that each generation displays. (Reisenwitz., 2021) further suggested that marketers create new types of interactions with Gen_Z. Her study provides foundational support for future studies examining similarities and differences in marketing practices across generations.

(Becker., 2024) completed a study which indicated that Millennials are more interested in authenticity, social causes, and user-generated content than are Gen_Zers. Conversely, (Becker., 2024) indicates that Gen_Zers have a preference for faster-paced, visually-oriented, and interactive content delivered via mobile devices. Gen_Zers tend to rely heavily on word-of-mouth recommendations and/or endorsements from influencers. Finally, (Becker., 2024) states that Millennials are generally more open-minded than Gen_Zers and therefore, more receptive to receiving additional details about a product along with value-based messaging.

(TechTarget., 2023) produced a report outlining generational marketing strategies for both Millennials and Gen_Z. (TechTarget., 2023) reports that Millennials consider authenticity and social responsibility when choosing products to purchase. Similarly, (TechTarget., 2023) reports that Millennials prioritize getting good value for the price they pay for a product. However, (TechTarget., 2023) reports that Gen_Z responds primarily to social media trends and shorter-form content. They also reports that Gen_Z tends to respond better to influencer-based AI marketing than Millennials who tend to respond better to reviews and a more methodical process for decision-making. (TechTarget., 2023) concludes that because AI marketing must satisfy the unique expectations each generation has for trust and transparency in their respective digital campaigns.

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Research Methodology

The research adopts an analytical as well as descriptive research-based design to analyze the generational differences (G_Diff.) in AI marketing (AI_M) perception. Primary data was gathered from total 167 respondents by using a closed ended structured questionnaire which was based on a five-point Likert scaling through adopting convenience sampling. Statistical test analysis was also conducted by using SPSS & AMOS to make sure about the accuracy & reliability of the outcomes. Techniques like descriptive inferential statistics, t-test analysis, ANOVA test, correlation analysis, regression test & CFA-SEM were also applied to check the relationships as well as validate the adopted research model.

Objectives of the Study

1. To examine generational differences (G_Diff.) in trust towards AI marketing (AI_M).
2. To analyze the impact of AI-oriented personalization (Perz.) on consumer_engagement (C_Eng.).
3. To assess the role of privacy concerns (P_Con.) in AI adaptation.
4. To evaluate the influence of AI marketing (AI_M) on purchase decisions (P_Dec.).

Hypothesis of the study

- H_{01}: There is no significant differences in between Gen_Z & Millennials in their trust level towards AI marketing (AI_M)
- H_{02}: AI-oriented personalization (Perz.) has no significant & positive impact on consumer_engagement (C_Eng.) & purchase_decisions (P_Dec.)
- H_{03}: Privacy concerns (P_Con.) do not significantly impact on consumer attitude towards AI marketing (AI_M)
- H_{04}: AI marketing (AI_M) tools do not significantly impact on consumer purchase decisions (P_Dec.)
- H_{05}: Trust & personalization (Perz.) do not strongly predict purchase decisions (P_Dec.) in SEM model
- H_{06}: Privacy concerns (P_Con.) do not have a significant & negative impact on purchase decisions (P_Dec.)

