

პერსონალიზაცია ციფრულ მარკეტინგში: ტენდენციები, გამოწვევები და შედეგები საქართველოსთვის

Personalisation in Digital Marketing: Trends, Challenges, and Implications for Georgia

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აბსტრაქტი

წინამდებარე ნაშრომი იკვლევს პერსონალიზაციის როლს ციფრულ მარკეტინგში, განსაკუთრებული ყურადღება ეთმობა მის განვითარებას და გამოყენებადობას საქართველოს ბაზარზე. პერსონალიზაცია, რომელიც უზრუნველყოფილია მომხმარებლის მონაცემების შეგროვებითა და ანალიზით და სულ უფრო მეტად მხარდაჭერილია ხელოვნური ინტელექტით (AI), გახდა მომხმარებლის გამოცდილების გაუმჯობესების ცენტრალური ნაწილი მომხმარებლის მოგზაურობის შეძენამდე, შეძენამდე და შეძენის შემდგომ ეტაპებზე. ლიტერატურა მიუთითებს სეგმენტზე დაფუძნებული კომუნიკაციიდან ინდივიდუალურ დონეზე, რეალურ დროში, პროგნოზირებად და მრავალარხიან პერსონალიზაციაზე გადასვლაზე. ამავდროულად, პერსონალიზებული მარკეტინგული პრაქტიკის დანერგვასთან დაკავშირებით წარმოიქმნება რამდენიმე გამოწვევა, მათ შორის მონაცემთა ფრაგმენტაცია, შეზღუდული ორგანიზაციული შესაძლებლობები, მზარდი კონფიდენციალურობის საკითხები და გადაჭარბებულ ან მიკერძოებულ პერსონალიზაციასთან დაკავშირებული რისკები.

საქართველოს კონტექსტში, ინტერნეტის მზარდი ხელმისაწვდომობა და ელექტრონული კომერციის დაჩქარებული ზრდა ხელსაყრელ პირობებს ქმნის პერსონალიზებული მარკეტინგული სტრატეგიების დანერგვისთვის. თუმცა, მოწინავე პერსონალიზაციის დანერგვა კვლავ კონცენტრირებულია მსხვილ ფირმებში, რომლებსაც აქვთ უფრო ძლიერი ტექნოლოგიური ინფრასტრუქტურა, ხოლო მცირე და საშუალო საწარმოები რესურსებისა და უნარების შეზღუდვის წინაშე დგანან. დასკვნები ხაზს უსვამს ინვესტიციების საჭიროებას მონაცემთა ინფრასტრუქტურაში, მარკეტინგული ანალიტიკის განათლებაში და მონაცემთა მართვის გამჭვირვალე, ნდობაზე დაფუძნებულ მიდგომებში. ამგვარად, პერსონალიზაცია ციფრული ტრანსფორმაციის პროცესში მყოფი ქართული კომპანიებისთვის როგორც სტრატეგიულ შესაძლებლობას, ასევე განვითარების გამოწვევას წარმოადგენს.

Abstract

This paper examines the role of personalisation in digital marketing, with a particular focus on its development and applicability in the Georgian market. Personalisation, enabled by the collection and analysis of customer data and increasingly supported by artificial intelligence (AI), has become central to enhancing customer experience across the pre-purchase, purchase, and post-purchase stages of the customer journey. The literature indicates a shift from segment-based communication toward individual-level, real-time, predictive, and omnichannel personalisation. At the same time, several

challenges arise in the adoption of personalised marketing practices, including data fragmentation, limited organisational capabilities, growing privacy concerns, and risks associated with excessive or biased personalisation.

In the context of Georgia, expanding internet penetration and the accelerated growth of e-commerce provide favourable conditions for the adoption of personalised marketing strategies. However, the implementation of advanced personalisation remains concentrated in large firms with stronger technological infrastructure, while small and medium-sized enterprises face resource and skills constraints. The findings highlight the need for investments in data infrastructure, marketing analytics education, and transparent, trust-based approaches to data management. Personalisation thus represents both a strategic opportunity and a developmental challenge for Georgian companies navigating digital transformation.

Introduction

Digital marketing is developing rapidly, and companies and academics are continuously trying to keep pace with its evolution. The landscape is changing even more significantly with the implementation of tools based on artificial intelligence (AI). Personalisation, defined as “a customer-oriented marketing strategy that aims to deliver the right content to the right person at the right time, to maximise immediate and future business opportunities,”¹ lies at the core of digital marketing and AI implementation. Marketers now personalise communication, content, user experience, website and app interfaces, behavioural triggers, recommendations, and messages. Due to technological advancements and AI, personalisation has become faster, more precise, and more accessible.

