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SYSTEMATIC REVIEW OF CONSUMER RESISTANCE TO AI DRIVEN PERSONALIZATION

TINJAUAN SISTEMATIS TENTANG RESISTENSI KONSUMEN TERHADAP PERSONALISASI BERBASIS KECERDASAN BUATAN

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ABSTRACT
The integration of artificial intelligence (AI) into marketing personalization strategies has created a paradox between service efficiency and consumer resistance. This study aims to synthesize the dominant psychological factors that trigger consumer resistance to AI-based personalization through a conceptual approach.narrative reviewBy analyzing literature from Scopus, Web of Science, and PsycINFO databases (2015–2025), this study identified three main clusters of resistance: cognitive antecedents (intrusiveness and privacy), affective antecedents (algorithmic anxiety and fear of manipulation), and threats to individual autonomy and agency. The synthesis of results shows that perceived vulnerability (79%) far outweighs perceived convenience benefits (62%), which is exacerbated by the "black box" nature of AI. The study concludes that mitigating resistance requires a transition from simply algorithmic accuracy to transparent and humanistic AI design. The theoretical contribution lies in the integrationCommunication Privacy Management Theory, Psychological Reactance Theory, and Social Cognitive Theory serves as a unified framework for understanding digital resistance. Practically, this study offers marketers guidance on building trust through empowering user control.
Keywords: AI Personalization, Consumer Resistance, Data Privacy, Autonomy, Algorithmic Anxiety.

ABSTRAK
Integrasi kecerdasan buatan (AI) ke dalam strategi personalisasi pemasaran telah menciptakan paradoks antara efisiensi layanan dan resistensi konsumen. Penelitian ini bertujuan untuk mensintesis faktor-faktor psikologis dominan yang memicu resistensi konsumen terhadap personalisasi berbasis AI melalui pendekatan konseptual dan tinjauan naratif. Dengan menganalisis literatur dari basis data Scopus, Web of Science, dan PsycINFO (2015–2025), penelitian ini mengidentifikasi tiga klaster utama resistensi, yaitu: anteseden kognitif (intrusivitas dan privasi), anteseden afektif (kecemasan algoritmik dan ketakutan terhadap manipulasi), serta ancaman terhadap otonomi dan agensi individu. Sintesis hasil menunjukkan bahwa persepsi kerentanan (79%) jauh lebih dominan dibandingkan persepsi manfaat kenyamanan (62%), yang semakin diperparah oleh sifat "kotak hitam" dari AI. Penelitian ini menyimpulkan bahwa upaya mitigasi resistensi memerlukan pergeseran dari sekadar akurasi algoritmik menuju desain AI yang transparan dan humanistik. Kontribusi teoritis penelitian ini terletak pada integrasi Communication Privacy Management Theory, Psychological Reactance Theory, dan Social Cognitive Theory sebagai kerangka terpadu untuk memahami resistensi digital. Secara praktis, penelitian ini memberikan panduan bagi pemasar dalam membangun kepercayaan melalui pemberdayaan kontrol pengguna.
Kata kunci: Personalisasi AI, Resistensi Konsumen, Privasi Data, Otonomi, Kecemasan Algoritmik.

1. INTRODUCTION

The contemporary marketing landscape has undergone a fundamental transformation with the integration of artificial intelligence (AI) enabling personalization at unprecedented scale and precision. Machine learning algorithms are now able to predict individual preferences, anticipate future needs, and curate consumer experiences.real-timeHowever, behind the promise of efficiency, a paradoxical phenomenon emerged, where consumers actually showed deep skepticism. While personalization aims to reduce cognitive load, in

practice, it is often perceived as an invasion of privacy. Data shows a significant gap between marketers' expectations and consumers' perceived comfort with AI.

