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The Future of Marketing: Personalized Customer Engagement through Artificial Intelligence in the Malaysian E-commerce Landscape

Aaron Aw Teik Hong[1], Herison Surbakti[2,*]
[1]Faculty of Management, Multimedia University, Selangor, Malaysia
[2]Information and Communication Technology, Rangsit University International College, Pathumthani, Thailand
*Corresponding author: herison.s@rsu.ac.th (ORCiD: 0000-0003-4193-446X)

Abstract

This research examines how Artificial Intelligence (AI) is used in adapting customer engagement in e-commerce in Malaysia. Many companies are turning to chatbots, recommendation systems, and personalized analytics in AI to enhance customer service and business operational productivity. However, AI integration among Small and Medium-sized Enterprises (SMEs) in Malaysia is still in its early development phases. Technological limitations, budget constraints, and existing regulations pose significant challenges. The study employs a qualitative approach by examining academic journals, industry reports, policy documents, and case studies to investigate the problems and challenges related to AI in marketing personalization. The conceptual framework helps study how an organization's structure and external market dynamics could influence the adoption of AI in organizations. AI technology is found to improve customer satisfaction, drive brand loyalty, and enhance sales performance. Data privacy concerns, limited ethical guidance, weak technology infrastructure, and a lack of technical expertise are issues that have not been properly addressed. The recommendations include incorporating fairness concepts into AI applications, collecting customer feedback, and preparing employees in the workforce for AI technology. This research offers new insights into AI personalization in Malaysia, enabling businesses and policymakers to formulate ethical and comprehensive guidelines for digital advancement.

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1.0 Introduction

Marketing techniques and strategies have undergone numerous changes over the last few decades. This is largely due to the integration of technology into data-driven techniques, as well as the emergence of social media and mobile marketing. Businesses have more access and means to market their products now than ever before. Companies have begun to move toward more personalized interactions due to the growing competition in e-commerce. Instead of using a broad-based approach, businesses are employing targeted strategies with the aid of Artificial Intelligence (AI), which helps automate personal marketing at scale. Through AI, marketers can analyze customer data and tailor their marketing approaches accordingly. AI enables businesses to foster deeper connections with their customers, creating brand loyalty. Over the years, companies have offered meaningful customer experiences by studying information in real-time, foreseeing patterns, and handling activities efficiently with the aid of AI. Machine learning, big data, natural language processing, and deep learning algorithms have advanced AI personalization, which in turn has benefited businesses through better consumer connections and relationships.

AI is enhancing the way businesses interact with customers by enabling them to analyze behavioral and transactional data in greater detail. Amazon and Netflix are among the leading companies that deploy their recommendation systems to learn from user interactions and suggest relevant products and content. Various industries commonly utilize AI chatbots and virtual assistants to offer customers prompt and human-like assistance, leveraging natural language processing and real-time analytics. Such cases suggest the growing shift from passive to active engagement models. In Malaysia, this transformation is accelerating due to the rise in smartphone ownership, government digital initiatives, and the expansion of the middle class. The Malaysia Digital Economy Blueprint (MyDIGITAL) demonstrates the country's intention to lead digital advancements by empowering small and medium-sized enterprises (SMEs) with advanced digital tools. National programs, such as the National eCommerce Strategic Roadmap (NESR), clearly demonstrate a focus on technology-driven competitiveness. Malaysian SMEs are increasingly utilizing AI tools, such as chatbots, dynamic pricing, and personalized content, for their marketing campaigns.

The field of AI personalization in the local e-commerce sector, particularly among SMEs, remains understudied. Currently, the literature primarily focuses on large technology companies in developed nations, with limited attention given to the challenges and outcomes faced by SMEs in emerging markets, such as Malaysia. Additionally, AI adoption is hindered by poor infrastructure, data privacy concerns, and a lack of technical expertise. Furthermore, SMEs face evolving regulatory requirements, such as Malaysia's compliance with the Personal Data Protection Act (PDPA), which creates additional implementation challenges. The application of AI-powered personalization has already begun to reshape the Malaysian e-commerce industry. The business sector utilizes various AI tools to enhance customer interaction and streamline marketing automation. Chatbots, alongside AI virtual assistants, represent the most complex technology that Malaysian companies are rapidly adopting into their operations. This is because of chatbots provide instant solutions to customer problems and deliver fast responses, thereby enhancing customer engagement levels by offering immediate support.