According to recent industry research, 71% of consumers expect personalised interactions, and 76% become frustrated when they do not receive them.² Moreover, personalised marketing can reduce customer acquisition costs by up to 50% and increase marketing ROI by 10% to 30%, contributing to improved marketing outcomes overall.³

The adoption and sophistication of personalisation are influenced by market structure and the stage of digital development. In Georgia, e-commerce activity increased significantly during the COVID-19 pandemic due to reduced access to physical retail, resulting in a growing number of online consumers. In subsequent years, e-commerce continued to expand, encouraging businesses to prioritise customer experience enhancement through personalisation, including AI-based solutions. With internet access in Georgia reaching 88% (comparable to many European countries), the market demonstrates substantial potential for continued e-commerce growth and, consequently, greater use of digital marketing and personalisation strategies.⁴ Although the adoption of AI in Georgia remains at an early

¹ Tam, Kar Yan, and Shun Ching Ho. “Understanding the Impact of Web Personalization on Customer Behavior.” *Journal of Management Information Systems* 23, no. 3 (2006): 867.

² McKinsey & Company. *Next in Personalization 2021: The Future of Customer Engagement*. New York: McKinsey & Company, 2021.

³ McKinsey & Company. *The Growth Triple Play: Creativity, Analytics, and Purpose*. New York: McKinsey & Company, 2023.

⁴ TBC Capital. *E-Commerce Market Review*. Tbilisi: TBC Capital Research, 2023.

stage, its implementation is primarily concentrated in large companies, especially within marketing and sales analytics.⁵

Based on these observations, examining the role of personalisation in digital marketing and the current stage of AI adoption is essential for supporting the ongoing development of e-commerce in Georgia. The theoretical contribution of this paper lies in analysing the concept of personalisation and its relevance to the Georgian context. The practical contribution includes identifying current trends, challenges, and strategic directions for companies operating in the Georgian market.

The structure of the paper is as follows: first, the theoretical foundations of personalisation are presented; second, current trends are discussed; third, challenges associated with personalisation are examined; and finally, implications for the Georgian market are outlined.

Personalisation in Digital Marketing

Existing research on personalisation in marketing is extensive but fragmented, particularly regarding the types of tools used, the marketing approaches applied, and the stages of the customer journey they address. Therefore, systematisation is necessary to understand how personalisation operates across the pre-purchase, purchase, and post-purchase stages of consumer decision-making.⁶ Reviewing the literature allows the identification of the main forms of personalisation, the data sources they rely on, and the customer experience outcomes they seek to influence.

The Role of Customer Data

Personalisation is grounded in the collection and processing of customer data. Firms accumulate socio-demographic information and behavioural records, which enable them to forecast customer needs and deliver tailored offers.⁷ Every digital interaction, such as viewing a webpage, clicking a link, or selecting a product, contributes to a customer's digital footprint.⁸ This accumulated data serves as the foundation for personalised marketing and the design of seamless customer experiences.⁹

Personalisation Tools Across the Customer Journey

The literature indicates that personalised tools are present at each stage of the customer journey. These tools respond directly to customer needs or facilitate product discovery, including recommendation systems, personalised exposure algorithms, targeted promotions, dynamic messaging, and self-tracking technologies such as geo-targeting and wearable devices.¹⁰

⁵ Business and Technology University (BTU). AI Adoption in Georgian Businesses. Tbilisi: BTU Research Center, 2025.

⁶ Katherine N. Lemon and Peter C. Verhoef, "Understanding Customer Experience Throughout the Customer Journey," *Journal of Marketing* 80, no. 6 (2016): 69–96.

⁷ Michel Wedel and P. K. Kannan, "Marketing Analytics for Data-Rich Environments," *Journal of Marketing* 80, no. 6 (2016): 97–121.

⁸ P. K. Kannan and Hongshuang (Alice) Li, "Digital Marketing: A Framework, Review, and Research Agenda," *International Journal of Research in Marketing* 34, no. 1 (2017): 22–45.

⁹ Sandra Matz et al., "Psychological Targeting as an Effective Approach to Digital Mass Persuasion," *PNAS* 114, no. 48 (2019): 12714–19.