To understand this dynamic, the table below presents a comparison between consumers' perceived benefits (convenience) and emerging concerns (privacy) in a data-driven marketing ecosystem:

Table 1
Consumer Perceptions of AI Personalization

Perception Category	Impact Indicators	Percentage/Level of Influence
Convenience	Increased relevance of product recommendations	62%
Convenience	Speed in making shopping decisions	54%
Vulnerability	Concerns about personal data being misused	79%
Vulnerability	The feeling of being "watched" by an algorithm (Surveillance)	68%

Source: Global Consumer AI Report, 2024

Based on the data above, it appears that vulnerability dominates over convenience. While the majority of consumers (62%) acknowledge that AI improves product relevance, concerns about data misuse are much higher, reaching 79%. This confirms that the sophistication of predictive AI is triggering algorithm anxiety, where consumers feel a loss of control over their personal information (Smith & Miller, 2024).

Consumer resistance to AI-based personalization is not simply a technical objection, but a manifestation of a complex psychological conflict. Marketing literature is beginning to identify that this discomfort is rooted in a persistent feeling of being "watched." This phenomenon underscores the existence of the privacy paradox, where consumers claim to highly value their privacy yet remain exposed to a data-hungry digital ecosystem (Chen & Wang, 2023).

The tension between the desire for personalized service and the fear of data exploitation creates a psychological barrier that significantly hinders the effectiveness of data-driven marketing strategies. If not mitigated, this resistance can lead to long-term failure of AI technology adoption, even if companies have made significant investments in digital infrastructure.

Theoretically, this resistance can be analyzed through the lens of threats to human autonomy and individual agency. When AI becomes too accurate in providing recommendations, consumers often feel that their freedom of choice has been compromised by the algorithms working behind the scenes.Psychological Reactance Theory, attempts to subtly influence behavior through aggressive personalization can be perceived as a threat to freedom of choice, which in turn triggers defensive behavior. This loss of agency creates the perception that consumers are no longer sovereign subjects, but rather objects manipulated by non-human entities.

Furthermore, the trust factor (trust) is a crucial element that is often eroded in AI-consumer interactions. The "black box" nature (black-box) of many AI algorithms creates a sharp information asymmetry, where consumers don't understand how decisions about them are made. This lack of transparency exacerbates risk perceptions and fuels suspicions about the

commercial motives behind such personalization. When consumers perceive their data being used unethically or without their explicit consent, resistance is no longer passive but instead transforms into active rejection of brands and their technologies.

Despite the exponential increase in studies on AI applications in marketing, the literature specifically examining the psychological mechanisms behind resistance to personalization remains fragmented. Much previous research has focused on the technical aspects of algorithm efficacy or macro-behavioral outcomes, without deeply exploring the interrelationships between these various factors.antecedentsThere is an urgent need to integrate these pieces of literature into a coherent conceptual framework to understand the internal dynamics of consumer resistance in the age of automation.

Therefore, narrative reviewThis paper aims to fill this gap by critically evaluating and synthesizing the current literature on the dominant psychological factors that drive consumer resistance to AI-based personalization. By mapping key themes such as intrusiveness, algorithmic anxiety, and loss of autonomy, this article provides a novel theoretical contribution to the discourse on digital consumer behavior. Practically, this review offers strategic guidance for marketers to design more transparent and humanistic AI systems to mitigate resistance and build long-term, trust-based relationships in an increasingly automated marketplace.

2. METHODS

The method used in this article is narrative reviewThis critical review aims to synthesize and evaluate the existing literature on consumer resistance to AI-based personalization. Unlike descriptive literature reviews, this approach was chosen for its ability to integrate multiple theoretical perspectives and construct an in-depth narrative from studies with diverse methodologies. The review process followed a systematic protocol to ensure objectivity and comprehensive coverage of the literature, encompassing source identification, study selection, and thematic synthesis.