The predictive analytics sector has undergone a substantial transformation due to the application of AI in marketing. Businesses can easily identify essential customer needs to conduct targeted advertising and deliver valuable products or services, resulting in improved sales outcomes. Through AI, Malaysian e-commerce businesses can perform automated price adjustments during transactions based on current market factors, as well as competitor rates and consumer purchasing behaviors. By implementing this practice, organizations achieve a stronger competitive position, resulting in increased profit margins. AI content tools, together with automated email platforms, have started to dominate market usage. AI provides personalized tools that transform customer-specific email content and marketing materials, as well as entire product catalogs, to enhance marketing engagement and drive better sales performance.

The distinctive, transformative power of AI enables visual and voice search optimization as a highly innovative approach. Malaysian e-commerce platforms are adapting their search features to incorporate image and voice recognition technology, as its usage is becoming increasingly prevalent in the market. The implementation of AI-

powered search systems enables users to increase sales through two methods: image and voice command functions that improve customer experience.

Organizations operating in Malaysia must address both data privacy concerns and the need for trust-building and ethical AI management to leverage the advantages of AI-powered customization. All issues take a back seat to data privacy as the most important matter. National jurisdiction data operations for data collection and storage require all Malaysian companies to comply with the Malaysian Personal Data Protection Act (PDPA). Organizations that fail to manage their ethical data practices properly expose themselves to a damaging public perception and may also face potential lawsuits. Small and medium-sized enterprises, along with other companies, encounter significant obstacles due to technological difficulties. Small businesses require both fundamental knowledge and financial backing to deploy advanced AI solutions, yet few of them possess these essential elements. Advanced companies struggle to obtain AI software platforms, along with both essential infrastructure and qualified personnel, due to insufficient financial backing, leading to variable adoption of AI technology.

The changing policies that regulate business compliance create additional challenges for enterprises. Existing business policies regarding AI and data protection must be regularly reviewed and updated due to the rapid pace of technological advancements. Organizations face dynamic challenges due to evolving policies that demand quick adjustments to their compliance procedures. However, the challenges of implementing AI-driven personalization methods should not prevent Malaysia's e-commerce sector from utilizing this technology to transform its marketing approaches. The full benefits of AI-powered engagement become accessible when businesses address privacy issues and provide proper training on AI terminology, while maintaining a commitment to the ethical deployment of AI. The study aims to investigate how personalization using AI enables smaller businesses in Malaysia to interact more effectively with their customers online. Through a qualitative thematic analysis, the research examines the key factors, challenges, and potential effects of AI use in marketing. The research aims to help SMEs, policymakers, and providers of digital solutions understand the practical approach to making AI more responsible and effective.

The remainder of this paper is structured as follows: Section 2 explores relevant literature on AI in marketing and e-commerce in Malaysia; Section 3 outlines how the thematic analysis was conducted; Section 4 shares the developed conceptual framework; Section 5 discusses what these key findings mean for businesses and policymakers; and Section 6 concludes with remarks on the limitations and new research directions.

2.0 Problem Statement

While AI is bringing significant changes to personalized marketing, many SMEs in Malaysia find it challenging to leverage this new technology. According to a 2020 report from the Malaysian Digital Economy Corporation (MDEC), over 60% of SMEs are unaware of how AI can benefit them, with a lack of expertise being the primary contributor (Gao and Liu, 2022). The presence of these barriers, including limited financial resources, privacy issues, and gaps in ethical standards of AI governance, prevents AI personalization tools from being applied effectively. These problems are especially noticeable among SMEs because they lack the expertise, specialized data tools, and proper regulations. Moreover, SMEs are often compelled to adopt new systems before fully understanding the implications due to the rapid development of AI tools. Due to the limited empirical research on how Malaysian SMEs navigate these obstacles, there is a lack of understanding about what facilitates or hinders effective AI personalization, creating a knowledge gap. This study aims to address this gap by analyzing the perceived enablers, challenges, and implications for customer trust in AI-based marketing personalization among Malaysian e-commerce small and medium-sized enterprises (SMEs) through a thematic analysis of secondary data.

