



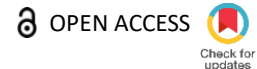
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## Between Innovation and Surveillance: Saudi Arabian Consumers' Perceptions of AI-Driven Marketing Practices

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### ABSTRACT

Artificial intelligence (AI) is increasingly embedded in contemporary marketing practices through personalization, automation, and data-driven decision making. While existing research has largely focused on firm-level outcomes, less attention has been paid to how consumers perceive and experience AI-driven marketing, particularly in non-Western contexts. This study explores Saudi Arabian consumers' perceptions of AI-driven marketing using a qualitative approach. Data were collected through in-depth interviews with twenty consumers in Saudi Arabia who had experience with AI-enabled marketing applications. Thematic analysis reveals that consumer perceptions are characterized by ambivalence. Participants valued AI-driven marketing for its convenience and personalization, yet expressed concerns regarding algorithmic opacity, data privacy, surveillance, and loss of control. Cultural and ethical considerations played an important role in shaping evaluations of AI-driven marketing practices, and consumers demonstrated agency by adopting strategies to manage or resist perceived algorithmic influence. The study contributes to a human-centered understanding of AI in marketing and offers insights for designing culturally sensitive and ethically grounded AI-enabled marketing strategies.

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## INTRODUCTION

Artificial intelligence (AI) has become a transformative force in contemporary marketing, fundamentally reshaping how firms analyze consumer data, design personalized experiences, and manage customer interactions. Advances in machine learning, natural language processing, and predictive analytics have enabled marketers to automate decision-making processes, deliver real-time personalization, and optimize communication across digital touchpoints (Davenport et al., 2020; Wedel & Kannan, 2016). As a result, AI-driven applications (such as recommendation systems, chatbots, programmatic advertising, and dynamic pricing) are increasingly embedded within everyday marketing practices, positioning AI as a core infrastructural element of modern marketing ecosystems rather than a peripheral technological add-on.

The rapid diffusion of AI in marketing has generated substantial academic interest, with much of the existing literature focusing on firm-level benefits and strategic implications. Prior research has demonstrated that AI can enhance marketing efficiency, improve targeting accuracy, and support scalable customer relationship management through automation and analytics (Huang & Rust, 2021). Empirical studies commonly evaluate AI adoption in terms of performance indicators such as conversion rates, customer lifetime value, and cost reduction touchpoints (Davenport et al., 2020; Wedel & Kannan, 2016). While these contributions are valuable, they tend to adopt a technology-centric and managerial perspective, often conceptualizing consumers as passive data sources or endpoints of algorithmic optimization. Consequently, there remains limited understanding of how consumers themselves experience, interpret, and respond to AI-mediated marketing interactions in their everyday lives.

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Recent scholarship has begun to acknowledge that consumer responses to AI-driven marketing are complex and frequently ambivalent. On one hand, AI-enabled personalization has been shown to increase perceived relevance, convenience, and engagement by tailoring content and offers to individual preferences (Bleier et al., 2019). On the other hand, algorithmic personalization can provoke discomfort when consumers perceive it as intrusive, opaque, or excessively data-driven, leading to heightened concerns about privacy, manipulation, and loss of autonomy (Castelo et al., 2019; Martin & Murphy, 2017). Research on algorithm aversion further suggests that consumers may resist or distrust AI systems, particularly when they lack transparency or appear to undermine human judgment (Castelo et al., 2019; Shin, 2021). These findings indicate that the effectiveness of AI in marketing depends not only on technical performance, but also on how consumers evaluate its legitimacy, fairness, and alignment with their values.

Trust plays a central role in shaping consumer engagement with AI-driven marketing systems. Studies on human–AI interaction emphasize that consumers’ willingness to rely on algorithmic recommendations is strongly influenced by perceptions of transparency, explainability, and accountability (Rai, 2020; Shin, 2021). When AI systems operate as “black boxes,” consumers may struggle to understand how their data are collected and used, which can erode trust even when outcomes appear beneficial (Guidotti et al., 2019). In marketing contexts—where AI directly influences persuasion, consumption choices, and identity expression—these trust-related concerns are particularly salient. Accordingly, scholars have called for more human-centered and ethically grounded approaches to AI in marketing that account for consumer perceptions rather than focusing exclusively on organizational efficiency (Huang & Rust, 2021).

