J Euro Eco His.
ISSN : 0391-5115
Volume 7, Isue 2 (2026)
THE JOURNAL OF EUROPEAN ECONOMIC HISTORY

Perception of AI-Driven Marketing across Generations: A Comparative Analysis of Gen Z and Millennials- An Empirical Study

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Abstract
Artificial Intelligence (AI) has turned into modern marketing-oriented practices around the globe upside down. AI-oriented marketing authorizes companies to automate customer-based interactions, regulate consumer-based preferences, forecast the buying behavior & deliver targeted content immediately. AI-driven technologies for trades including recommendation-based engines, chatbot systems, voice-based assistants, predictive analytics as well as machine learning are becoming gradually popular to better engage to customers & increase marketplace performances. Generational inequality is critical in defining consumer reactions to AI-oriented marketing methods. Gen_Z, which incorporates most participants born in between 1997 & 2012, has grown-up in an environment profoundly dependent on technology & is known for having good cognizance of innovative & technological changes. Millennials who (born in between 1981 & 1996) also having high levels of digital experience but are rather more communally aware of moral & privacy issues related to AI-enabled systems. Gen_Z perception of AI-enabled marketing is paramount for institutions building customer-oriented marketing strategies. The companies also required to know how consumers having different age_wise groups make sense of personalization, consumer trust on product recommendations generated by AI & respond to automated-driven communication systems. From personalized references & predictive-based analytics, to chatbot systems, automated communication systems as well as consumer behavior tracking, Artificial Intelligence (AI) has been transformed the contemporary marketing ecosystem. The current research considers the perception towards AI-driven marketing in Gen_Z 7 Millennials as it also relates to consumer_trust (C_tru), personalization, privacy_concern (P_con), consumer_engagement (C_eng) & purchase_intention (P_int). In this research, a total sample of 229 respondents were gathered by using questionnaire-based

designed to carry out the study. Statistical approaches together with descriptive statistics analysis, factor analysis, SEM, testing of reliability, correlation test analysis, regression test analysis were used to determine generational_differences (G_diff) on AI-driven marketing perceptions. Results show that Gen_Z is more passionate about personalization as well as interactive marketing-related tools based on AI although Millennials having fear related to privacy together with security of data relatively more.

Key Words: Perception, AI-Driven Marketing, Generations, Gen_Z, Millennials

Introduction

Artificial intelligence (AI) these days has become one of the most stimulating & influential technologies of the advertising or marketing related business around the world with the beginning of today's marketing practices. Enterprises currently are becoming more and more familiarized to AI-driven tools with structures like personalized recommendations, predictive-based analysis, chatbot systems, virtual assistants, computerized ads, as well as consumer related information tracking for the purpose of advertising, mechanization of advertising drives or behavior of consumer monitoring & consumer related specific data collection of this category to improve both customer interaction & decision making (Kumawat, et.al., 2026). This rapid increase of digitalization and internet penetration has drastically altered consumer behavior, especially the habits of the youth. Nowadays in this new world, the brands have to provide rapid response, tailor communications, and simplify the experience for consumers (Srinivas, A., 2019). AI-enabled marketing solutions allow companies to satisfy these two demands in two ways by: automating communication and predicting customer interactions, and by more accurately forecasting their purchase preferences.

Generational differences are main concerns in regard towards the attitude toward the AI-based marketing system as AI systems and machine learning. Digital new technology and social media ecosystems are the new reality for Generation Z (Gen Z), Generation Z is easily familiar with digital technology, being a digital generation that is being absorbed into the world like never before. They are more apt to engage in AI-enabled shopping experiences, interactions with chatbots and personalized adverts, and automated chatbots at the same time than their older counterparts for no other reason than that, they are already exposed to digital technology every so often. In contrast, Millennials, who are quite active in technology, they tend to show superior privacy hazard awareness as well greater cognizance of ethical problems to be raised or how algorithmic influences may affect behavior of consumer. These generational_differences (G_diff) come with countless challenges as well as opportunities for marketers who are trying to develop strong AI-enabled personalized tools alongwith the strategies for many segments of customers.