2.1 Literature Review

2.1.1 Artificial Intelligence Driven Personalization in E-Commerce

According to Kumar et al. (2024) and Omaish et al. (2024), AI-improved personalization leads to better client satisfaction and greater loyalty toward a brand due to predictive

analytics. Both Amazon and Netflix utilize customer data, demonstrating that AI plays a significant part in business (Bhattacharya, 2019; Mathur, 2023). Ruan and Mezei (2022) note that chatbots provide quicker and more personalized responses to customers. Although recommendation engines streamline the purchasing process, chatbots are the primary factor in ensuring good customer service. Since very few studies explore how Malaysian SMEs utilize these technologies, this study aims to fill this gap.

2.1.2 Artificial Intelligence Adoption Challenges in Malaysian E-Commerce

According to Ahmad et al. (2022), insufficient infrastructural resources and inexperienced workers are the primary reasons for the slow adoption of AI among Malaysian SMEs. Data from MDEC's (2020) most recent study show that over 60% of SMEs are not aware of the advantages AI can bring to their businesses, underscoring a widespread knowledge gap (Nor et al., 2025). As noted by Shan et al. (2016), Ahmad et al. (2013), and Ahmad et al. (2018), AI adoption is hindered by the expense of methods and a shortage of experienced professionals; however, these issues can be better understood when considering government initiatives and cloud-based tools. Currently, research does not provide data on the effects of these barriers on SMEs' strategies related to personalization tools, which this study aims to address.

2.1.3 Ethical Considerations and Artificial Intelligence Governance

A recent paper by Akter et al. (2021) has demonstrated that AI algorithms perpetuate the biases introduced during marketing activities. These insights will teach AI systems to perpetuate these discriminatory patterns when using promotional techniques to an extent, thereby negating marketing content from reaching certain client demographics. These fairness-aware machine learning algorithms will be used in conjunction with the monitoring of AI decisions to combat the identification of organizational bias. According to Naz and Kashif (2025), AI allows marketers to gain customer trust if the following principles of transparency are followed. Companies have a positive opinion regarding the combination of data usage policies and personalization control, which enables AI

recommendations. Indeed, Malaysia joined the ranks of other countries that have already implemented more rigid AI ethics guidelines and consumer data protection regulations. Therefore, organizations must deploy AI governance systems to prevent legal issues and operational damage.

2.1.4 Consumer Attitudes Towards Artificial Intelligence Personalization

According to Mohd Nor (2024), although most Malaysian consumers value AI suggestions, 45% of them are concerned about privacy issues. The research from Akter et al. (2021) supports this, concluding that personalization pleases users, but they often want more control over their data. Even so, most studies tend to focus on general consumer behavior without differentiating between demographics or loyalty outcomes. This study examines the gaps by investigating the impact of trust and transparency on customer engagement in Malaysian small and medium-sized enterprises (SMEs).

2.1.5 The Role of Big Data in Artificial Intelligence Personalization

The application of big data serves as an essential condition for enabling AI-powered personalization solutions in online commerce operations. AI utilizes vast amounts of customer data to deliver targeted marketing initiatives alongside predictive analytical insights. According to Vasilopoulou et al. (2023), big data analytics enables businesses to uncover patterns in consumer behavior, including preferences and buying patterns. Real-time AI processing of customer data helps companies establish effective customer segments while providing personalized treatment across broad markets. Dynamic pricing systems supported by AI leverage big data to adjust product prices continuously and monitor customer activities, competitor pricing, and market demand metrics. The use of AI for marketing becomes ineffective when there are problems with data quality, datasets are disorganized, and data integration is insufficient. According to Carruthers (2022), data silos affect approximately 40% of businesses that manage customer information across multiple distinct systems. Shipping data infrastructure that integrates seamlessly

and performs real-time analysis stands as a prerequisite for companies to achieve AI's maximum capabilities.

2.1.6 Future Trends in Artificial Intelligence Powered Marketing

AI-driven voice and visual commerce are emerging as key trends in personalized marketing. Rabassa et al. (2022) state that the use of voice-enabled assistants will reshape product discovery, while augmented reality tools enhance pre-purchase confidence. These technologies enable clients to view products in advance, which enhances their purchasing prospects. Additionally, sentiment analysis tools also would allow companies to adjust their campaigns in response to social media trends (Bordoloi & Biswas, 2023). Despite this, there is still a shortage of empirical studies on how Malaysian SMEs plan to adopt these advanced technologies. This study helps identify emerging personalization trends within Malaysia's digital roadmap.