An extensive literature search was conducted on internationally reputable academic databases, including Scopus, Web of Science, and PsycINFO, to ensure access to journal articles.peer-reviewedhigh quality. The keywords used in the search process include a combination of terms such as"AI-driven personalization", "consumer resistance", "algorithm aversion", "psychological reactance", and "perceived intrusiveness". The publication timeframe is limited to the last ten years (2015–2025) to capture the fastest evolution of AI technology and changes in consumer behavior in the contemporary digital ecosystem.

Inclusion criteria were strictly defined to maintain focus on psychological antecedentsSelected articles must explicitly address the psychological or behavioral mechanisms of consumer rejection in the context of recommendation systems or AI-powered personalized services. Studies that focused solely on the technical efficiency of algorithms without addressing consumer behavior were excluded from the analysis. Additionally, articles from journals ranked in the lower quartile or conference proceedings that did not undergo a peer-review process were excluded.blind review which are strictly screened to maintain the quality of academic synthesis.

The collected data was then analyzed using a thematic synthesis approach. Each article was dissected to identify psychological variables, the theoretical framework used, and key findings related to resistance. This process involved coding the literature into several broad thematic clusters, such as cognitive barriers, affective reactions, and threats to autonomy. By integrating findings from various industry contexts—from e-commerce to financial services—this method enabled the formation of a robust conceptual framework regarding the dominant psychological factors that drive consumer resistance to AI personalization.

3. RESULTS AND DISCUSSION

3.1. Cognitive Antecedents

The perceived intrusiveness of AI-driven personalization presents significant challenges in consumer acceptance and engagement with automated systems. This cognitive barrier arises when consumers feel that AI-generated recommendations intrude upon their cognitive processes or personal space. Intrusiveness is notably heightened when personalized messages emerge unexpectedly or without user initiation, leading consumers to assess the relevance of these personalized interactions against their sense of intrusion. Research indicates that when personalization exceeds reasonable limits, a cognitive warning response can ensue, culminating in outright rejection of the AI technology (Sutanto et al., 2013; (Raji et al., 2024; . In this context, the proactivity of AI exacerbates feelings of intrusion, demonstrating how the perception of being "forced" into interactions can overshadow the intended convenience of personalization (Sahu & Sankhla, 2025; .

The perception of privacy violations acts as a powerful catalyst for transforming skepticism into active resistance against AI personalization. Communication Privacy Management (CPM) Theory posits that individuals regard their personal data as an asset, protected by boundaries that, when breached, lead to negative emotional consequences (Antón et al., 2010). Studies show that when AI systems aggregate data across platforms to create hyper-personalized profiles, they often elicit feelings of vulnerability and skepticism among users regarding their data's handling, thus igniting self-protective reactions (Li, 2024; Niarossa & Haryanto, 2025). Consequently, the idea that an AI "knows too much" not only burdens consumers with insecurities but also diminishes the perceived value of personalization, pushing users towards withdrawal from digital interactions (Kim & Han, 2025; .

The interplay of intrusiveness and privacy concerns encapsulates what researchers term the "privacy-personalization paradox." Consumers frequently face a cognitive dissonance between their desire for the convenience offered by personalized services and their fear of losing control over personal information (Zhu et al., 2025; Pal et al., 2022). Novel findings reveal that when individuals perceive AI as "creepy," the detrimental aspects of perceived privacy violations significantly overshadow the potential benefits that personalization might offer (Sahu & Sankhla, 2025; Agila, 2025). Cognitive evaluations of risk concerning privacy loss also reflect asymmetry; once AI is deemed to have breached privacy boundaries cognitively, the persistence of perceived intrusiveness clouds future interactions and diminishes trust, regardless of subsequent transparency measures offered by companies (Raji et al., 2024; Meshram, 2022).