Now AI-driven customization has increased to become one of the utmost strong components in modern digital marketing. Machine learning-based algorithms as well as predictive technology are used by the companies to make better suggestions of products, to research deeply for customer preferences, to increase the consumer satisfaction. These personalized recommendations can also have long term effects on purchase_intention (P_int), customer_loyalty (C_loy) & buying power. This is how this may increase customers' purchase intention, consumer loyalties towards brands, loyal shoppers, and other loyal customers through shopping options that are more meaningful and convenient if highly relevant recommendations can be made. But personalized advertising is quite intrusive for consumers,

if companies do not explain how customers are being used (use their data, for example) while collecting or using their data. Trust and ethical use of AI technology have therefore become central to AI-based marketing.

The increasing need for AI technology deployment in the marketing environment has likewise changed the landscape of competition for companies. The companies that successfully adopt AI systems on marketing have operational efficiencies, customer retention, and brand positioning. For companies to ensure long-term effectiveness, not only must they be mindful about the safe and responsible governance of their AI and consumers' trust, yet organizations must sustain them. We therefore need to know how different generations view and understand AI-based marketing practices to create customer-centric and ethical business ventures (Sai, K. N., et.al., 2018). Drawing research data from the field, this paper looks at both Gen Z and Millennials perspectives about AI-driven marketing on both a consumer segment of their attitudes towards it. In this research, we examine various factors such as AI personalization, consumer confidence or trust, personal privacy issues, engagement, and purchasing intentions as they relate to AI-based marketing systems overall.

Review of Literature

Smith & Anderson (2020) performed a research on the effectiveness of an AI-based personalized advertisement approach for online customer engagement in digital marketing in digital systems, where they studied the influence of personalized advertisements. According to the researchers, this research has found personalization of advertisements has led to higher customer engagement and satisfaction with technology-activated consumers as well as enhanced customers' interaction with products through personalized advertisements. Their research highlighted the ability of AI algorithms to monitor data analysis of browsing and product recommendations to be good in these contexts. When consumers were exposed to personalized marketing content, they exhibited higher purchase intention and an emotional bond with brands. It also pointed out that digital consumers were looking for more tailored promotional experiences instead of traditional advertisement media. AI-based personalization has become integral to digital success in marketing, the authors concluded. Kumar & Gupta (2021) studied consumer trust towards chatbot-assisted customer service systems for all generations. According to a review, younger consumers have more acceptance and confidence towards AI-enabled chatbots compared to older consumers. The respondents praised the speedy answers, ease of access and 24 hours access by chatbot solutions. Trust in automated customer communication systems was positively related to digital familiarity, as observed by the authors. The results also suggested that AI chatbots enhanced consumer engagement and service streamlining of online systems. The study showed that AI chatbot integration is likely to enhance customer satisfaction in the presence of effective personalization strategies.

Lee et al. (2021) scrutinized the impact of privacy concerns on consumer acceptance of AI-based marketing systems. They found that excessive data collection and misuse of personal information from AI technologies have worried many consumers. Trust was undermined by privacy concerns, and people were less inclined to interact with AI-based personalized advertisements. The researchers noted that it was critical, to improve consumer confidence in AI systems, that companies should ensure that consumers understand how their company processes and uses their data. It also found that digitally-savvy consumer groups were more likely to focus on privacy-related risks. The authors conclude that ethical AI practices and robust data protection laws are essential for a sustainable AI-driven marketing system.

Chen & Roberts (2022), aimed at evaluating the relevance of online purchase intention for consumers when using AI recommendation systems. In addition, it was shown that having personalized product suggestions could positively influence consumer purchase-level preferences and end-customer satisfaction. When consumers shop online, shoppers perceive AI-generated suggestions to be relevant and convenient, and save time. Recommendation accuracy helped increase trust in e-commerce platforms. It added: "The AI personalization reinforced repeat purchase behavior as well as long-term customer engagement." The authors concluded that AI recommendation systems used in a recommendation process are quite effective at helping in elevating sales and retaining the customer.