Despite these advances, empirical research on consumer perceptions of AI in marketing remains heavily concentrated in Western contexts. There is a notable scarcity of studies examining how consumers in non-Western societies interpret AI-driven marketing practices, particularly in regions where cultural norms, religious values, and social expectations play a significant role in shaping technology adoption. Saudi Arabia represents a strategically important yet underexplored context in this regard. As part of its Vision 2030 agenda, the Kingdom has invested heavily in digital transformation and artificial intelligence across sectors, including e-commerce, retail, and digital advertising. At the same time, Saudi society is characterized by strong cultural and ethical frameworks that influence attitudes toward data privacy, commercial persuasion, and technological authority (Vrontis et al., 2022).

Technology adoption research in the Middle East suggests that trust in institutions, perceived moral appropriateness, and alignment with social norms are particularly influential in shaping consumer attitudes toward digital innovations (Vrontis et al., 2022). However, little is known about how Saudi consumers themselves articulate their experiences with AI-driven marketing, especially when these technologies intersect with issues of personalization, surveillance, and ethical responsibility. Existing quantitative studies provide limited insight into the meanings consumers attach to AI-mediated interactions, leaving a gap in understanding AI in marketing as a lived and socially embedded experience.

To address this gap, the present study adopts a qualitative, consumer-centered approach to explore how individuals in Saudi Arabia perceive and make sense of AI-driven marketing practices. By foregrounding consumer narratives, this research seeks to capture the ambivalences, expectations, and concerns that shape everyday encounters with AI-enabled personalization, automated communication, and data-driven persuasion. Rather than treating AI as a neutral technological tool, the study conceptualizes AI-driven marketing as a socio-technical phenomenon that is interpreted through cultural, ethical, and experiential lenses.

By situating consumer perceptions of AI in marketing within the Saudi Arabian context, this study contributes to emerging debates on human-centered and ethical AI in marketing. It extends existing literature by amplifying underrepresented consumer voices from the Global South and by highlighting the importance of cultural sensitivity in AI-enabled marketing strategies. Practically, the findings offer insights for marketers and policymakers seeking to design AI-driven marketing practices that are not only technologically effective, but also socially legitimate and culturally resonant.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Artificial Intelligence and the Transformation of Marketing Practices**

Artificial intelligence has increasingly become a foundational component of modern marketing systems, reshaping how organizations collect data, generate insights, and interact with consumers. AI in marketing

typically refers to the application of machine learning algorithms, natural language processing, computer vision, and predictive analytics to support decision-making and automate customer-facing processes (Davenport et al., 2020). These technologies enable marketers to move beyond rule-based automation toward adaptive systems capable of learning from consumer behavior and adjusting marketing strategies in real time.

Prior research highlights several core areas in which AI has transformed marketing practices. Recommendation systems and predictive models allow firms to personalize content, product suggestions, and pricing at scale, while conversational agents such as chatbots facilitate continuous customer engagement with minimal human intervention (Huang & Rust, 2021). Programmatic advertising and algorithmic targeting further enable firms to optimize media placement and messaging based on granular consumer data (Wedel & Kannan, 2016). Collectively, these developments position AI as a central driver of efficiency, scalability, and precision in digital marketing.

However, much of this literature adopts a firm-centric perspective, emphasizing competitive advantage, performance outcomes, and operational efficiency. While such studies demonstrate the strategic value of AI adoption, they often abstract away from the consumer experience, treating individuals primarily as data points within algorithmic systems (Davenport et al., 2020). As a result, the social and experiential dimensions of AI-driven marketing remain underexplored.