Given these cognitive constraints, it is critical for businesses to recognize and address the factors fueling this resistance. The challenge lies in calibrating the intrusiveness of personalized messages to align with consumer privacy sensitivities (Buvaneswari & Swetha, 2024). For instance, activating situational privacy concerns can trigger the “personalization backfire effect,” wherein intrusive recommendations can prove less effective than generic messages (Kim & Han, 2025; Niarossa & Haryanto, 2025). Companies must consider these cognitive limitations as central determinants in determining whether an AI innovation is embraced as an effective digital tool or shunned as a privacy threat (Sahli & Zhai, 2024; Ikram et al., 2014).

The understanding of these dynamics is increasingly vital as the landscape of digital marketing evolves. Companies leveraging AI must strive to balance personalization with respect for consumer privacy, adjusting their methods to minimize perceptions of intrusiveness and build trust among users (Raji et al., 2024; Fussey, n.d.).

3.2. Affective Antecedents

In recent discussions on consumer interaction with artificial intelligence (AI), algorithmic anxiety has emerged as a significant factor influencing consumer resistance. This

anxiety manifests from a perceived lack of control and understanding of AI systems, predominantly due to their opaque or "black box" nature (Yazdani & Darbani, 2023; al., 2023). Consumers often find it difficult to predict or intervene in the decision-making processes of algorithms, leading to feelings of powerlessness and stress regarding algorithmic fairness and transparency (Cui & Mohib, 2025). Research indicates that this anxiety extends beyond merely fearing technical failures; it encapsulates a concern that algorithms may overlook human nuances, ultimately resulting in biased or unfair outcomes (Yazdani & Darbani, 2023; Srinivasan & Sarial-Abi, 2021). The emotional weight of such concerns might lead consumers to withdraw from AI interactions, thereby reinforcing their resistance.

Compounding algorithmic anxiety is the fear of psychological manipulation by AI systems, particularly in the realm of personalized marketing. Consumers may perceive AI-driven personalization as a tool for exploitation rather than utility, fearing their preferences are being artificially molded rather than authentically understood (Menard & Bott, 2024; (Ziakis & Vlachopoulou, 2023; . This meta-emotional state, stemming from concerns about hidden persuasion tactics, can incite defensive reactions and a growing cynicism towards brands (Kronemann et al., 2023). As consumers begin to view AI as an agent of manipulation, their trust diminishes, leading to a more pronounced rejection of AI-based interactions Swart, 2021)Querci et al., 2022). Consequently, as consumers struggle to reconcile their desire for personalized experiences with the fear of being controlled, the imperative for ethical transparency in AI becomes ever more critical (Raji et al., 2024).

Additionally, the pervasive feeling of being "watched" – a manifestation of algorithmic surveillance – significantly shapes consumer attitudes towards AI technology. This phenomenon, often referred to as the digital panopticon, contributes to a sense of constant monitoring that many consumers find unsettling (Neyazi et al., 2023; Longoni et al., 2022). The belief that their actions are continually scrutinized creates an emotional environment that can be detrimental to AI adoption (Kim et al., 2021; Saurwein & Spencer-Smith, 2021). Such persistent vigilance can evoke feelings of creepiness and a loss of emotional safety online, further entrenching the consumer's desire to disengage from AI systems (Ziakis & Vlachopoulou, 2023; Swart, 2021). When AI is perceived more as a surveillance tool rather than as a facilitator of service, the emotional burden it imposes outweighs any potential benefits, solidifying consumer resistance (Giroux et al., 2022).

In summary, understanding algorithmic anxiety, fear of psychological manipulation, and the emotional toll of surveillance is crucial to addressing consumer resistance towards AI technologies. As the digital landscape evolves, ensuring ethical transparency, fostering trust, and mitigating feelings of control loss will be vital in enhancing consumer engagement with AI (Theophilou et al., 2023; Querci et al., 2022).