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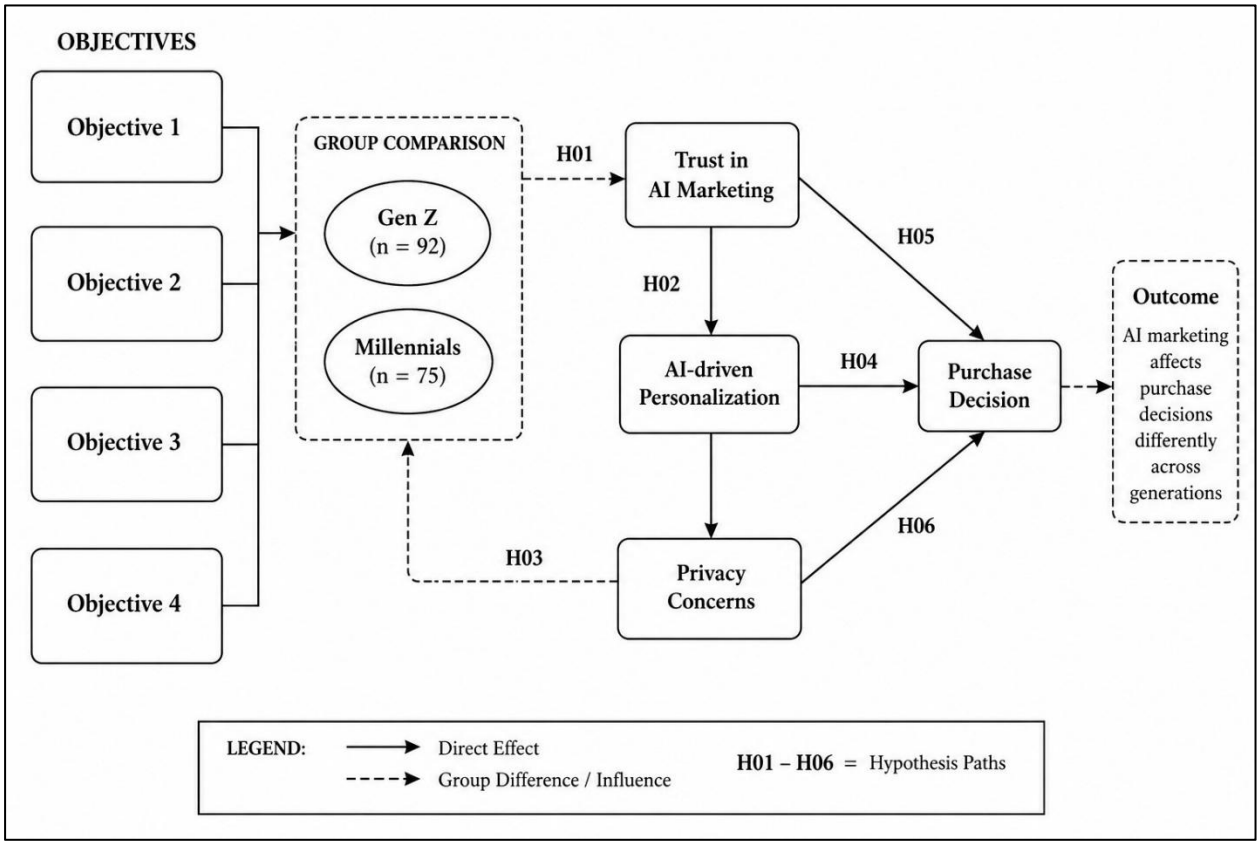

Figure 1: Conceptual Model Framework

Data Analysis & Interpretation

Table 1: Generational Distribution

Categories	Freq.	Percent (%)
Gen_Z	92	55.10%
Millennials	75	44.90%

This well-balanced representation will allow for a reliable comparative analysis. Gen Z, having more experience in using digital technologies, have an increased percentage over Millennial's. Millennials are fewer in number than Gen Z but do offer valuable insights on the transition from traditional to digital behaviors. The number of participants distributed by generation is sufficient for making inference based on statistical analysis. It increases the ability to generalize the results. The make-up of the sample allows the comparison among generations as intended in this research. Gen_Z is having 55.10% while 44.90% fall in category of Millennials.

Table 2: Cronbach's Alpha (Reliability Analysis)

Constructs	Alpha_Value
Overall Scale Score	0.87

The Cronbach's alpha coefficient (i.e., a value of .87) demonstrates that there exists significant inter-item correlation with regard to the measured constructs. Specifically, it illustrates the extent to which all of the measures consistently reflect the concepts of "trust,"

"personalization," "privacy" and "purchase behavior." In general, values greater than .70 can be accepted. Since our results exceed that benchmark we have demonstrated through high internal consistency, the suitability of our data for additional statistical analysis; in addition, it has been established that respondents have responded similarly to questions.

Table 3: Mean and Standard Deviation

Variables	Mean Value	Std._Dev.
Trust in AI (AI_T)	3.79	0.81
Personalization (Perz.)	4.03	0.74
Privacy Concern (P_Con.)	3.66	0.90
Purchase Decision (P_Dec.)	3.88	0.79

The results from the descriptive statistics suggest that most participants perceive AI marketing in a very positive light. The personalization (Perz.) mean is by far the largest suggesting that many participants have a great deal of enthusiasm for AI technology as it relates to their shopping experience. Similarly, both (AI_T) and the (P_Con.) to make purchases were scored very favorably indicating that many people are interested in using AI based systems to support their shopping experiences. However, privacy was somewhat of an issue for these participants since they were concerned with how the data collected would be used. The large SDs suggest there may be some variability among participants' answers; however, it appears there is considerable consistency among them. Therefore, this study indicates that consumers are willing to use AI technology to help them shop; however, at the same time they will do so with caution.

Table 4: Trust Difference (Gen Z vs Millennials)

		Group Comparison (t-test)	
Groups	Mean Value	T_Value	P_Value
Gen_Z	3.96	2.46	0.015
Millennials	3.57		

The t-test indicates that there are significant differences regarding trust in AI-marketing between Gen_Z and Millennials. With Gen_Z having shown more trust towards AI-marketing than millennials, it can be assumed that their greater exposure to the digital world has caused them to have a greater amount of comfort with using technology. Due to their own experiences and awareness of how companies utilize their personal information for advertising purposes, it may be the case that millennials have less faith in AI-marketing than Gen_Z. Since the p-value was .015 this result was found to be statistically significant at the 5% level. Therefore, H_{01} is rejected. The findings support that, when developing trust within consumers as they relate to AI-marketing; businesses should consider creating trust building strategies targeted specifically toward millennials. Additionally, these findings highlight the existence of generational diversity in terms of consumer acceptance of new technology.