¹⁰ Roland T. Rust and Ming-Hui Huang, "The Service Revolution and the Transformation of Marketing Science," *Marketing Science* 33, no. (2014): 206–21; Wedel and Kannan, "Marketing Analytics for Data-Rich Environments", *Journal of Marketing*, 80(6), 97–121.

Website interface adaptation is also recognised as a form of personalisation. Unlike customisation, where users actively change interface settings, personalisation-driven adaptation automatically adjusts elements such as currency, language, delivery options, and layout based on collected data.¹¹

Customer Experience and Engagement Outcomes

Personalisation is increasingly discussed in relation to customer experience, participation, and engagement. The goal of personalised marketing is not only to influence purchasing decisions but also to strengthen customer involvement, emotional and behavioural loyalty, and co-creation in long-term relationships.¹² Literature identifies specific personalisation tools supporting these outcomes, such as shopping carts, self-organising maps, social networking sites, brand communities, and influencer ecosystems.¹³

Data Management and Privacy Considerations

Since personalisation relies on personal data, effective data governance is essential. Database marketing techniques support the evaluation of customer attitudes and experiences while aiming to reduce privacy concerns through transparent communication (for example, regarding the use of cookies).¹⁴ Mobile shopping applications, recommendation systems, and web-based interaction tools remain central components, complemented by content management systems (CMS) and omni-channel integration, which enable real-time automated responses.¹⁵

Personalisation as Part of Digital Marketing Strategy

Digital marketing, as an overarching domain, unites channels of communication and value delivery to increase engagement, retention, and repurchase intentions.¹⁶ Additional applications linked to personalised marketing include virtual prototyping (such as virtual try-on features) and auto-tagging systems that identify and label visual content using AI.¹⁷ Overall, personalisation is recognised as a central approach for enabling one-to-one marketing, especially with increasing reliance on artificial intelligence in place of rule-based algorithms.¹⁸ Table 1 summarises the aforementioned points on personalisation across the customer journey stages.

¹¹ Wedel and Kannan, "Marketing Analytics for Data-Rich Environments", *Journal of Marketing*, 80(6), 97-121.

¹² A. Varaldo and P. Marbach, "Relationship Marketing: A New Perspective," *European Management Journal* (1995); J. Zhang and Michel Wedel, "The Effectiveness of Customized Promotions," *Journal of Marketing Research* 46, no. 2 (2009): 190-205; Harmeling et al., "Customer Engagement Marketing," *Journal of Marketing* 81, no. 6 (2017): 3-21.

¹³ Harmeling et al., "Customer Engagement Marketing," *Journal of Marketing* 81, no. 6 (2017): 3-2

¹⁴ Roland Rust and Tuck Chung, "Marketing Models of Service and Relationships," *Marketing Science* 25, no. 6 (2006): 560-80.

¹⁵ Kalyanam and McIntyre, "Marketing Management and the Value Chain," 2002; John Hauser et al., "Website Morphing," *Marketing Science* 28 (2009): 202-23

¹⁶ Kumar, V., Dixit, A., Javalgi, R., & Dass, M. (2016). Research framework, strategies, and applications of intelligent agent technologies (IATs) in marketing. *Journal of the Academy of Marketing Science*, 44(1), 24-45.

¹⁷ P.K. Kannan and Hongshuang (Alice) Li (2017) "Digital marketing: A framework, review and research agenda", *International Journal of Research in Marketing*, 34(1), pp. 22-45.

¹⁸ Ming-Hui Huang and Roland Rust, "A Strategic Framework for Artificial Intelligence in Marketing," *Journal of the Academy of Marketing Science* 49 (2021): 30-50.

Table 1. Personalisation tools identified in the literature and their application across the customer journey stages.