3.3. Autonomy & Control

The integration of Artificial Intelligence (AI) in personalization strategies presents significant implications for consumer autonomy, leading to resistance against AI-driven systems. Autonomy refers to an individual's ability to self-regulate choices in accordance with personal values without external coercion. However, the structured "choice architectures" created by AI recommendation systems often dictate consumer options, leading to a perceived loss of agency. As a result, consumers may increasingly view AI as dictating preferences rather than serving as a supportive tool to facilitate decision-making processes (Han & Ko, 2025; Chatterjee & PRABHAKAR, 2025; Jakhodia et al., 2025).

The perception that AI infringes on personal choice can instigate psychological reactance, a theory suggesting that individuals will react defensively when their freedom to choose is perceived to be threatened. This tendency can lead consumers to reject highly personalized recommendations that might otherwise be beneficial, as they seek to reassert their autonomy by making choices against AI suggestions (Mumtaz et al., 2025; Hayrapetyan &

Darbinyan, 2025). The phenomenon of "masking," where consumers may deliberately provide inaccurate data to disrupt algorithmic personalization, highlights this trend. Consumers strive to maintain unpredictability as a method of asserting control over their identities in the face of perceived algorithmic determinism (AlJalaud & Hosny, 2024; Babar, 2025).

Furthermore, the concept of "algorithmic paternalism," where companies are seen as manipulating consumer preferences for their commercial gain, exacerbates the issue. Consumers sense a diminished ability to navigate their digital landscapes due to these paternalistic tendencies, leading to diminished trust in AI systems. This erosion of trust is particularly fragile if consumers feel boxed into decision-making patterns dictated by algorithms, as observed in studies assessing the impact of personalization on consumer trust and satisfaction (Löecherbach, n.d.; Hassan et al., 2025; Tehreem, 2025).

Addressing the underlying concerns requires marketers to transcend mere improvements in algorithmic accuracy. Designing AI interfaces that offer users the perception or reality of control is paramount. Options such as manual customization features or transparent feedback mechanisms can help mitigate fears of loss of autonomy. Research highlights that the perceived control consumers feel they have over AI systems can significantly influence their acceptance and satisfaction with such technologies (Hidayat et al., 2025; Danish, 2024; Muralidhar, 2024). For instance, studies underscore that the integration of explainable AI (XAI) techniques in systems can increase transparency, enhancing user trust by providing understandable rationales for decisions made by algorithms (Waykar, 2023; Bauer et al., 2021).

Moreover, there is a need for frameworks that promote ethical AI use, balancing personalization with transparency to foster consumer trust. Consumers are more likely to accept AI-driven recommendations if they perceive the system as transparent and user-centric, allowing them to maintain a degree of agency in decision-making (Guru, 2025; Bodorin, 2025). Efforts to increase user knowledge about AI functionalities and ensuring the ethical design of algorithms are critical for reinforcing trust and autonomy among consumers (Rustamova, 2025; Tehreem, 2025).

In summary, the erosion of consumer autonomy in the face of AI-based personalization stems primarily from the perception of coercive influence exerted by algorithmic systems. Psychological reactance mechanisms illustrate the nuanced relationship between AI interactions and consumer responses, revealing a complex landscape where trust and agency are compromised. To effectively engage consumers, digital marketers and system developers must prioritize the design of transparent, user-centered AI interfaces, thereby restoring the illusion or reality of control that is essential for fostering positive consumer experiences with AI technologies.

3.4. Synthesis of Theory

3.4.1. Synthesis of Theory: Mapping the Conceptual Landscape

The growing implementation of Artificial Intelligence (AI) in personalization strategies has led to significant consumer resistance, necessitating a multi-faceted theoretical examination of this phenomenon. A synthesis of scholarly literature indicates that frameworks such as Communication Privacy Management (CPM) Theory, Psychological Reactance Theory (PRT), and Social Cognitive Theory (SCT) collectively elucidate the complex dynamics at play when consumers push back against AI personalization.

