Exploring Generational Perspectives on AI-Enabled Marketing: A Study of Gen Z and Millennial Consumers

[1]Dr. Poornima Joshi, [2]Dr. Reema Chaurasia, [3]Dr. Jitendra Sharma, [4]Dr. Sayali Pataskar, [5]Dr. Namrata Gain, [6]Dr. Rachna Thakkar

[1]Assistant Professor, ICFAI Foundation for Higher Education (Deemed to be University),
ICFAI Business School, Bengaluru
Email poornima.joshi187@gmail.com

[2]Assistant professor, Department of Resource Management and Design Application
Institute of Home Economics, University of Delhi
Mail Id: reema.chaurasia@ihe.du.ac.in

[3]Professor and Dean- Faculty of Management Studies,
Parul institute of Management and Research, Parul University
Email: profjitendrasharma@gmail.com

[4]Assistant Professor, School of Business,
MIT Vishwaprayag University Solapur, Maharashtra, India
Email - sayalipataskar@gmail.com

[5]Professor, School of Management and Commerce
GD Rungta College of Science and Technology, Rungta International Skills University
Kohka, Kurud Road, Bhilai, Durg, Chhattisgarh
Email: namratagain@gmail.com

[6]Assistant Professor, Department of Commerce, Xavier University, Patna
Email: rachna.thakkar@xup.ac.in

HOW TO CITE:
Dr. Poornima Joshi, Dr. Reema Chaurasia, Dr. Jitendra Sharma, Dr. Sayali Pataskar, Dr. Namrata Gain, Dr. Rachna Thakkar (2026). Exploring Generational Perspectives on AI-Enabled Marketing: A Study of Gen Z and Millennial Consumers International Journal of Special Education, 41(6s), 1171-1180.

ABSTRACT:
Artificial Intelligence (AI) Is Rapidly Changing The Face Of Marketing Today. With The Rise Of Technology Like Machine Learning, Predictive Analytics, Chatbots, Recommendation Systems, And CRM (Customer Relationship Management) Automation, Organizations Are Able To Create Customized Experiences For Their Customers, Enhance Decision Making, And Increase Customer Engagement. As AI-Based Marketing Tools Continue To Grow In Popularity, They Are Significantly Shaping The Way Consumers Find Information, Compare Products, And Ultimately Decide Whether Or Not To Purchase. Consumer Acceptance Of AI-Based Marketing Strategies However Does Vary Based Upon Demographics; In Particular By Generation. Two Of The Largest Demographics Involved In Digital Marketplaces Include Generation Z And Millennials. Although Both Demographics Have An Extremely Large Influence Over The Digital Marketplace, There Is One Major Difference Between Them. That Is That Gen Z Has Been Completely Immersed In Technology Since Birth. Therefore, Gen Z Is Highly Familiar With All New Emerging Technologies. In Contrast, Millennials Have Had To Experience A

COPYRIGHT STATEMENT:
Copyright: © 2026 Authors.
Open access publication underthe terms and conditions of the Creative CommonsAttribution (CC BY) license (http://creativecommons.org/licenses/by/4.0/).

Transition From A Non-Digital Ecosystem To A Digital Ecosystem. This Experience Has Led To Vastly Different Opinions About How AI Can Be Applied Within Marketing. There Are Several Factors That May Also Lead To Differing Views On AI. These Factors Include How Much Each Group Trusts AI, How Each Believes AI Provides Personalization, Concerns That Either Group Has Related To Privacy Issues Surrounding AI, And What Each Group Intends To Do After Being Exposed To AI. To Create Successful AI-Based Marketing Strategies That Meet The Needs Of All Consumers, It Is Important To Understand These Differences. Therefore, This Study Will Investigate The Perceptions And Behavioral Intentions Of Gen Z And Millennials Toward AI-Enabled Marketing Through Comparative Analysis. Quantitative Methodology Was Used In Conjunction With A Survey Instrument To Collect Data From 289 Participants. Reliability Testing, EFA/CFA, MANOVA/SEM/MGA Were All Utilized During Data Analysis To Determine The Interrelationship Among The Variables Studied And To Identify Any Significant Generational Differences. Results Indicated Significant Differences In Gen Z's And Millennials' Perceptions Toward AI-Related Technologies (Trust In AI), Perceptions Toward The Level Of Personalization Provided By AI, Concerns Relative To Data Privacy Issues Raised By Use Of AI, And Purchase Intent Resulting From AI-Based Marketing. Additionally, Results Provide Evidence Of Additional Contributions To Existing Literature On AI-Based Marketing And Consumer Behavior Along With Valuable Insights For Managers Who Wish To Develop Marketing Strategies Tailored Specifically To Each Generation Which Balances The Innovative Use Of Technology With Ethical Considerations And Trust Building Opportunities.