### **Consumer Perceptions of AI-Driven Marketing**

A growing body of research suggests that consumer responses to AI-driven marketing are multifaceted and frequently characterized by ambivalence. On the positive side, AI-enabled personalization has been associated with increased perceived relevance, improved decision convenience, and enhanced customer satisfaction (Bleier et al., 2019). By tailoring content and recommendations to individual preferences, AI systems can reduce information overload and improve the efficiency of consumer decision-making processes.

At the same time, personalization can become problematic when consumers perceive it as excessive or intrusive. Studies indicate that highly personalized marketing messages may trigger feelings of discomfort, particularly when consumers are uncertain about how their personal data have been collected or inferred (Aguirre et al., 2015). This phenomenon reflects what scholars describe as the “personalization–privacy paradox,” wherein consumers appreciate tailored experiences yet simultaneously express concern about data usage and surveillance (Martin & Murphy, 2017).

Research on algorithm aversion further complicates the picture. Castelo et al. (2019) demonstrate that consumers may resist algorithmic decision-making, especially in contexts involving subjective judgment or personal identity. In marketing settings, where AI systems influence consumption choices and self-expression, such resistance may be amplified. These findings underscore that consumer acceptance of AI-driven marketing depends not only on functional benefits, but also on psychological and emotional responses.

### **Trust, Transparency, and Explainability in AI Systems**

Trust is widely recognized as a critical determinant of consumer engagement with AI systems. In marketing contexts, trust influences whether consumers are willing to rely on algorithmic recommendations, disclose personal data, and maintain long-term relationships with AI-enabled brands (Shin, 2021). Research suggests that trust in AI is shaped by perceptions of competence, fairness, and transparency, as well as by broader institutional trust in organizations deploying these technologies.

One of the central challenges in building trust is the opacity of many AI systems. Complex machine learning models often function as “black boxes,” making it difficult for consumers to understand how inputs are transformed into outputs (Guidotti et al., 2019). This lack of explainability can generate skepticism and reduce perceived legitimacy, even when AI systems deliver accurate or beneficial outcomes (Rai, 2020). In marketing, where persuasion and influence are inherent, opaque algorithms may be interpreted as manipulative or unethical.

Scholars increasingly argue for the importance of explainable and human-centered AI approaches that prioritize transparency and accountability (Rai, 2020). Such approaches are particularly relevant for marketing applications, as they can help mitigate concerns about deception, bias, and loss of consumer autonomy. However, empirical research examining how consumers interpret transparency and explainability in everyday marketing encounters remains limited, especially outside Western contexts.



## Ethical Concerns, Privacy, and Algorithmic Surveillance

Ethical considerations are central to contemporary debates on AI-driven marketing. The extensive collection and analysis of consumer data raise concerns related to privacy, consent, and power asymmetries between firms and consumers (Martin & Murphy, 2017). Marketing AI systems often infer sensitive attributes—such as preferences, lifestyle, or socio-economic status—without explicit disclosure, which can heighten perceptions of surveillance and exploitation.

Critical scholarship argues that data-driven marketing increasingly operates within broader systems of algorithmic surveillance, where consumer behavior is continuously monitored and monetized (Zuboff, 2019). While this perspective has been primarily theoretical, empirical studies indicate that consumers are becoming more aware of and concerned about pervasive data tracking, particularly when AI-driven targeting appears overly precise or intrusive (Aguirre et al., 2015).

Ethical concerns are further intensified by issues of algorithmic bias and discrimination. If AI systems are trained on biased data, they may reproduce or amplify social inequalities, leading to unfair targeting or exclusion in marketing contexts (Huang & Rust, 2021). These risks highlight the need to examine AI-driven marketing not only as a technological innovation, but also as an ethical and social practice that shapes consumer–firm relationships.

Recent research further problematizes the ethical underpinnings of AI-driven marketing by highlighting a structural “privacy paradox” embedded in data-intensive personalization practices. Saura, Škare, and Ozretic Dosen (2024) demonstrate that while AI-driven digital marketing significantly increases efficiency and ROI through real-time tracking, behavioral analytics, and cross-device data integration, these practices often develop independently of privacy and ethical safeguards (Saura, et al., 2024).