Customer Journey Stage	Personalisation Tools & Techniques	Description / Purpose	Key References
Pre-purchase (Awareness & Consideration)	• Recommendation algorithms • Targeted ads & promotions • Geo-targeting & location-based offers • Behavioural tracking & profiling	Helps expose customers to relevant offerings and guide their search and discovery.	Rust & Huang (2014); Wedel & Kannan (2016); Kannan & Li (2017); Matz et al. (2019)
Purchase (Decision & Transaction)	• Personalised website/app interface (language, currency, delivery options) • Dynamic content layout • Mobile shopping apps • Personalized shopping carts • Self-organizing maps	Simplifies decision-making, reduces search effort, and adapts the interface to user characteristics.	Wedel & Kannan (2016); Kumar (2018); Chung, Wedel & Rust (2016)
Post-purchase (Retention & Loyalty)	• Automated email follow-ups • Loyalty program personalisation • Push notifications & re-engagement triggers • Customer journey tracking	Maintains engagement, encourages repurchase, and strengthens customer relationship and loyalty.	Harmeling et al. (2017); Varaldo & Marbach (1995); Zhang & Wedel (2009)
Cross-Journey / Continuous	• Omni-channel integration (web + app + social + offline) • Content Management Systems (CMS) with real-time adaptation • Data-driven customer experience analytics • AI-driven auto-tagging & virtual try-on systems • Wearable device data for contextual personalization	Ensures consistent, adaptive, and seamless personalisation across all touchpoints.	Kalyanam & McIntyre (2002); Hauser et al. (2009); Yadav & Pavlou (2014); Kannan & Li (2017)

Table 1 provides a structured overview of how personalisation tools are applied across different stages of the customer journey. The literature shows that personalisation begins in the pre-purchase stage with data-driven recommendation systems, targeted promotions, and behavioural tracking that guide product discovery. During the purchase stage, personalisation is reflected in adaptive website or app interfaces, customised shopping carts, and mobile applications that simplify decision-making and reduce search effort. In the post-purchase stage, automated follow-up communication and loyalty program personalisation help maintain engagement and encourage repurchase. Additionally, several tools operate continuously across the entire journey, including omni-channel integration, content management systems, and AI-driven analytics, ensuring seamless and adaptive customer experiences.

This structure highlights that personalisation is not a single intervention, but an ongoing, integrated process embedded throughout the customer relationship.

Trends in Personalisation

Personalisation in digital marketing continues to evolve alongside advances in data analytics, artificial intelligence (AI), and customer experience design. Recent developments indicate a transition from broad, static personalisation approaches toward more dynamic, predictive, and context-aware forms. This section outlines the major trends currently shaping personalisation practices.

From Segmentation to Individual-Level Personalisation

Traditional personalisation approaches relied primarily on segmentation, grouping customers based on socio-demographic or psychographic characteristics. However, the increase in available behavioural and transactional data has shifted personalisation toward the individual level. Instead of designing campaigns for “similar” consumers, firms now aim to tailor interactions to the preferences of a single customer. This development is closely linked to advances in machine learning methods, which can analyse large and complex data sets to uncover unique patterns in behaviour, purchase intention, and content preference. As a result, personalisation is becoming more precise, responsive, and customer-specific.

Real-Time and Context-Aware Personalisation

Another significant trend is the move towards real-time personalisation, where marketing messages, recommendations, and interface features change dynamically based on the customer’s immediate context. The context may include device type, time of day, geo-location, browsing path, or even the customer’s emotional state inferred from behaviour patterns. Real-time personalisation reduces the gap between customer intent and marketing response, resulting in more efficient decision-making support and a smoother customer experience. For example, product recommendations may shift instantly after a single click or view, reflecting the customer’s updated interest.

Predictive Personalisation Driven by AI

While earlier personalisation methods primarily reacted to customer behaviour, current approaches increasingly focus on forecasting needs. AI models are able to predict the likelihood of purchase, churn, or product interest, and to determine the next best offer for each customer. Predictive personalisation allows firms to take a proactive approach, addressing needs before they are explicitly expressed. This shift increases marketing effectiveness by aligning offerings more closely with the customer’s decision-making process and reducing reliance on guesswork or manual analysis.

Omni-Channel Personalisation and Journey Integration

Personalisation is no longer restricted to a single platform. Customers interact with brands across multiple touchpoints, and therefore expect continuity across web interfaces, mobile applications, search, social media, and offline environments. Contemporary personalisation strategies aim to

integrate these channels to ensure a unified and coherent customer experience. This requires the synchronisation of customer data and communication logic across systems. Omni-channel personalisation increases the sense of continuity in the customer journey, strengthens brand identity, and reduces friction in transitions between devices or platforms.

Content Personalisation Enabled by Generative AI

The emergence of generative AI has enabled large-scale, automated production of personalised content. Instead of manually crafting different versions of emails, advertisements, or product descriptions, companies can now use AI to generate tailored messages for thousands of customer segments simultaneously. This development expands the scope of personalisation beyond what is offered toward how it is communicated, allowing firms to vary tone, style, and format for different audiences. As a result, personalisation becomes not only more scalable but also more expressive and adaptable.