Keywords: Generational Perspectives, AI-Enabled Marketing, Gen Z, Millennial Consumers, Artificial Intelligence

Introduction

Artificial intelligence has been among the most impactful technological developments of the twenty-first century. It has revolutionized the way companies undertake all facets of marketing and interact with customers. With its incorporation into marketing practices, artificial intelligence enables business entities to analyze large volumes of information related to their customers' behaviors; generate predictions concerning their purchasing habits; and provide customized services in real-time. The use of Artificial Intelligence (AI) is significantly different than other types of marketing strategies. AI uses automated technology like machine learning to make predictions about consumers' behaviors and help businesses quickly identify consumer trends. This allows businesses to reach their marketing objectives faster while being more focused on what individual consumers want (Kumawat, P., et.al., 2026). Due to these improvements, companies now see AI as a vital way to improve customer satisfaction, be more efficient in how they operate and give themselves an advantage over their competitors in fast-moving digital marketplaces (Sai, K. N., et.al., 2018).

The effects of AI have been dramatic and far-reaching when it comes to various types of business-consumer interactions. Some examples of this include; recommendations, chatbots, virtual assistants, voice-based recognition systems and enhanced predictive analytics platforms. Recommendations allow online retail sites to suggest items to a shopper based on their past shopping history and purchasing habits (Srinivas, A, 2019). Chatbots are providing shoppers with instant assistance and allowing them to accomplish tasks around the clock. Voice activated assistants and smart search tools are decreasing friction between businesses and consumers by making the experience easier and stronger bonds forming between customers and organizations. These

innovations have improved buying behavior but also created new customer expectations regarding convenience, personalization and service quality.

Generation Z (born 1997 – 2012), who are primarily made up of smartphone and internet savvy people who have grown up in an environment surrounded by constant access to social media and continuous internet connections. As such, they tend to be extremely tech savvy and open to all forms of digital innovation. Millennials (born 1981-1996), who are transitioning from traditional methods of communication to digital formats, have a great deal of influence in today's digital marketplace (Mageshwari, U., 2019). Their experiences in this regard have formed their views on technology as well as created an awareness of privacy, data security and ethics surrounding technology usage.

The differing generational experiences of Generation Z and Millennials greatly impact their respective attitudes towards AI-based marketing (Roy, S., 2019). While Generation Z consumers will likely value the ease of use and customization provided by AI systems, millennials may be more cautious when it comes to collecting their data or using algorithms to make choices (Reddy, A., 2019). As such, these different perceptions will affect the level of trust, acceptance, participation and willingness to purchase associated with AI-based marketing initiatives. Therefore, it is becoming increasingly important for businesses to understand how each generation perceives and responds to AI-based technologies so that they can develop successful and consumer-focused marketing strategies.

In today's competitive, and data-driven market, marketing professionals are caught in a tightrope between the personalized experience offered by AI-based marketing applications, and growing public concerns about how AI will be used ethically (Cheeran, E. D. 2019). By developing a deep understanding of generational viewpoints, firms may develop marketing campaigns based on customer expectations; create trust; and establish enduring relationships between consumers and marketers (Sai, K. N., Rani., 2018). Thus, studying generational differences in perception of AI-based marketing is both academically valuable and strategically beneficial to business wanting to take advantage of the full capabilities of artificial intelligence in modern marketing.