Davis & Morgan (2022) examined Millennial attitudes towards AI decision-making systems for digital marketing. Millennials did appreciate the convenience and efficiency of AI technologies, but were skeptical if they were over-automated. Respondents were concerned about moral accountability, transparency alongwith fewer human interactions in marketing communication. Trust in AI-enabled systems, the researchers suggested, depend on on data-based privacy & reliability in the results it served. Millennials also stated a love for the equilibrium in between computerization & human support services, the study found. The moral & transparent use of AI, Davis & Morgan (2022) said, can be serious to increasing Millennial implementation of AI-oriented marketing.

(Bansal., 2023) researched Gen_Z consumer behaviour toward AI-enabled shopping experience within online retail shopping. They noted that Gen_Z customers were also very concerned in interactive technologies, for example, chatbots, personalized advertising as well as virtual assistants. Compared to typical marketing methods, AI-oriented systems were seen by respondents as much more inspiring, imaginative &effective than traditional tools. The (Bansal., 2023) noticed that AI shopping experiences among younger consumers were significantly affected by social media platforms. This research also showed that Gen_Z consumers responded completely to analytical recommendations alongwith real-time digital interactions. (Fernandez., et.al., 2023) explored how moral transparency could distress consumers trust in an AI-driven marketing system. The studies also showed that consumers basically were more open to trusting the organizations that communicated openly their usage as well as data practices for AI. Ethical/moral transparency amplified brand trust alongwith the customers' confidence on the brand identity as well as purchase intention. The study specified that transparent communication basically led to less consumer disbelief about computerized recommendation-based mechanisms. (Mehta. et.al., 2024), explored the collaboration in between AI-driven personalization & customer_engagement (C_eng) in the e-commerce platforms. Accordingly, their outcomes show that custom-made shopping experience suggestively improves customer satisfaction as well as repeat purchase behavior. Consumers were quite grateful for AI-enabled systems that provided suggestions applicable to their situation while keeping their confidentiality protected. (Mehta. et.al., 2024), noticed that trust performed a mediated & the strong relationship in between personalization as well as customer_loyalty (C_loy) outcomes.

(Wilson., et.al., 2024), found on the basis of comparative study on generational_differences (G_diff) in AI/ML consumer's perceptions. The outcomes shows that Gen_Z was more interested to (technological) AI-driven systems based on greater experience towards digitalized resources & the use of existing technologies. More recently, though, Millennials have raised up broader apprehensions about the possible privacy risks & AI marketing practice

ethics. Differences exist in consumer trust, consumer engagement & acceptances were found that were all significant across the two generations occured. Ahmed & Khan (2025), using Structural Equation Modeling, we could examine the effect of personalization, trust, and intention to purchase in AI-based marketing in AI-based context. Results further demonstrated that perception of trust significantly moderated the association between AI personalization and consumers' buying behavior. AI users who had confidence in AI systems were also more willing to interact with personalized recommendations and make online purchases. The study also showed transparency and correct recommendation led to customer trust toward AI applications. Trust positively impacted consumers' loyalty and loyalty with brands. What the authors determined is, trust is still one of the key elements that are critical to effective AI-enhanced marketing practice.

Objectives of the study

- To analyze the AI-oriented marketing perception among Gen_Z & Millennials.
- To examine the influence of AI_personalization (AI_Per) on consumer_engagement (C_Eng) & purchase intention (P_Int).
- To recognize the role of privacy_concerns (P_Con) & trust in influencing consumer_perception (C_Per) toward AI-oriented marketing.
- To compare the generational_differences (G_Diff) in acceptance of AI-oriented marketing tools.
- To assess the relationship in between consumer_loyalty (C_Loy) & AI-oriented personalization

Hypothesis of the study

- H_{01}: There is no significant relationship in between AI_personalization (AI_Per) & consumer_engagement (C_Eng).
- H_{02}: There is no significant influence of trust on purchase_intention (P_Int) toward AI-oriented marketing.
- H_{03}: There is no significant relationship in between privacy_concerns (P_Con) & consumer_perception (C_Per).
- H_{04}: There is no significant difference in between Gen_Z & Millennials regarding AI-oriented marketing acceptance.
- H_{05}: AI-oriented personalization does not significantly impact consumer_loyalty (C_Loy).