3.0 Methodology

A qualitative exploratory design using secondary data will help this study explore AI-driven personalization in e-commerce marketing in Malaysia. A total of eighteen sources used for this report were peer-reviewed articles, reports issued by governments, and academic studies released during the period 2018 to 2024. The choice of documents was guided by a specific sampling approach, prioritizing literature that discussed AI in marketing, personalization strategies, Malaysian SMEs, and ethical and consumer studies. All the included items were in English, searchable in full text, and featured reliable academic sources. Sources that were either too technical, lacking regional aspects, or predated before 2018 were excluded.

The collected materials were examined thematically to pull out prominent ideas and understand common themes. The analysis followed the established six-stage framework for thematic analysis developed by Braun & Clarke (2022). Initial codes were created from multiple reviews of the sources on Microsoft Excel, targeting areas such as

data privacy, chatbot adoption, and customer trust. Subsequently, the codes were grouped into similar categories that represented the key points of the study. Through iterative review and refinement, the paper identified five principal themes: AI personalization strategies, adoption challenges, ethical and governance issues, consumer behaviors, and future trends in AI-driven marketing. A summary table capturing how each source contributed to these thematic categories is provided below:

Table 1: Artificial Intelligence Driven Personalization in Malaysian E-Commerce

Theme	Description	Supporting Sources	Key Examples
AI Personalization Strategies	Methods and tools used to tailor customer experiences, such as recommendation engines, chatbots.	Kumar et al. (2024), Bhattacharya (2019), Ruan and Mezei (2022), Omaish et al. (2024)	"chatbots", "recommendation systems", "automated content"
Adoption Challenges	Barriers to implementation of AI, including financial, technical, and organizational factors.	Ahmad et al. (2022), Shan et al. (2016), Ahmad et al. (2018)	"lack of skills", "infrastructure", "costs", "SME barriers"
Ethical & Governance Issues	Bias, transparency, trust, and data protection in AI-driven systems.	Akter et al. (2021), Naz and Kashif (2025), Carruthers (2022)	"data privacy", "algorithmic bias", "transparency"
Consumer Attitudes	Perceptions and trust in AI personalization among Malaysian consumers.	Mohd Nor (2024), Ruan and Mezei (2022)	"privacy concern", "trust", "convenience", "relevance"
Future Trends	Emerging technologies like voice commerce, AR, and sentiment analysis for personalized marketing.	Rabassa et al. (2022), Bordoloi and Biswas (2023), Vasilopoulou et al. (2023)	"voice assistants", "virtual try-on", "sentiment analysis"

The rapid advancement of AI personalization in Malaysia has led experts to rely on secondary data to supplement missing primary data. Leveraging a range of academic publications provided a holistic presentation of different theoretical and practical insights. However, this approach has some drawbacks, including discrepancies in data quality and missing views from key stakeholders. These issues were addressed by employing strict inclusion criteria, combining various types of data, and implementing a straightforward, methodical analysis process. This methodology provided a comprehensive view of ongoing challenges and developments, laying the groundwork for further empirical examination.