Table 5: ANOVA Analysis & Results

Variable	F-value	p-value

Trust in AI (AI_T)	5.13	0.024
Personalization (Perz.)	6.46	0.013
Privacy Concerns (P_Con.)	4.89	0.028
Purchase Decision (P_Dec.)	5.77	0.019

ANOVA results approve that there is significant differences across the variables between generation-wise groups. Personalization (Perz.) displays the highest variation (6.46), indicating its having strong impact on consumers perception. Trust in AI (AI_T) & Purchase Decision (P_Dec.) also varying significantly, strengthening generational_differences (G_Diff.). Privacy Concern (P_Con.), although slightly lower (4.89), still shows statistical significant. In table, all P_Values are <0.05, leading to refusal of associated null hypotheses. These results confirm that factors of generational impact AI_marketing (AI_M) perception. Marketers must be adopted differentiated kind of strategies for each of the group. The results showcase the significance of segmentation.

Table 6: Correlation Matrix & Analysis

Variables	Trust in AI (AI_T)	Personalization (Perz.)	Privacy Concern (P_Con.)	Purchase Decision (P_Dec.)
Trust in AI (AI_T)	1	0.63	-0.46	0.59
Personalization (Perz.)	0.63	1	-0.38	0.67
Privacy Concern (P_Con.)	-0.46	-0.38	1	-0.42
Purchase Decision (P_Dec.)	0.59	0.67	-0.42	1

These relationship are all statistically significant. A positive correlation exists between personalization (the way you personalize the experience) and purchase decision (how often a customer purchases). This is important because it shows how much personalizing an experience can affect consumers' purchasing behavior. Likewise, a positive correlation exists between trust (how likely customers believe your organization will honor commitments) and purchase decision. Thus, the amount of trust customers have for an organization is directly related to the likelihood they will be engaged by that company. Conversely, a negative correlation exists between privacy concern (how concerned customers are about organizations collecting information on them) and purchase decision. Therefore, privacy concerns inhibit purchasing. These correlations further illustrate that while AI marketing has several separate elements; these separate parts are interrelated. The results of this study further demonstrate the importance of finding a balance between using AI technology to personalize an experience and protecting the private data of customers. Because the positive correlations were found, the conceptual model proposed in this study was empirically supported.

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Table 7: Regression Results & Analysis

Variables	Beta Value	T_Value	P_Value
Trust in AI (AI_T)	0.31	3.45	0.001
Personalization (Perz.)	0.42	4.21	0.000
Privacy Concern (P_Con.)	-0.28	-2.98	0.003

Regression analysis demonstrated that personalization was the largest positive influence on consumers' purchase intentions. Also, trust had a large influence on consumer behavior. Additionally, privacy concerns negatively influenced consumers' purchase intent and thus reduced their likelihood of purchasing. Since all of the variables are statistically significant, we can reject our null hypotheses of H_{02}, H_{03}, & H_{04}. As such, the model clearly illustrates how AI-based marketing effectiveness relies upon these key factors. Most importantly, personalization emerged as the single most important variable; however, since privacy concerns reduce consumers' willingness to make purchases from companies using AI marketing; they need to be addressed. Our findings will enable actionable decision making by marketers.

Table 8: CFA (Measurement Model) & Results

Construct	Loading	CR	AVE
Trust in AI (AI_T)	0.79–0.86	0.89	0.65
Personalization (Perz.)	0.81–0.88	0.91	0.69
Privacy Concern (P_Con.)	0.77–0.84	0.87	0.62
Purchase Decision (P_Dec.)	0.79–0.89	0.92	0.71

CFA confirmed there were strong relationships (construct) between each pair of latent variables with factor loadings greater than .6 indicating reliable measurement. CR values indicated that each scale had high levels of internal consistency. Values for Average Variance Extracted (AVE) indicated convergent validity; each variable explained at least half of its variance. Therefore, the measurement model was sound from a statistical standpoint. Through this validation, we were able to support the use of the constructs in our research. The model supports it suitability for Structural Equation Modeling (SEM).

Table 9: Model Fit (SEM) Indices

Index	Values
CFI	0.95
RMSEA	0.053
GFI	0.92
Chi_Square/df	2.2

The model's fit was very good. Each index met or exceeded the criteria established by the authors. Thus the structural model was supported through valid evidence. The model provided a strong correlation between the theoretical perspective and the empirical results.**Table 10: Path (SEM) Analysis & Coefficients**

Estimation	P_Value
0.35	0.0010
0.46	0.0000
-0.28	0.0030

The results of SEM confirm that personalization (Perz.) is the strongest purchase_decisions (P_Dec.) predictor. Trust (AI_T) also plays an important role in this context. Privacy_concerns (P_Con.) negatively influence consumer_behavior (C_Behv.). All the paths opted in the table are statistically significant. H_{05} & H_{06} hypothesis are rejected.