Their systematic review reveals that some of the most profitable AI-driven marketing efforts show weak compliance with the principles of transparency, consent, and privacy by design. This paradox highlights the growing mismatch between consumers’ demand for personalized and convenient digital experiences and their simultaneous concerns for privacy, autonomy, and ethical data use.

Extending this line of argument, Hari et al. (2025) conceptualize ethics as a central obstacle to the sustainable adoption of AI in marketing, rather than a peripheral or normative consideration (Hari, et al., 2025). Based on a large-scale systematic review, their framework positions ethical issues, such as transparency deficits, information asymmetries, loss of consumer autonomy, and imbalances in algorithmic power - as key preconditions shaping trust, acceptance, and long-term relationships between consumers and brands. From this perspective, AI-powered marketing not only optimizes persuasion but also restructures the moral architecture of market interactions, amplifying asymmetries between firms and consumers.

## Cultural Context and AI Adoption in Non-Western Settings

Although AI in marketing has been widely studied in Western markets, considerably less attention has been paid to how cultural context shapes consumer perceptions of AI-driven practices. Technology adoption research suggests that cultural values, social norms, and religious beliefs influence how individuals interpret and evaluate digital technologies (Venkatesh et al., 2012). In non-Western societies, these factors may play an even more pronounced role, particularly in domains involving privacy, persuasion, and moral responsibility.

In the Middle East, studies indicate that trust in institutions, perceived ethical alignment, and social approval are critical determinants of digital technology adoption (Vrontis et al., 2023). Saudi Arabia, in particular, presents a unique context where rapid digital transformation coexists with strong cultural and religious norms that shape consumer expectations of corporate behavior. While consumers in Saudi Arabia are highly engaged with digital platforms, their acceptance of AI-driven marketing may be mediated by concerns related to moral appropriateness, transparency, and respect for social values.

Despite the strategic importance of this context, empirical research on consumer perceptions of AI-driven marketing in Saudi Arabia remains scarce. Existing studies are predominantly quantitative and focus on technology acceptance models, offering limited insight into how consumers narrate and negotiate their experiences with AI in everyday marketing encounters. This gap underscores the need for qualitative research that foregrounds consumer voices and captures culturally embedded meanings.

## Research Gap and Theoretical Contribution

Synthesizing the above literature reveals several gaps that motivate the present study. First, existing research on AI in marketing is dominated by firm-centric and technology-focused perspectives, with insufficient attention to consumer experiences. Second, while issues of trust, transparency, and ethics are widely acknowledged, there is limited qualitative research exploring how consumers interpret these issues in practice. Third, non-Western contexts—particularly Saudi Arabia—remain underrepresented in empirical studies of AI-driven marketing.

By adopting a qualitative, narrative-based approach, this study seeks to address these gaps by exploring Saudi consumers' perceptions of AI in marketing. In doing so, it contributes to a more human-centered understanding of AI-driven marketing as a socially and culturally embedded phenomenon, aligning with recent calls for ethically grounded and context-sensitive AI research in marketing scholarship.

## METHODOLOGY

This research employs a qualitative methodology designed to capture the lived experiences and perceptions of consumers regarding the use of artificial intelligence (AI) in marketing contexts in Saudi Arabia. A qualitative approach was selected because it enables the exploration of meanings, interpretations, and social dynamics that are not easily accessible through quantitative surveys. The study is grounded in the recognition that AI-driven marketing is not merely a technical or managerial innovation, but a socially embedded practice shaped by consumer trust, cultural values, ethical expectations, and everyday interactions with digital platforms.

Fieldwork was conducted in Saudi Arabia, a context characterized by rapid digital transformation and widespread adoption of AI-enabled marketing technologies across sectors such as e-commerce, retail, and digital services. Saudi Arabia was selected as the study site because it represents a flagship case of AI adoption in the Middle East, while simultaneously reflecting strong cultural, ethical, and religious norms that influence consumer attitudes toward data-driven personalization and automated decision-making. This context provides a rich setting for examining how consumers experience and negotiate AI-driven marketing practices in their daily lives.