4.0 Conceptual Framework

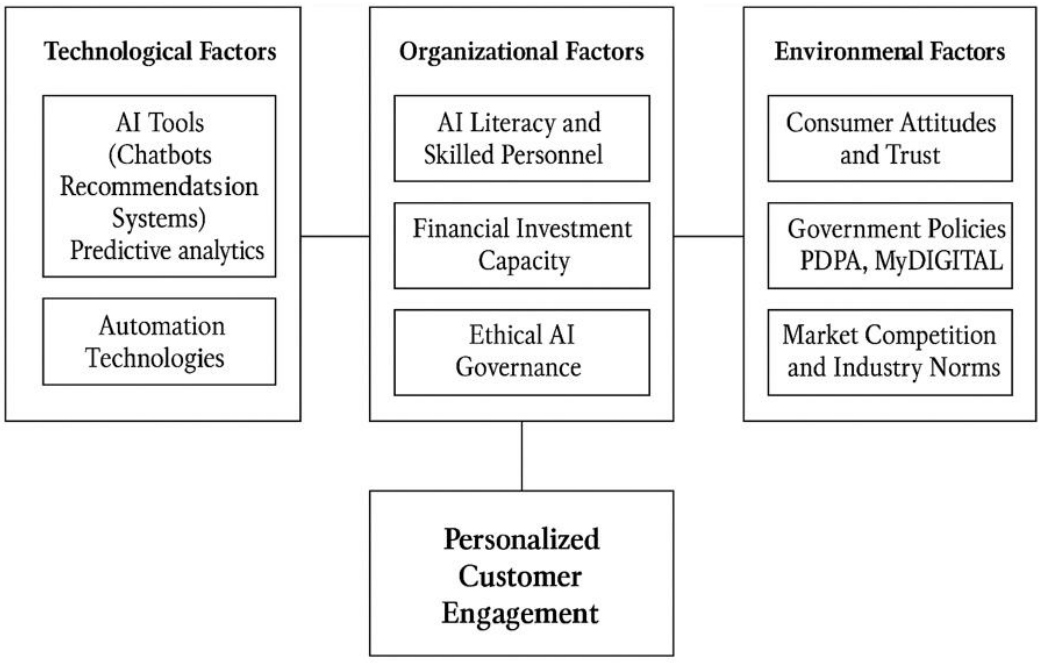

Figure 1: Conceptual Framework

This conceptual framework illustrates the interconnected factors that influence the successful implementation of AI-driven personalization within Malaysian e-commerce,

as well as its impact on customer engagement and business outcomes. The model is organized into three primary domains: technological factors, organizational factors, and environmental factors—each of which contributes uniquely to enabling personalized customer engagement through the use of AI.

Chatbots, recommendation engines, predicting software, and automation tools are considered technological factors. They help businesses personalize customer interactions and tailor marketing strategies based on consumer behavior. A resilient digital infrastructure, clean and accessible data, and platform interoperability are crucial in supporting these tools. Organizational attributes capture internal assets like the AI competency of employees, the availability of skilled personnel, financial investment capacity, and the establishment of ethical AI governance. AI technologies can be adopted, maintained, and scaled optimally by companies through these factors. However, even sophisticated technologies can be less effective without adequate resources and internal readiness. Environmental factors constitute the broader contextual conditions affecting AI adoption. This encompasses consumer attitudes and trust toward AI systems, influencing customers' interactions with personalization efforts. Digital transformation is regulated and encouraged by policy frameworks such as Malaysia's Personal Data Protection Act (PDPA) and strategic initiatives like MyDIGITAL. Besides, market conditions and business standards compel firms to create innovations and personalization to stay relevant.

Personalized customer engagement lies at the center of the model, resulting from the effective alignment between these three domains. Customer experiences are enhanced by AI applications—such as intelligent product recommendations, virtual assistants, dynamic pricing, and personalized content — which are made more relevant, timely, and interactive. This insight further strengthens brand loyalty, increases conversion rates, enhances customer satisfaction, and boosts the number of customers who make repeat purchases. Hence, smart personalization techniques will not only foster customers' involvement with brands but also assist businesses in sustaining growth, achieving increased customer retention, and gaining an edge over competitors within the Malaysian e-commerce environment. The framework is relevant to the study's findings on AI tools, governance, ethical implications, consumer perceptions, trends, and

adoption challenges, as well as to answer the research questions about the effectiveness, barriers, and user perspectives on AI-enhanced personalization within SMEs.

5.0 Discussion

5.1 Technological Implementation and Adoption Gaps

The integration of AI tools, such as chatbots, recommendation engines, and predictive analytics, has visibly enhanced customer satisfaction and increased operational efficiency (Kumar et al., 2024; Ruan & Mezei, 2022). Nonetheless, as discussed in Sub-section 2.1.2, a multitude of Malaysian SMEs still struggle to adopt these technologies due to inadequate digital infrastructure, a lack of skilled workforce, and high costs (Ahmad et al., 2022; MDEC, 2020). Policies such as NESR and MyDIGITAL are helpful for SMEs' strategic planning; however, the scope of the policies needs to be broadened to enable more comprehensive access for SMEs. Therefore, policy and funding, along with active assistance, such as digital upskilling initiatives and subsidized AI technology, are required to bridge the gaps between SMEs and large corporations.