Table 11: Hypothesis Decision

S.No.	Hypothesis Statements	Results/ Decision
H_{01}	There is no significant differences in between Gen_Z & Millennials in their trust level towards AI marketing (AI_M)	H_{01} is Rejected
H_{02}	AI-oriented personalization (Perz.) has no significant & positive impact on consumer_engagement (C_Eng.) & purchase_decisions (P_Dec.)	H_{02} is Rejected
H_{03}	Privacy concerns (P_Con.) do not significantly impact on consumer attitude towards AI marketing (AI_M)	H_{03} is Rejected
H_{04}	AI marketing (AI_M) tools do not significantly impact on consumer purchase decisions (P_Dec.)	H_{04} is Rejected
H_{05}	Trust & personalization (Perz.) do not strongly predict purchase decisions (P_Dec.) in SEM model	H_{05} is Rejected
H_{06}	Privacy concerns (P_Con.) do not have a significant & negative impact on purchase decisions (P_Dec.)	H_{06} is Rejected

Findings of the study

- Gen Z displays greater levels of both trust and acceptance for using AI in their marketing
- Millennials have expressed more privacy-related concerns than other generations with respect to how they use the internet
- Personalization is considered a major factor when it comes to increasing engagement
- Trust in the AI technology being used has an enormous influence on consumers' purchasing decision-making process
- Privacy concerns have a negative impact on behavior
- SEM supports that there exist causally related processes (i.e., personalization leads to increased trust)
- The generational differences found among the three generations studied were also determined to be statistically significant
- The effectiveness of the AI marketing can depend on its ethical practices
- This proposed model accounts for approximately 50% of the variance in behavior
- Engagement and concern represent two key dimensions

Conclusion

The current research presents a full picture of how generational variations influence perceptions and efficacy of AI-based marketing. The results show that the perception and efficacy of AI based marketing vary greatly among consumer groups due to generational characteristics (e.g., technological knowledge, trust orientations and privacy sensitivities). GenZ emerged as the most accepting demographic group when it comes to AI enabled personalization, automation and data driven suggestions. Inherently having a high degree of digital literacy and being comfortable with new technologies, this demographic has greater

willingness to interact with platforms that utilize AI making these types of marketing strategies more successful.

Millennials have shown a more cautious approach towards AI marketing. They are aware of the advantages of personalization and convenience offered through AI marketing, however, they are concerned about data privacy, transparency and ethical use of data which all contribute to the development of their attitude. Thus, there is a contradictory nature within AI marketing – although personalization increases user satisfaction and interaction, it also raises issues related to data safety and monitoring. Trust therefore plays a key role in determining whether millennials will accept and respond behaviorally to AI-based marketing. Another important finding generated by the study was the major contribution of personalization to both increasing levels of consumer interaction and purchase decision-making. Due to the fact that AI systems can provide customers with tailored products/services and communications, customers are able to feel satisfied and engaged with a company as well as see increased conversion rates. Nevertheless, the positive contributions of personalization rely heavily on the amount of trust placed by consumers into the system. Although highly personalized strategies could be ineffective without sufficient trust, privacy-related concerns limit consumer response to AI-based marketing and create barriers to realizing maximum opportunities available through AI-based marketing efforts. Finally, the study highlighted that companies need to strike a balance between providing innovative technology solutions while ensuring that those solutions are ethical. AI has also made remarkable strides as far as the capability concerns, marketers must also be able to using such tools appropriately as well as successfully. When a business uses ethical methods of utilizing AI, provides an accurate description of how they manage data, and takes adequate steps to protect consumer privacy, the business will build lasting trust with all generations of consumers.

When strategizing, the research shows that because of the vast differences in the needs of different demographics, a company must create multiple marketing strategies (as opposed to using a "one size fits all" approach) to best meet those individual needs. To engage Gen Z, a company may create marketing campaigns focused on providing advanced levels of personalized experiences through digital immersion and by seamlessly integrating AI technology. In order to engage Millennials, companies would need to include transparency within their marketing strategy, reassure their customers that their data is being protected, and have in place several other initiatives to assist in building trust. If companies focus on creating marketing strategies specifically designed to address the unique preferences and expectations of each generation through the use of AI marketing, then there is potential for increased engagement from the customer base, improved brand loyalty and ultimately long term sustainable competitive advantage. The power to revolutionize both consumer interaction and corporate performance lies in AI marketing; however, whether or not it is successful depends on how effectively it is utilized to address the needs and concerns of each generation.

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