Participants were drawn from a diverse group of consumers who regularly engage with digital platforms and have prior exposure to AI-driven marketing applications, such as personalized advertisements, recommendation systems, and automated customer service chatbots. Purposive sampling was employed to ensure diversity in gender, age, and levels of digital engagement, while snowball sampling was used to identify additional participants capable of providing nuanced and reflective perspectives. A total of twenty participants were interviewed, a number considered sufficient to achieve thematic saturation, balancing depth of insight with diversity of viewpoints.

Data collection relied on in-depth semi-structured interviews conducted with individual participants. Interviews were designed to elicit personal narratives concerning participants' experiences with AI-driven marketing, including perceived benefits, concerns related to privacy and surveillance, levels of trust in algorithmic systems, and cultural or ethical considerations shaping their evaluations. Interviews lasted between forty-five minutes and one hour and fifteen minutes and were conducted either face-to-face or online, depending on participant preference. Interviews were carried out in Arabic or English according to participants' comfort, allowing respondents to articulate their experiences in their preferred language.

All interviews were audio-recorded with the consent of participants and subsequently transcribed verbatim. When necessary, transcripts were translated into English. The analysis followed Braun and Clarke's six-phase framework of thematic analysis, beginning with familiarization through repeated reading of transcripts, generating initial codes, collating codes into potential themes, reviewing themes against the data set, defining and naming themes, and finally producing a narrative report. Qualitative data analysis software was used to manage the coding process and facilitate the retrieval of thematically linked excerpts. In addition to thematic analysis, attention was given to narrative elements in order to understand how participants positioned themselves in relation to AI, marketing practices, and broader societal discourses on technology and ethics.

To ensure trustworthiness, the study employed several strategies. Member checking was conducted by sharing preliminary interpretations with selected participants to validate accuracy and resonance. Peer debriefing was undertaken with academic colleagues specializing in marketing and digital technologies to refine analytical interpretations. Reflexivity was maintained throughout the research process, with the researcher keeping reflective notes to critically examine positionality, assumptions, and the potential influence of researcher perspectives on data interpretation.



Ethical approval was obtained from a recognized institutional review board prior to data collection. All participants were informed of the objectives of the research, assured of confidentiality, and reminded of their right to withdraw at any point without consequence. Pseudonyms are used in reporting the findings to protect participant identities. By employing these methodological strategies, the study seeks to provide a rigorous and ethically sound account of how consumers in Saudi Arabia interpret and experience AI-driven marketing practices.

## RESULT

Analysis of the interview data revealed that Saudi consumers' perceptions of AI-driven marketing are characterized by ambivalence, negotiation, and contextual evaluation rather than simple acceptance or rejection. Participants articulated a range of experiences in which AI-enabled marketing practices were perceived simultaneously as sources of convenience and efficiency, and as mechanisms of surveillance, loss of control, and ethical concern. Five interrelated themes emerged from the thematic analysis: (1) AI as convenience and personalization, (2) trust and opacity in algorithmic decision-making, (3) privacy, surveillance, and data anxiety, (4) cultural and ethical negotiation, and (5) consumer adaptation and agency. Together, these themes illustrate how AI-driven marketing is experienced as a socially embedded phenomenon shaped by cultural values and everyday digital practices.

### AI as Convenience and Personalized Efficiency

Across the interviews, participants consistently described AI-driven marketing as enhancing convenience and relevance in their daily consumption activities. Many respondents highlighted personalized product recommendations, targeted advertisements, and automated customer service chatbots as tools that reduced effort and saved time. For example, one participant noted:

*"Sometimes I feel the app understands me better than I understand myself. It shows exactly what I want, especially for clothes or electronics."* (Participant 7)

This perceived usefulness aligns with existing research suggesting that personalization increases perceived relevance and decision convenience (Bleier et al., 2019). Participants often framed AI as a facilitator of efficiency, particularly in fast-paced urban lifestyles where time-saving technologies are valued. Several respondents described AI-powered recommendations as "helpful," "smart," or "practical," especially when navigating large online marketplaces.