Review of Literature

The purpose of this paper is to investigate the role of artificial intelligence (AI) in contemporary business and marketing. The research conducted by Davenport et al. (2020), on the application of AI and its transformational impact in today's marketplace, indicates that the use of AI driven technologies (i.e., predictive analytics, machine learning) will continue to provide better customer experience for companies. This can be achieved through the ability to predict what customers want and need. The research identifies how using AI in making decisions in marketing enables increased marketing efficiency and personalization. The researchers identify AI as providing increased accuracy for the purposes of segmenting customers and targeting advertising. The studies indicate that companies that have adopted AI are able to achieve a competitive advantage over other companies through better operational performance. In addition to the benefits of adopting AI, there were several challenges identified including issues surrounding data quality and ethics. Davenport et al. conclude that AI has become a vital tool for developing and implementing customer centric marketing strategies.

In terms of examining consumer adoption and acceptance of AI technology in service industry settings, Gursoy et al. (2019) find that younger generations have more positive attitudes toward AI based interactions because they are more technologically familiar than older generations. As such, the researchers find that age affects both perceptions of AI enabled services and trust in automated systems.

Kaplan and Haenlein (2019) investigated both existing problems and potential future opportunities for the use of artificial intelligence (AI) in the field of marketing. The authors note that AI has the potential to greatly enhance the way businesses are able to connect with customers, based on automated systems that make informed decisions about consumer interaction. In addition to this, Kaplan and Haenlein provide many other examples of successful implementations of AI, including chatbots, recommendation engines, and virtual assistants, all of which are aimed at enhancing customer experience. However, the authors also acknowledge that there are some significant barriers to widespread adoption of AI in the marketing industry. These barriers include issues

surrounding transparency, accountability, and privacy of data. For these reasons, Kaplan and Haenlein advocate for the importance of developing an appropriate level of governance over AI in order to ensure that customers can develop confidence in its implementation. In summary, the authors conclude by stating that the key goal for organizations should be to achieve a balanced relationship between the advancement of technology and the ethical implications of advancing technologies. Thus, the work of Kaplan and Haenlein provide a base upon which one may begin to understand the larger social implications of AI.

Huang and Rust (2021), studied how AI was transforming the practices and interactions associated with marketing between business entities and customers. Through their investigation, Huang and Rust found that the primary advantages of implementing AI in marketing were; first, the ability to automate routine tasks, second, the enhancement of human decision-making abilities, and third, the generation of timely customer insight. The researchers reported that AI-based systems generate increased customer engagement by responding in real-time and generating predictions based on historical patterns. Based on their analysis, the researchers proposed that AI will complement human marketers in developing value for customers. Additionally, Huang and Rust suggested that organizations that adopt AI will experience improvements in both efficiency and the quality of their customers' experiences. Notwithstanding these potential benefits, however, the researchers acknowledged that there exist many obstacles to widespread adoption including the possibility of biases within algorithms and low levels of consumer trust.

A comprehensive examination of the state-of-the-art literature on the adoption of Artificial Intelligence across various industries was provided by Dwivedi et al. (2021). In addition to identifying a wide range of factors influencing the adoption of AI, the authors identified consumer trust as a major determining factor for both the adoption and continued use of AI.

Puntoni et al. (2021) provided a valuable insight into the consumer psychology that exists within AI-driven environments. Their study evaluated how consumers react to product recommendations based on either AI-generated suggestions or those created by humans. Results of the study indicated that the evaluation process of AI-generated recommendations vs. human generated recommendations, in many cases differs. This difference stems primarily from the fact that some consumers have concerns as to whether or not AI systems are capable of empathizing with their needs or if they fully comprehend the specific contextual elements associated with each individual's purchasing decisions. While the consumers surveyed in the study believed that AI-generated recommendations would provide them with higher efficiency and accuracy, they preferred human interaction when dealing with emotionally charged situations. Additionally, it was determined by the researchers that the degree of consumer acceptance of AI depends on both the type of task and the level of perceived risk associated with that task. As such, it has been suggested by the researchers that hybrid models could be developed which would incorporate aspects of both human and AI-based decision-making processes. Hybrid models could potentially offer more comprehensive solutions for customers. In addition, Puntoni et al. (2021) reported that transparency regarding how AI functions increases levels of acceptance.