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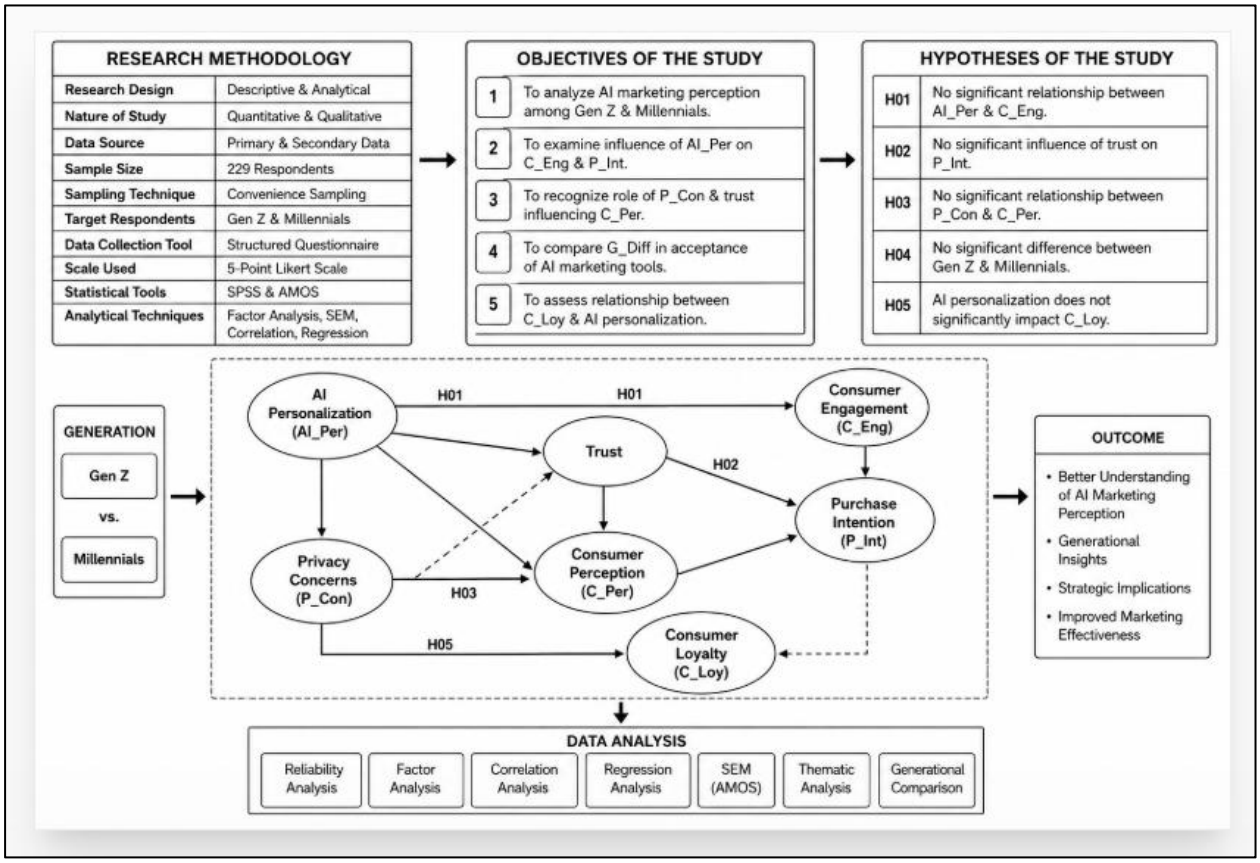