However, even within these positive assessments, participants expressed conditional acceptance. Convenience was valued as long as AI systems remained predictable and supportive rather than intrusive. This conditional framing suggests that consumer approval of AI-driven marketing is contingent on perceived balance between usefulness and control, echoing prior findings on the personalization–privacy paradox.

### Trust and Opacity in Algorithmic Decision-Making

Despite acknowledging the benefits of AI-driven personalization, many participants expressed uncertainty and skepticism regarding how AI systems make decisions. A recurring concern was the opacity of algorithms, with participants frequently admitting that they did not understand how recommendations or advertisements were generated. One respondent stated:

*"I don't know why I see certain ads. It just appears. Sometimes it's useful, but sometimes it feels random or suspicious."* (Participant 12)

This lack of transparency contributed to fragile trust in AI-driven marketing systems. While participants often trusted well-known brands or platforms, this trust was not extended to the algorithms themselves. Instead, trust was mediated through brand reputation and perceived institutional credibility rather than algorithmic explainability. This finding supports prior research indicating that consumers may rely on institutional trust when algorithmic processes remain opaque (Shin, 2021).

Several participants expressed a preference for human oversight, emphasizing that AI should "assist" rather than "replace" human judgment in marketing interactions. This sentiment reflects broader concerns about algorithmic authority and aligns with literature on algorithm aversion, particularly in contexts involving subjective preferences and identity expression.

### Privacy, Surveillance, and Data Anxiety

Concerns about privacy and data usage emerged as one of the most emotionally charged themes across interviews. Many participants described feelings of being “watched,” “tracked,” or “followed” by digital platforms after searching for products or discussing them online. One participant remarked:

*“I talk about something with my friends, and then suddenly I see ads about it. It makes me uncomfortable, even if I need the product.”* (Participant 3)

These experiences were frequently interpreted as evidence of excessive data collection and surveillance, reinforcing anxieties about loss of personal boundaries. Participants expressed limited awareness of how their data were collected or stored, but nonetheless articulated strong emotional reactions to hyper-targeted advertising. This disconnect between limited technical understanding and heightened emotional concern highlights how perceptions of surveillance are shaped more by lived experience than by technical knowledge.

Importantly, several participants distinguished between “acceptable” and “unacceptable” data use. Personalized recommendations based on purchase history were often tolerated, whereas inferred targeting based on personal conversations or sensitive attributes was perceived as crossing ethical boundaries. This nuanced evaluation supports prior arguments that consumers evaluate AI-driven marketing not only in terms of outcomes, but also in terms of perceived legitimacy and moral appropriateness (Martin & Murphy, 2017).

### Cultural and Ethical Negotiation of AI-Driven Marketing

Cultural and ethical considerations played a significant role in shaping participants’ perceptions of AI-driven marketing. Many respondents explicitly referenced Saudi social values, religious norms, and expectations of corporate responsibility when evaluating AI practices. For instance, one participant explained:

*“In our culture, there are limits. Marketing should respect values, not push things just because the system thinks you want it.”* (Participant 15)

Participants emphasized that AI-driven marketing should align with moral standards related to modesty, honesty, and social responsibility. Advertisements perceived as manipulative, misleading, or morally inappropriate were more strongly criticized when they were believed to be algorithmically optimized rather than human-designed. This suggests that AI intensifies ethical scrutiny rather than neutralizing it.

These findings highlight how AI-driven marketing is interpreted through culturally specific ethical frameworks rather than universal technological norms. In the Saudi context, algorithmic persuasion is evaluated not only as a commercial practice but also as a moral act, reinforcing the importance of culturally sensitive AI design in marketing.