Verhoef et al. (2021) conducted research examining how AI-enabled personalization impacts consumer behavior within digital markets. The results obtained from this study revealed that personalized recommendations increase both purchase intention and customer loyalty. With regard to the role of AI in enabling firms to customize the experiences of customers, Verhoef et al. (2021) stated that firms utilize large amounts of consumer data to create customized offers. Firms whose customers perceive their interactions as having greater relevance to their individual preferences experience higher levels of customer satisfaction and engagement. However, Verhoef et al. (2021) also noted that concerns over privacy moderate the relationship between personalization and consumer response. Thus, the researchers emphasize the need for firms to collect data in an ethical manner while clearly communicating how data will be collected and utilized. Verhoef et al. (2021) ultimately concluded that personalization continues to represent an area of competitive advantage for companies involved in digital marketing.

Ameen et al. (2022) researched consumer sentiment toward potential privacy-related consequences stemming from utilization

of AI. The findings of this study demonstrate that fear related to the collection of data reduces willingness to utilize AI among consumers. The primary concern identified by Ameen et al. (2022) was lack of awareness regarding how data was being utilized. The researchers point out the significance of developing strong data protection mechanisms and adherence to regulatory requirements to foster consumer trust in using AI applications. Also consistent with prior studies, Ameen et al. (2022) recognized that clarity in describing what data is being collected and why facilitates increasing consumer confidence. The study further indicates that strong privacy protection offered by organizations serves to increase their likelihood of being accepted by consumers.

Mariani et al. (2023), suggested that differences in perceptions of trustworthiness, utility, and privacy concerns were observed among generational cohorts. Results indicated that Gen Z consumers tend to be more open to receiving personalized AI recommendations than older generations. Millennial consumers are capable of utilizing digital tools effectively but appear to be more cognizant of ethical and privacy-related implications of using AI technologies. Therefore, Mariani et al. (2023) recommend developing customized AI-based marketing strategies that address varying preferences among different age groups.

Chatterjee et al. (2024), surveyed how using Explanatory AI could be used to increase customers' trust in an ecosystem of digital marketing. The authors found that transparency concerning what was being done by the AI system, led to increased users' satisfaction with the service and higher levels of user acceptance. Additionally, providing the reasons behind AI generated suggestions improved users' perception of AI's reliability. Transparency from the AI system reduced perceived risk associated with purchasing online and increased intent to make purchases. Trust acted as a mediating variable between the level of AI transparency and users' engagement; businesses utilizing Explanatory AI frameworks established long-term relationships with customers. The authors suggested that there is a new emphasis on ethically using and responsibly governing the use of AI systems.

Li & Wang (2025), studied the application of Generative AI in marketing campaigns. The study found that AI-generated material can enhance communication with clients and increase client engagement. Users liked ads created based on their preferences and behaviors. However, the concern about authentic or misleading information produced by the AI technology could hinder its adoption. The authors suggest that organizations have a responsibility to govern the use of Generative AI so as to build public trust. In addition, the authors noted that different age groups responded differently to AI-generated advertising content. Li & Wang (2025) conclude that Generative AI will change the face of marketing forever.

Sharma & Gupta (2026), evaluated consumer perspectives on AI-enabled marketing in developing countries. The study indicated that digital literacy greatly impacted the degree of acceptance of AI-based services. Gen-Z consumers had greater trust in AI than did Millennial consumers who expressed greater concerns about privacy and misuse of data. Recommendations made by AI enabled systems positively influenced purchase intentions for all consumers regardless of generation. Sharma & Gupta (2026) also indicated that ethical AI applications moderated consumer behavior. Organizations which utilize transparent and customer centered approaches to AI experience positive results in terms of engagement. Sharma & Gupta (2026) conclude that an understanding of intergenerational differences are important for successful application of AI in the future.

Methodology of the study

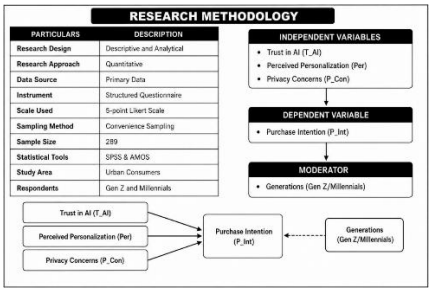


Figure 1: Research Methodology Model Framework

Research Objectives

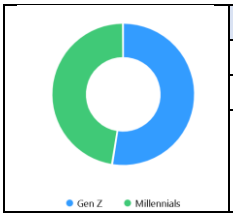
1. To analyze consumer perceptions towards AI-driven marketing.
2. To compare Gen Z & Millennials towards AI acceptance
3. To study the impact of Trust in AI (T_AI) & Privacy Concerns (P_Con) on Purchase Intention (P_Int)
4. To examine generational differences using multiple group structural modeling.