Figure: Research Methodology Model

Demographic Profile of Respondents

Table 1: Respondents Demographical Profile (Gender_Wise Distribution)

Gender_Wise	Freq.	Percent (%)
Male (M)	118	51.50
Female (F)	104	45.41
Others	7	3.11
Total	229	100

In table 1, the demographic distribution reflects balanced gender representation in the survey. 51.5% of the respondents belonged to the male category and 45.4% to the female category. Inclusion of different genders allows a more inclusive and reliable report of results.

Table 2: Respondents Demographical Profile (Age Group_Wise Distribution)

Age Group_Wise	Freq.	Percent (%)
18 to 24 Yrs	116	50.70
25 to 30 Yrs	71	31.02
31 to 40 Yrs	42	18.31
Total	229	100

Most interviewees are aged 18-24, for the category of Gen Z consumers in table 2. Millennials 25–40 years also make a big contribution to the sample. The demographics facilitate the generational contrast in AI's marketing effect.

Table 3: Respondents Demographical Profile Educational Qualification_Wise Distribution)

Qualification_Wise	Freq.	Percent (%)
Undergraduates	103	45.02
Postgraduates	94	41.01
Professional_Degree Holders	32	14.01
Total	229	100

In table 3, the respondents have relatively high educational qualifications, raising awareness about digital technologies, AI in systems. At a moderate level, undergraduate respondents account for the largest section, followed by postgraduate respondents. Responses to AI-oriented marketing are more knowledgeable when the demographical respondents are educated.

Table 4: Daily-Basis Usage of Internet

Usage of Internet	Freq.	Percent (%)
<2 Hrs	24	10.50
2 to 5 Hrs	91	39.70
>5 Hrs	114	49.80
Total	229	100

In table 4, close to half of the demographical respondents spend over 5 hrs, for usage of recommendation systems as well as the personalized marketing-driven tools.

Table 5: Cronbach's Alpha (Reliability Analysis)

Variables Exhibit	Values of Cronbach's Alpha
AI_personalization (AI_Per)	0.882
Consumer_Trust (C_Tru)	0.848
Privacy_concerns (P_Con)	0.823
Consumer_engagement (C_Eng).	0.865
Purchase_intention (P_Int)	0.858
Consumer_loyalty (C_Loy).	0.838
Overall Reliability	0.875

The total of all the variables demonstrated high Cronbach's Alpha values (above 0.80) which points to high internal consistency and reliability in Table 5. The questionnaire has a high measure accuracy for measuring consumer perception analysis. Relevant to advanced statistical analysis, the overall reliability score verifies the acceptance of the above.

Table 6: KMO & Bartlett's Test

Test Applicable	Values
KMO Measure of Sampling Adequacy	0.892
Bartlett's Test Approx. Chi_Square Value	2145.674
Significance Levelo	0.000

The KMO value of 0.892 from table 6 demonstrates excellent sampling adequacy for factor analysis. Bartlett's Test is significant, indicating that the correlations between variables are sufficiently strong for factor extraction. Thus, factor analysis suits the dataset.

Table 7: Total Variance Explained (Exploratory Factor Analysis)

Factor (s)	Eigen Values Obtained	Variance Explained (%)
Factor _1 – AI_Engagement (AI_Eng)	5.822	29.106
Factor _2 – Trust & Loyalty (C_Tru) & (C_Loy)	3.963	19.812
Factor _3 – Privacy_Concern (P_Con)	2.749	13.741
Factor _4 – Purchase_Intention (P_Int)	1.887	9.431
Total	—	72.090

Of the four major factors, they explain 72.090% of the variance which is evidence of good representation of the constructs depicted in table 7. AI Engagement is shown to be the key factor in consumer perception. Privacy related issues and trust-related factors play a central role in AI-based acceptance in marketing.