### Consumer Adaptation and Strategic Agency

Despite expressing concerns about trust, privacy, and ethics, participants were not passive recipients of AI-driven marketing. Instead, many described adaptive strategies to manage or resist algorithmic influence. These strategies included disabling ad personalization settings, using multiple accounts, avoiding certain platforms, or consciously ignoring recommendations perceived as manipulative. One participant noted:

*“I know the system is trying to influence me, so sometimes I just don’t click. I want to feel I still decide.”* (Participant 9)

Younger participants, in particular, demonstrated higher awareness of algorithmic influence and greater confidence in navigating AI-driven environments. Rather than rejecting AI outright, they described a process of negotiation—accepting convenience while actively setting personal boundaries. This finding resonates with recent scholarship emphasizing consumer agency in algorithmic environments, where individuals develop coping strategies rather than full resistance.

At the same time, participants acknowledged limits to individual control, noting that opting out entirely of AI-driven marketing is increasingly difficult. This tension underscores the asymmetry of power between consumers and platforms, reinforcing calls for greater transparency and ethical governance of AI in marketing.

## DISCUSSION

Taken together, the findings reveal that Saudi consumers experience AI-driven marketing as a paradoxical phenomenon that simultaneously offers convenience and generates unease. While AI-enabled personalization enhances efficiency and relevance, it also raises concerns related to opacity, surveillance, and ethical legitimacy.



These ambivalences align with prior research on personalization and algorithmic trust, while extending existing knowledge by foregrounding cultural and moral dimensions specific to the Saudi context.

The study contributes to AI and marketing literature by demonstrating that consumer acceptance of AI-driven marketing cannot be explained solely through perceived usefulness or technological performance. Instead, acceptance is shaped by trust, cultural values, ethical expectations, and consumers' perceived ability to maintain agency within algorithmic systems. This supports calls for human-centered AI frameworks that prioritize transparency, accountability, and cultural sensitivity (Huang & Rust, 2021).

By centering consumer narratives, the findings also challenge techno-centric approaches that frame AI as an inherently neutral or universally beneficial marketing tool. Instead, AI-driven marketing emerges as a socially embedded practice that reshapes power relations, consumer autonomy, and moral responsibility. For marketers operating in culturally grounded contexts such as Saudi Arabia, these insights underscore the importance of designing AI-enabled strategies that respect local values, communicate transparently, and empower consumers rather than merely optimize persuasion.

## CONCLUSION

This study examined how consumers in Saudi Arabia perceive and experience artificial intelligence-driven marketing practices using a qualitative, consumer-centered approach. The findings show that consumer engagements with AI in marketing are characterized by ambivalence rather than straightforward acceptance or resistance. While participants valued AI-driven marketing for its convenience, personalization, and efficiency, these benefits were consistently accompanied by concerns related to algorithmic opacity, data surveillance, and loss of control.

The study further highlights the central role of cultural and ethical considerations in shaping consumer evaluations of AI-driven marketing. Participants assessed AI-mediated practices through moral frameworks grounded in social values, religious norms, and expectations of corporate responsibility, leading to heightened skepticism when marketing practices were perceived as intrusive or misaligned with these values. At the same time, consumers demonstrated agency by actively negotiating their interactions with algorithmic systems through adaptive strategies such as managing privacy settings and selectively engaging with recommendations.

Theoretically, this research contributes to AI and marketing scholarship by foregrounding consumer perspectives and situating AI-driven marketing within a non-Western cultural context. Practically, the findings underscore the importance of designing AI-enabled marketing strategies that are transparent, ethically grounded, and culturally sensitive. Although the study is based on a limited sample, it offers valuable insights and points to future research opportunities, including comparative and longitudinal studies. Overall, the study emphasizes that AI-driven marketing should be understood as a socially embedded practice that reshapes trust, agency, and ethical responsibility.

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This research was conducted without financial support from external funding bodies.

## Conflict of Interest

The authors declare that there are no financial, professional, or personal relationships that could be perceived as influencing the research reported in this article.

## Data Availability

The data underlying the findings of this study may be obtained from the corresponding author upon reasonable request.



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