Hypothesis of the study

- **H01:** Trust in AI (T_AI) positively influences Purchase Intention (P_Int)
- **H02:** Perceived Personalization (Per) positively affects Purchase Intention (P_Int)
- **H03:** Privacy Concerns (P_Con) negatively affect Purchase Intention (P_Int)
- **H04:** Significant variances exist in between Gen Z & Millennials concerning AI-enabled marketing perceptions.

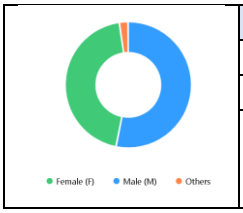
Data analysis & interpretation

Table 1: Generation (Respondents Profile)



Generations	Freq.	Percentage %
Gen Z	152	52.60
Millennials	137	47.40
Total	289	100

Table 2: Gender (Respondents Profile)



Gender_Wise	Freq.	Percentage %
Male (M)	154	53.31
Female (F)	129	44.60
Others	6	2.10

Table 3: Monthly Income (Respondents Profile)

Income_Wise (Rs.)	Freq.	Percentage %
> 25,000	74	25.60
25,001 to 50,000	102	35.30
50,001 to 75,000	67	23.21
>75,000	46	15.90

Table 4: Cronbach's Alpha (Reliability Analysis)

Constructs	No. of Item (s)	Alpha Values
Trust in AI (T_AI)	5	0.892
Personalization (Per)	4	0.875
Privacy Concerns (P_Con)	4	0.853
Purchase Intention (P_Int)	4	0.884
Overall Scale	17	0.913
Reliability values exceed 0.70 indicating strong internal consistency		

Table 5 : KMO and Bartlett's Test

Measures	Values
KMO	0.914
Bartlett's Chi_square	2487.562
df	136

Sig. Level	0.000o
Data is suitable for factor analysis	

Table 6: Total Variance Explained ((EFA)

Factors	Eigen values	Variance Explained %
Trust in AI (T_AI)	4.32	25.4
Personalization (Per)	3.18	18.7
Privacy Concerns (P_Con)	2.65	15.6
Purchase Intention (P_Int)	2.11	12.4
Total	-	72.1

Table 7: Model Fit Indices ((CFA)

Index	Values	Threshold Limit
CMIN/DF	2.11	Less Than 3
GFI	0.932	Greater Than 0.90
AGFI	0.915	Greater Than 0.90
CFI	0.957	Greater Than 0.90
TLI	0.949	Greater Than 0.90
RMSEA	0.063	Less Than 0.08
The measurement model demonstrates acceptable fit.		

Table 8: Path Coefficients (Structural Equation Modeling (SEM))

Path Coefficients	Estimation	CR	P_value
T_AI → P_Int	0.473	6.91	0.0000
Per → P_Int	0.392	5.74	0.0000
P_Con → P_Int	-0.284	-4.67	0.0000
Result: H01, H02 & H03 are supported.			

Table 9: Multivariate Test (MANOVA)

Statistic	Value	F	Sig. Level
Wilks' Lambda	0.823	8.765	0.0000
Significant multivariate differences exist between Gen Z and Millennials.			

Table 10: Group Comparison (Multi-Group Analysis)

Relationships	Gen Z	Millennials
T_AI → P_Int	0.55	0.39
Per → P_Int	0.48	0.31
P_Con → P_Int	-0.21	-0.39
Gen Z responds more positively to AI personalization, while Millennials are more sensitive to privacy concerns.		

Table 11: Effect Size Analysis (Cohen's d)

Variables	Cohen's d	Effects
Trust in AI (T_AI)	0.63	Medium
Personalization (Per)	0.72	Medium
Privacy Concerns (P_Con)	0.85	Large

Table 12: Performance Matrix Analysis (IPMA) - Importance

Variables	Importance	Performance
Trust in AI (T_AI)	0.780	73
Personalization (Per)	0.721	76
Privacy Concerns (P_Con)	0.650	58
Improving privacy management can substantially enhance AI marketing effectiveness.		