Table 8: Rotated Component Matrix

Variables	AI_Engagement (AI_Eng)	Trust & Loyalty (C_Tru) & (C_Loy)	Privacy_Concern (P_Con)	Purchase_Intention (P_Int)
Personalized_Recommendations (P_Rec)	0.842	—	—	—
Chatbot_Interaction (C_Int)	0.805	—	—	—
AI-Driven Products Suggestions (AI_DPS)	0.787	—	—	—
Brand_Trust (B_Tru)	—	0.833	—	—
Customer_Loyalty (C_Loy)	—	0.817	—	—
Ethical AI-Based Practices (E.AI_BP)	—	0.772	—	—
Data Misuse & Related Concerns (DMRC)	—	—	0.854	—
Privacy & Risk Perceptions (PRP)	—	—	0.822	—
Security- Driven Concerns (SDC)	—	—	0.794	—
Purchase_Intention (P_Int)	—	—	—	0.875
Repeat_Purchase (R_Pur)	—	—	—	0.843

The rotated component matrix (table 8) shows substantial factor loadings above 0.70 corresponding to a clear variable classification. Consumer attitude toward AI-driven marketing can be significantly affected by AI engagement and trust-related variables. Privacy and security concerns are the major challenges influencing consumers.

Table 9: Correlation Matrix (Analysis)

Variables	AI_personalization (AI_Per)	Consumer_Trust (C_Tru)	Privacy_concerns (P_Con)	Consumer_engagement (C_Eng)	Purchase_intention (P_Int)
AI_personalization (AI_Per)	1	0.722	-0.363	0.795	0.746
Consumer_Trust (C_Tru)	0.722	1	-0.416	0.704	0.782
Privacy_concerns (P_Con)	-0.363	-0.416	1	-0.382	-0.428
Consumer_engagement (C_Eng)	0.795	0.704	-0.382	1	0.753
Purchase_intention (P_Int)	0.746	0.782	-0.428	0.753	1

Positive correlation is reported between AI personalization, trust, engagement, and purchase intention in table 9. Privacy concern demonstrates a negative correlation with all positively-cited behavioral variables. The results suggest that purchase intention improves with higher trust and customization, with a stronger influence on consumers.

Table 10: Regression Analysis

Independent Variables	Beta Value	T_value	Significance Level
AI_personalization (AI_Per)	0.442	8.927	0.0000
Consumer_Trust (C_Tru)	0.379	7.115	0.0000
Privacy_concerns (P_Con)	-0.262	-4.633	0.0000
Consumer_engagement (C_Eng)	0.338	6.209	0.0000
R^2 = 0.691			

Table 10 depicts that AI personalization has the greatest positive effects on purchase intention followed by consumer trust. Privacy concern has a negative impact on consumer behavior, suggesting data abuse and fear of misuse. The model accounts for 69.1% of the variance in purchase intention, reflecting a good degree of predictive power.

Table 11: Model Fit Indices (. Structural Equation Modeling (SEM))

Fit Indices	Recommended Values	Obtained Values
CFI	>0.900	0.945
GFI	>0.900	0.927
RMSEA	<0.080	0.053
AGFI	>0.800	0.902
Chi_Square/df	<3	2.118

The SEM model in table 11 has reasonable goodness-of-fit values indicating high model validation. CFI and GFI values exceed the recommended thresholds, whereas RMSEA is lower than 0.080. Hence, the proposed structural model adequately explains consumer perception toward AI-driven marketing.

Table 12: SEM Path Analysis

Path Relationship	Standardized Estimates	CR Values	_P_value
(AI_Per) → (C_Eng)	0.77	8.922	0.0000
(C_Eng) → (P_Int)	0.68	7.113	0.0000
(C_Tru) → (P_Int)	0.75	7.855	0.0000
(P_Con) → (C_Tru)	-0.47	-5.012	0.0000
(AI_Per) → (C_Loy	0.64	6.828	0.0000

The SEM results in table 12 confirm that we observe significant relationships between all the major variables. AI personalization positively affects engagement and loyalty, while privacy concerns reduce trust. Consumer_trust (C_tru) significantly enhances purchase_intention (P_int) toward AI-based marketing systems.