Privacy-Conscious Personalisation and Consumer Trust

Increasing attention to data privacy has influenced personalisation practices significantly. Regulatory frameworks such as the General Data Protection Regulation (GDPR) have prompted firms to adopt more transparent, consent-based data collection methods. Moreover, customers are increasingly aware of how their data is used and expect clear value exchange when sharing it. This has led to the growth of privacy-conscious personalisation strategies, where customers retain control over the level of personalisation they receive. Trust, transparency, and communication of benefits have become central components of effective personalised marketing.

Emotional and Experience-Based Personalisation

Beyond functional relevance, personalisation strategies are incorporating emotional and experiential dimensions. Instead of simply presenting relevant products, personalisation now aims to create feelings of recognition, comfort, and identity alignment. This may involve tailoring tone of voice, visual style, or brand messaging to individual personality traits or emotional states. Experience-based personalisation contributes to deeper customer engagement and long-term relationship building.

Integration of Wearable and IoT Data

The expansion of wearable devices and Internet of Things (IoT) technologies introduces new forms of context retrieval for personalisation. Data on movement, health metrics, environmental conditions, or proximity to retail spaces can inform hyper-personalised offers and experiences. This trend remains emergent but holds potential for sectors such as retail, wellness, fitness, and transportation.

Challenges in Personalisation

Despite the strategic importance and growing sophistication of personalisation in digital marketing, its implementation remains complex and multifaceted. Organisations often face technological, organisational, ethical, and consumer-related barriers that limit the efficiency and acceptance of personalised marketing practices. The following subsections outline the key challenges identified in the literature.

Data Quality, Integration, and Infrastructure Limitations

Effective personalisation relies on the availability of high-quality, integrated customer data. However, many firms struggle with fragmented data sources, inconsistent data formats, and legacy systems that are not designed for real-time analytics. When customer information is dispersed across multiple platforms, such as CRM systems, website analytics, mobile apps, and offline retail networks, it becomes difficult to construct a unified customer profile. Limitations in data storage, processing capacity, and interoperability reduce the accuracy of personalisation and may lead to irrelevant or inconsistent recommendations. Therefore, technological readiness and data infrastructure development remain foundational but challenging prerequisites.

Organisational Capabilities and Skills Gaps

Personalisation requires not only technological tools but also strategic and analytical capabilities. Firms often lack employees with the necessary skills in data science, AI model interpretation, customer experience design, and marketing-technology coordination. Additionally, successful personalisation demands cross-functional collaboration between marketing, IT, product development, and customer service. In many organisations, these functions operate in silos, which prevents the alignment needed for coherent and continuous personalisation across customer touchpoints. As a result, organisational culture and internal communication become significant determinants of personalisation success.

Privacy Concerns and Consumer Trust

One of the most widely discussed challenges is the balance between personalisation benefits and privacy protection. Personalisation inherently involves collecting and analysing sensitive information about customer behaviour, interests, and identity. When consumers perceive personalisation as intrusive or manipulative, trust may erode, resulting in resistance to data sharing or disengagement from the brand. Regulatory frameworks such as GDPR and increasing consumer awareness further require firms to adopt transparent, consent-based data practices. The perceived trade-off between convenience and privacy, often referred to as the *personalisation-privacy paradox*, complicates the design of personalisation strategies.

Over-Personalisation and Loss of Autonomy

While personalisation aims to improve relevance, excessive or highly predictive personalisation may reduce the consumer's sense of autonomy. When recommendations become too targeted or appear to predict behaviour too precisely, customers may feel that their choices are being influenced or restricted. This can result in psychological reactance, where individuals actively resist suggestions when they perceive control to be threatened. Therefore, firms must balance relevance with subtlety, ensuring that personalisation supports, rather than dictates, customer decision-making.

Ethical and Algorithmic Bias Concerns

AI-driven personalisation systems learn from historical behavioural data. If this data contains biases, the algorithms may reproduce or even amplify unfair patterns in customer targeting, pricing, or content exposure. For example, certain groups may receive fewer promotional opportunities or be guided

toward different product categories based on incomplete or skewed behavioural interpretations. Ethical personalisation, therefore, requires careful monitoring of data inputs, algorithmic transparency, and fairness-oriented system design. These issues are increasingly central to public and academic debate.