Table 13: Hypothesis Testing

Hypothesis Codes	Results
H01	It is Supported
H02	It is Supported
H03	It is Supported
H04	It is Supported

Findings of the Study

1. The research shows that customers have generally positive feelings about using AI for marketing; so, there is a growing acceptance of how technology can be used in the buying process.
2. Generation-Z customers show much greater acceptance and comfort with AI-based technologies than do Millennial customers. This is most likely because Gen-Z customers have grown up with and use many types of digital tools and technologies at an earlier age than do Millennial customers.
3. Trust was identified as a key factor in predicting whether or not customers would intend to make a purchase based on using AI-based marketing systems. Thus, if customers see an AI system as trustworthy and reliable, they will be more willing to buy from it.
4. Personalized product recommendations made by an AI positively affected customer engagement and buying behaviors. Customers liked receiving recommendations that were relevant to them and convenient, which enhanced their overall shopping experiences.
5. Privacy concerns negatively influenced the level of interest among customers who were interested in using AI-based platforms. This means that the fear of losing control over their data reduced customers' desire to engage with AI platforms.
6. Millennials expressed greater fears concerning their own personal data security and data collection issues than did Gen Z consumers. Therefore, Millennials were more concerned with how companies manage their data ethically and protect private information.
7. Results of the Multi-Group Analysis (MGA) confirmed significant generational differences exist within the views of GenZ and Millennials regarding trust, personalized recommendations, privacy concerns and purchase intentions of AI-based marketing.
8. Importance-Performance Matrix Analysis (IPMA) indicated that improving transparency regarding data collection and providing better protections against misuse of collected data offered the largest managerially feasible area to improve GenZ customers' acceptance of AI technologies.
9. Structural Equation Modeling (SEM) results indicate that while trust and perceived personalization are both positively associated with purchase intentions; privacy concerns are significantly negatively associated with the customer's behavior.
10. The results suggest the need for companies to develop different marketing strategies for different generations of customers -- since the expectations of each group regarding the capabilities of AI-enabled service vary greatly

Conclusion

Gen Z is most open to AI enabled marketing because their high familiarity with using technology has made them comfortable with how AI can be used for personalization, automation and social media interaction. They are very trusting of technology and use it a lot.

This leads to a willingness to try new AI based services. Millennials on the other hand, although familiar with AI-based tools, have concerns about privacy, security, ethics etc. related to how AI works. This means that there is a large difference in how these two generations view AI and how much they are willing to embrace it in their lives.

A comparison was done of Gen Z and Millennials and found that both are willing to use AI if they believe in its reliability, understand what happens when they use it (transparency) and receive personalization. When either group does not feel secure due to poor data protection or believes an organization is being dishonest, they are less likely to want to use AI driven platforms. Through comparing the responses from Gen Z and Millennials, a multi-group analysis confirmed that there were many significant differences between each age group's acceptance of AI. The differences show that marketers should develop different marketing strategies depending on which age group they are trying to target. The success of integrating AI into business will depend on the company's ability to create trust through ethically developed AI, and the degree to which businesses prioritize the needs of customers. Therefore, marketers must create targeted marketing campaigns that meet the individual expectations of different consumer groups, while keeping the integrity of developing ethically acceptable AI. If companies succeed at this then they will create sustainable relationships with their customers and ultimately help realize the full potential of AI in marketing.

References

Ameen, N., Tarhini, A., Reppel, A., & Anand, A. (2022). Customer experiences in the age of artificial intelligence: The impact of AI-enabled technologies on consumer behavior and privacy concerns. *Journal of Retailing and Consumer Services, 64*, 102756. https://doi.org/10.1016/j.jretconser.2021.102756

Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2020). Creating effective online customer experiences through personalization and customization. *Journal of Retailing, 96*(3), 317–335. https://doi.org/10.1016/j.jretai.2019.12.002

Cheeran, E. D., & Yadav, H. (2019). Impact of Social Media on Millennials in the 21st Century. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 271-273.