1. **Communication Privacy Management Theory**

Communication Privacy Management (CPM) Theory serves as a pivotal foundation for comprehending consumer data boundary management in the context of AI personalization. CPM posits that individuals navigate their privacy through collective rules, engaging in a dialectical process to manage their personal information (Petronio & Child, 2020). In scenarios

where AI systems operate with insufficient transparency, consumers perceive these actions as violations of their privacy boundaries, leading to what is termed "boundary turbulence" (Chang et al., 2015)(McLaren & Steuber, 2012). When AI systems respect or violate these boundaries, it directly influences consumer perceptions of control over personal data. Such violations are often experienced negatively, eliciting feelings of hurt or betrayal, as consumers might feel their personal boundaries have been disregarded (McLaren & Steuber, 2012).

2. Psychological Reactance Theory

Following the CPM framework, Psychological Reactance Theory (PRT) explains the emotional responses triggering resistance when AI systems intrusively encroach upon established privacy boundaries. According to PRT, perceived threats to autonomy and freedom of choice result in strong opposition to AI interventions (Chang et al., 2015). The interplay between CPM and PRT suggests that when individuals experience a “loss of control” over their personal information, this loss translates into an ethical struggle for preserving their behavioral autonomy. For example, medical AI systems often raise concerns regarding the privacy and autonomy of patients who feel they have diminished control over how their health data is managed and analyzed (Beets et al., 2023; Cooney-Waterhouse et al., 2025).

3. Social Cognitive Theory

Adding depth to this exploration, Social Cognitive Theory (SCT) contributes to understanding the role of self-efficacy in consumer resistance to AI personalization. Literature indicates that a lack of familiarity or confidence in managing digital interactions amplifies algorithm anxiety—where individuals fear not understanding AI systems or their functionalities (Okolo et al., 2024; . This sense of powerlessness correlates with heightened resistance, as consumers navigate the complexities of technology that often foster feelings of vulnerability. Consequently, low algorithmic self-efficacy exacerbates the negative sentiments surrounding AI systems, reinforcing the emotional reactions detailed by PRT.

4. Integrated Framework of AI Resistance

The synthesis of these three theoretical frameworks culminates in an Integrated Framework of AI Resistance, emphasizing that mitigating consumer opposition is not solely a matter of enhancing data security measures but also involves restoring autonomy and increasing transparency in AI functionalities (Okolo et al., 2024; Boudi et al., 2024). By mapping these theories together, it is evident that addressing consumer resistance necessitates an engagement strategy that prioritizes ethical considerations, such as ensuring that AI systems are designed to foster "supportive collaboration" rather than merely "invasive prediction."

In conclusion, understanding consumer resistance to AI-based personalization through the lenses of CPM, PRT, and SCT provides critical insights for both researchers and practitioners. It emphasizes the need for AI systems to evolve towards models that respect consumer autonomy and demonstrate a commitment to transparency. This integrative approach is essential for cultivating consumer trust in AI technologies, ultimately leading to a more ethically aligned personalization landscape.

4. CONCLUSION

This research successfully maps the complex landscape of consumer resistance to AI-based personalization. Key findings confirm that resistance is rooted in the conflict between the desire for convenience and the fear of losing personal control. The three main pillars of resistance—cognitive (intrusiveness), affective (anxiety), and autonomy (loss of agency)—interact to create a psychological barrier that hinders technology adoption. Theoretically, this article expands the discourse on consumer behavior by integrating three major theories (CPM, PRT, and SCT) into a coherent framework of AI resistance. In conclusion,

to overcome this resistance, companies must shift from a data-centric strategy to a human-centric strategy (human-centricMarketers are advised to give users manual control, increase algorithm transparency, and ensure ethical data use to shift the perception of AI from a privacy threat to an empowering tool. Future research should empirically explore the effectiveness of varying levels of transparency (e.g., visual vs. textual explanations) in reducing algorithmic anxiety. Furthermore, longitudinal studies are needed to determine whether this resistance is permanent or will diminish as people's digital literacy increases in the future.

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