Table 13: Generational Comparison (Comparative Analysis between Gen_Z & Millennials)

Variables	Mean Value of Gen_Z	Mean Value of Millennials
Acceptance of AI Ads (A_AI_Ads)	4.28	3.81
Trust in Chatbots (C_Int)	4.12	3.69
Privacy Concern (P_Con)	3.21	4.08
Purchase Intention (P_Int)	4.17	3.74
AI Engagement (AI_Eng)	4.33	3.88

In table 13, Gen_Z respondents exhibit greater acceptance of (A_AI_Ads) & AI_engagement (AI_Eng) with, AI-oriented marketing as compared to Millennials. Millennials express robust apprehensions regarding privacy_concern (P_Con) as well as ethical data usage. Generational digital revelation significantly influences AI-driven marketing perceptions, according to the results.

Table 14: Hypothesis Testing Summary

Hypothesis Codes	Results of Hypothesis
H_{01} Rejected	Significant relationship exists in between AI_personalization (AI_Per) & consumer_engagement (C_Eng)
H_{02} Rejected	Consumer_Trust (C_Tru) significantly influences purchase_intention (P_Int)
H_{03} Rejected	privacy_concerns (P_Con) significantly affects consumer_perception (C_Per)
H_{04} Rejected	Significant generational_differences (G_diff) exist between Gen_Z & Millennials
H_{05} Rejected	AI_personalization (AI_Per) significantly influences consumer_loyalty (C_Loy)

Findings & Recommendations of the study

AI personalization impacts consumer engagement and purchase intention positively. Gen_Z consumers adopt AI-driven tools of marketing at higher rates. Millennials have comparatively high privacy_concerns (P_con). Trust (C_tru) intermediates the relationship in between AI_personalization (AI_Per) & purchase behavior. AI recommendation systems enhance customer loyalty. Privacy fears affect trust in AI-enabled systems negatively. SEM confirms strong relationships among engagement, trust, loyalty, and purchase intention. Ethical and

transparent AI marketing strategies are preferred by consumers. More internet usage means more exposure and more acceptance of AI-driven marketing. Chatbots and other automated communication systems are more accepted by Gen Z. AI engagement significantly predicts repeat purchase intention. Thematic analysis validates mixed emotional responses to AI automation. Ethical AI practices foster long-term trust from consumers. Businesses using AI personalization gain competitive marketing advantages. Generational segmentation is crucial for successful AI-driven marketing. AI data collection practices need to be transparent. To build consumer trust, businesses need to have ethical AI frameworks in place. Generational preferences should guide how AI-driven marketing efforts are tailored. Communications of privacy protection measures should be made clearly to consumers. AI automation should be partnered with human interaction in businesses to enhance customer satisfaction. Marketers need to prioritize personalized, non-intrusive recommendation systems. AI literacy campaigns may help reduce consumer skepticism regarding automated technologies.

Conclusion

With improved personalization, consumer engagement, and personal customer interaction, Artificial Intelligence has taken AI on a new front to revolutionize the marketing field. The present empirical analysis showed a marked generational gap in the adoption and attitude of AI-enabled marketing by Gen Z and Millennials. Gen Z are more open and enthusiastic in embracing AI-enabled marketing systems while Millennials are much more careful with privacy, ethics, and data protection concerns compared to their Gen Z peers. AI_personalization (AI_Per), trust (C_Tru) & engagement (C_Eng) positively affect purchase_intention (P_int) & customer_loyalty (C_loy). But privacy issues undermine trust and acceptance of AI-driven systems. From the understandings obtained, this specifies organizations are essential to strike an equilibrium that balances AI_personalization (AI_Per) with moral as well as transparent data practices; for sustainable consumer relationships to flourish.

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