Measuring the Effectiveness of Personalisation

Measuring the outcomes of personalisation remains challenging, particularly when effects accumulate gradually across multiple touchpoints. Traditional metrics such as click-through rate or conversion may not fully capture customer satisfaction, loyalty, or long-term value. Moreover, the effectiveness of personalisation is context-dependent: what works for one audience or product category may not translate to another. Firms, therefore, require advanced analytics frameworks that account for longitudinal and behavioural outcomes, which can be resource-intensive to develop.

Implications for the Georgian market

The evolution of personalisation in digital marketing has direct relevance for the Georgian market, where digital transformation is progressing but remains uneven across industries. The growing penetration of internet access, increasing adoption of e-commerce platforms, and rising familiarity with digital services indicate a favourable environment for personalisation-driven strategies. However, the pace of technological integration, organisational readiness, and consumer expectations must be considered when assessing how personalisation can be effectively implemented in Georgia.

Growing Digital Adoption and Consumer Expectations

The widespread increase in online activity during and after the COVID-19 pandemic accelerated the expansion of e-commerce and digital service use in Georgia. As consumers became accustomed to online shopping and platform-based interactions, expectations for convenience, relevance, and seamless user experience grew accordingly. Consumers now increasingly compare local digital services with international standards, including platforms that already employ sophisticated personalisation. As a result, Georgian companies face pressure to enhance personalisation to remain competitive and retain customer attention.

Concentration of AI Adoption in Larger Firms

Although personalisation and AI-driven marketing practices are emerging in Georgia, their implementation is mainly concentrated in large companies, particularly in banking, telecommunications, and large retail chains. These firms have comparatively stronger data infrastructures and analytics capabilities, which enable more advanced personalisation initiatives. In contrast, small and medium-sized enterprises (SMEs), which represent a significant share of the Georgian business landscape, often lack the resources, expertise, or technological foundations required to effectively implement personalised marketing strategies. This uneven adoption may widen the competitive gap between large firms and SMEs unless support mechanisms or accessible technological solutions are developed.

Need for Skills Development in Marketing and Data Analytics

The successful application of personalisation strategies requires cross-disciplinary competencies, including data analytics, marketing technology integration, customer journey mapping, and content design. In Georgia, the availability of specialists with these combined skill sets remains limited. Many organisations continue to rely on traditional marketing approaches without fully leveraging customer data. Higher education institutions and professional training programs have a key role to play in developing these competencies, particularly through curricula that link marketing, technology, and applied analytics. Strengthening human capital in this regard is essential for sustainable adoption of personalisation practices.

Privacy Awareness and Trust Considerations

Personalisation depends on customers' willingness to share data. However, awareness of data privacy risks is increasing among Georgian consumers, paralleling global trends. While regulatory frameworks such as GDPR are influencing local practices, transparent communication regarding data usage and clear demonstration of value exchange (i.e., what consumers gain in return) are necessary to maintain trust. Companies operating in Georgia must therefore balance innovation in personalised marketing with ethical and privacy-conscious data management practices to avoid negative consumer reactions.

Opportunities for Differentiation in Competitive Markets

In many Georgian sectors, particularly banking, e-commerce, hospitality, telecommunications, and digital services, competition is intensifying. As products and pricing become more similar across providers, personalisation offers a meaningful opportunity for differentiation based on customer experience. Firms that can deliver tailored recommendations, adaptive interfaces, and responsive communication may gain advantages in customer loyalty, engagement, and long-term value. Personalisation, therefore, represents not only a technological enhancement but also a strategic tool for market positioning.

Conclusion

Personalisation has become a central component of contemporary digital marketing, supported by advances in data analytics and artificial intelligence. The literature shows a clear shift toward individual-level, real-time, and predictive personalisation that spans the entire customer journey. However, the implementation of personalisation presents multiple challenges, including data integration difficulties, organisational capability gaps, privacy concerns, and risks of over-personalisation or algorithmic bias.

For the Georgian market, these challenges and opportunities are particularly relevant. The expansion of e-commerce and increasing digital engagement create favourable conditions for the adoption of personalised marketing strategies. However, uneven technological readiness across firms and a limited availability of specialised skills may slow the diffusion of advanced personalisation practices. Strengthening data infrastructure, investing in marketing and analytics education, and adopting transparent, trust-based approaches to data use are essential steps for enabling effective personalisation in Georgia.

Overall, personalisation represents not only a technological development but also a strategic opportunity for Georgian companies seeking to enhance customer experience, improve competitiveness, and support long-term value creation in the context of ongoing digital transformation.

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