5.2 Ethical Concerns and Generational Perceptions

Concerns surrounding algorithmic bias, explainability, and the ethics of data privacy are quite inhibitive for adoption (Akter et al., 2021). The deepened ageism, fueled by the trust deficit and the absence of empathy in AI decision-making, suggests how older consumers are deeply affected. Recent studies show a generational split in AI acceptance, where Gen Z and millennials are generally more receptive to personalized AI recommendations, while Gen X and baby boomers express higher skepticism over data privacy and algorithmic fairness (Mohd Nor, 2024). Hence, businesses must tailor their personalization strategies to these differing preferences by ensuring transparency and obtaining opt-in consent for privacy-sensitive customers.

5.3 Practical Implications and Industry Case Examples

In practical situations, AI personalization extends beyond customer outreach to encompass automated content production, dynamic pricing, and inventory level prediction. Some of the advanced e-commerce sites in Malaysia, such as Lazada, Shopee, and Zalora, utilize AI systems to enhance interfaces, streamline order processing, and improve user engagement. These cases suggest that AI's operational advantages can be realized, but only if an organization is adequately prepared and has established a certain level of trust with consumers. For policymakers, this calls for sector-specific digital roadmaps and stricter enforcement of Malaysia's PDPA to ensure the ethical deployment of AI. Businesses can meet consumer expectations by utilizing continuous A/B testing, explainable AI, and demographic segmentation.

6.0 Conclusion and Future Research

This research examines the conditions that enable and pose challenges to AI-driven personalization, focusing on Malaysia's e-commerce industry, specifically among SMEs. Five core themes were developed through a thematic analysis of secondary data, which includes strategies for AI personalization, obstacles to technology adoption, ethical governance, consumer perception, and future trends, and are aligned with a conceptual framework that categorizes technological, organizational, and environmental factors. Although the framework offers a holistic lens for understanding AI personalization, it is limited in the context of secondary data. The existing literature mainly discusses global trends, but empirical evidence concerning Malaysian SMEs is limited. Moreover, this study focuses on customer-facing applications while leaving AI's influence on backend functions, such as logistics and procurement, unexplored. The assumption that all businesses are equally ready for digital transformation might ignore differences in their access to technology, employee skills, and infrastructure.

7.0 Future Research and Policy Implications

Future studies should gather primary data directly from Malaysian SMEs through surveys, interviews, or case studies, which could help validate and improve the conceptual framework. By conducting empirical research, the study will become more applicable and reveal specific gaps in real-world implementation.

7.1 Policy and Practice Recommendations

Several key recommendations can be made to support the advancement of AI adoption among Malaysian small and medium-sized enterprises (SMEs). Firstly, in terms of trust and governance, it is essential to implement AI regulations related to data protection, transparency, and explainability. Establishing autonomous auditing bodies and ethical standards for the use of AI will help ensure its responsible deployment. Secondly, fostering public-private partnerships can promote AI integration by creating joint programs that offer subsidized advertising AI tools, educational modules, and SME incubator centers focused on AI-driven advertising. Thirdly, digital upskilling should be prioritized by involving industry representatives to diversify and enrich teaching programs at Malaysian universities, especially by integrating AI content into Business Administration and Marketing curricula. Furthermore, consumer-centric measures are vital; stronger enforcement of the Personal Data Protection Act (PDPA), opt-in mechanisms, and AI explainability features are necessary to build and maintain consumer trust. Lastly, aligning national AI policies with global standards through international benchmarking will ensure that Malaysia keeps pace with rapidly evolving algorithmic frameworks worldwide. Therefore, AI personalization constraints in Malaysia can be overcome through these initiatives, which aim to close the ethical and technical gaps, thereby encouraging more inclusive and responsible innovation.

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Informed Consent Statement: This study did not involve primary data collection from human subjects such as interviews or surveys. Instead, it relied exclusively on secondary data, including peer-reviewed academic publications, government reports, and industry case studies that are publicly available and properly cited. As such, no direct informed consent was required from individual participants. All sources used in the analysis were obtained through ethical academic research practices, and appropriate credit has been provided in accordance with standard citation guidelines. The researchers affirm that no confidential or private data was accessed or analyzed, and no harm or risk to individuals arose from the conduct of this study.

Data Availability Statement: The data are available from the corresponding author upon request

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