Chatterjee, S., Rana, N. P., Dwivedi, Y. K., & Sharma, A. (2024). Explainable artificial intelligence in marketing: Building consumer trust and transparency. *Journal of Business Research, 176*, 114567.

Davenport, T. H., Guha, A., Grewal, D., & Bressgott, T. (2020). How artificial intelligence will change the future of marketing. *Journal of the Academy of Marketing Science, 48*(1), 24–42. https://doi.org/10.1007/s11747-019-00696-0

Dwivedi, Y. K., Hughes, L., Ismagilova, E., Aarts, G., Coombs, C., Crick, T., Duan, Y., Dwivedi, R., Edwards, J., Eirug, A., Galanos, V., Ilavarasan, P. V., Janssen, M., Jones, P., Kar, A. K., Kizgin, H., Kronemann, B., Lal, B., Lucini, B., … Williams, M. D. (2021). Artificial intelligence (AI): Multidisciplinary perspectives on emerging challenges, opportunities, and agenda for research, practice and policy. *International Journal of Information Management, 57*, 101994. https://doi.org/10.1016/j.ijinfomgt.2019.08.002

Gursoy, D., Chi, O. H., Lu, L., & Nunkoo, R. (2019). Consumers' acceptance of artificially intelligent robotic device use in services. *Journal of Service Management, 30*(4), 499–523. https://doi.org/10.1108/JOSM-11-2018-0351

Huang, M.-H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. *Journal of the Academy of Marketing Science, 49*(1), 30–50. https://doi.org/10.1007/s11747-020-00749-9

Kumawat, P., Mallick, S., & Prasannan, S. (2026). Factors Influencing BNPL (Buy Now Pay Later) Adoption among Gen Z & Millennials. Kaav International Journal of Economics, Commerce & Business Management, 13(2), 49-56. https://doi.org/10.52458/23484969.2026.v13.iss2.kp.a9

Kaplan, A., & Haenlein, M. (2019). Siri, Siri, in my hand: Who's the fairest in the land? On the interpretations, illustrations, and implications of artificial intelligence. *Business Horizons, 62*(1), 15–25. https://doi.org/10.1016/j.bushor.2018.08.004

Li, F., & Wang, Y. (2025). Generative artificial intelligence and personalized digital marketing: Opportunities and challenges for consumer engagement. *Journal of Interactive Marketing, 68*, 101–118.

Mageshwari, U. (2019). Internet of Medical Things (Iomt) for Millennials to Become Milliners. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 132-134.

Mariani, M. M., Perez-Vega, R., & Wirtz, J. (2023). AI in marketing, consumer behavior, and digital commerce: Emerging trends and future research directions. *Psychology & Marketing, 40*(8), 1457–1475. https://doi.org/10.1002/mar.21803

Puntoni, S., Reczek, R. W., Giesler, M., & Botti, S. (2021). Consumers and artificial intelligence: An experiential perspective. *Journal of Marketing, 85*(1), 131–151. https://doi.org/10.1177/0022242920953847

Roy, S. (2019). Psychology of Millennials? A Descriptive Study. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 169-174.

Reddy, A. (2019). Study of Milennials and Age Diversity in Workspace. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 236-238.

R, B., & N, K. (2019). Millennials, Start Up Businesses, Environment Pollutions and Pollutants, Replacing Bio-Degradable Products. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 344-348.

Sai, K. N., Rani, P. S., & Deepika, K. (2018). Entrepreneurs- The Millennials Perspective: A Case Study with Special Reference to Post Graduate Students in Visakhapatnam, A.P. Kaav International Journal of Economics, Commerce & Business Management, 5(2), 23-28.

Srinivas, A. (2019). The Role of Co-Working Spaces in the Establishment and Development of Start-UPS By The Millennials. National Journal of Arts, Commerce & Scientific Research Review, 6(1), 32-35.

Sharma, R., & Gupta, P. (2026). Generational differences in consumer perceptions of AI-enabled marketing in emerging economies. *International Journal of Consumer Studies, 50*(2), 221–239.

Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Dong, J. Q., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research, 122*, 889–901. https://doi.org/10.1016/j.jbusres.2019.09.022