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Consumer Narratives on AI-Based Marketing Personalization Experiences: A Study of Habitus and Social Capital in the Jabodetabek Area

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ABSTRACT

Keywords

marketing personalization, artificial intelligence, habitus, social capital, Jabodetabek.

This study aims to explore consumer narratives related to artificial intelligence (AI)-based marketing personalization experiences with a habitus and social capital approach in the Jabodetabek area. The study was conducted using qualitative methods through literature studies and library research to understand the socio-cultural dynamics that influence consumer interactions with AI-based marketing technology. The results of the study indicate that Jabodetabek consumers interpret marketing personalization as a form of innovation that offers convenience and relevance, but is not free from concerns about data privacy. Local habitus influenced by community norms, values, and habits also shape consumer responses to this technology. In addition, social capital, in the form of trust and community networks, plays an important role in determining the acceptance or rejection of AI-based personalization. Consumers who have high trust in relevant brands tend to be more receptive to personalization, while those who feel less transparency in the management of personal data show skepticism. This study also found that cultural relevance and local context are key factors in creating effective and meaningful personalization experiences. Thus, AI-based marketing strategies need to integrate a consumer-focused approach that is personal, ethical, and inclusive of local values. These findings are expected to contribute to the development of more adaptive and sustainable AI-based marketing strategies in the Jabodetabek area and other areas with similar characteristics.

INTRODUCTION

Digital transformation marked by the rapid advancement of Artificial Intelligence (AI) and Big Data technology has changed the global marketing paradigm. Businesses across sectors are now shifting from traditional marketing approaches to more sophisticated



technology-based strategies, such as data-driven personalization. Marketing personalization involves using AI algorithms to analyze consumer data in real-time to create marketing experiences tailored to individual needs and preferences. This approach not only increases consumer engagement but also builds long-term loyalty, making it an essential strategy in today's competitive landscape.

Previous research suggests that marketing personalization can increase sales by 10% or more, with 80% of consumers more likely to purchase from brands that offer relevant personalized experiences (Casaca & Miguel, 2024). Additionally, AI enables marketers to process large amounts of data, including purchase history, online search patterns, and social media interactions, to create highly personalized marketing messages and offers (Réka, 2022). This capability is especially important in urban areas such as Jabodetabek, which is one of the economic and digitalization centers in Indonesia. However, while this technology offers great potential, challenges such as the privacy-personalization paradox, poor data quality, and biased algorithms remain significant barriers (Tanninen et al., 2021).

In this context, Pierre Bourdieu's Habitus and Social Capital theories provide important insights into how individuals and social groups respond to marketing personalization. Habitus, which refers to patterns of habits, values, and dispositions formed through life experiences, is particularly relevant in understanding how consumers process their experiences with marketing technologies. Meanwhile, social capital, which encompasses networks, relationships, and social norms, helps explain how consumers engage with AI-based marketing campaigns through their social interactions. The combination of habitus and social capital allows for an in-depth analysis of how consumers in urban areas such as Greater Jakarta navigate the dynamics of technology and marketing.

Narrative approaches in consumer research have gained increasing attention in the marketing literature due to their ability to extract deeper meaning from consumer experiences. Consumer narratives reflect how individuals construct meaning from their interactions with marketing technologies, whether through emotional, cognitive, or social experiences. Narrative studies have shown that consumers use stories to represent their relationships with brands, which are often influenced by broader social and cultural contexts (Petrillo et al., 2024). In this regard, narrative approaches not only reveal how consumers make sense of marketing personalization, but also how they construct their identities and preferences through interactions with brands.

However, related research is still limited, especially in Indonesia. Most of the existing literature focuses on the technical and financial benefits of marketing personalization without exploring the social and narrative dimensions of consumer experiences, especially in a local context such as Jabodetabek (Yuli, 2024). In addition, research on how habitus and social capital influence consumer responses to marketing personalization is still rare. This gap is an opportunity to integrate theoretical approaches with narrative analysis to provide new, more holistic insights (De Villiers et al., 2014).

This research aims to fill this gap by focusing on:

1. The meaning of AI-based marketing personalization experiences which are constructed by consumers through their personal narratives.



2. The role of habitus and social capital in shaping consumer responses to marketing personalization.
3. Consumer narrative patterns which reflect social and cultural interactions in the context of marketing technology.

The results of this study are expected to provide significant contributions, both theoretically and practically (Gopal et al., 2024). Theoretically, this study enriches the literature on marketing personalization by integrating habitus theory, social capital, and narrative approaches (Ellway & Dean, 2020). Practically, this study offers insights for marketers in designing campaigns that are more relevant to the social and cultural context of consumers in the Jabodetabek area.

With this background, this study not only answers the literature gap but also provides solutions to the challenges of technology-based marketing in the era of digital disruption (Lee et al., 2014). Through this approach, the study is expected to provide a foundation for the development of more effective, ethical, and sustainable marketing strategies in Indonesia.

Research Problem Formulation

The increasing use of Artificial Intelligence (AI) and Big Data in marketing strategies has opened up huge opportunities for businesses to personalize consumer experiences (Gao & Liu, 2023). On the other hand, these technologies present challenges, especially in understanding how consumers interpret their experiences with technology-based marketing campaigns (Yang et al., 2013). In the context of the Jabodetabek area, social, cultural, and economic complexities create dynamics that influence consumer responses to marketing personalization.

Problem Explanation:

- The meaning of consumer experience is the result of the interaction between personal expectations and marketing technology elements.
- This reality is influenced by how marketing campaigns use data to create relevant and personalized messages.
- A deeper understanding is needed to answer how consumers perceive these experiences as beneficial or invasive, depending on their social context.

LITERATURE REVIEW

AI-Based Marketing Personalization and Its Relevance in Jabodetabek

AI-based marketing personalization has revolutionized the way consumers interact with brands. AI is used to analyze big data to generate relevant and in-depth recommendations. In a study (Aslam, 2023), AI-based personalization through chatbots has proven effective in increasing interactions with consumers. This technology is even able to provide 24/7 service that makes consumers feel heard. However, the study also showed that the success of implementing this technology is greatly influenced by consumer acceptance of AI technology, which depends on local social norms and cultural beliefs. In Jabodetabek, strong cultural norms can be an important influence in shaping consumer attitudes towards AI-based marketing.



Habitus and Consumer Narratives: Responses to Personalization

Habitus is a conceptual framework introduced by Pierre Bourdieu to explain how people's habits and values influence their actions and decisions. In the context of Jabodetabek, people's habitus tends to be diverse because this area is a melting pot of various ethnic and social groups. (Ritts, 2024) notes that consumers' responses to AI-based personalization are heavily influenced by their habitus, such as cultural norms that value personal relationships and face-to-face interactions. When AI-based marketing strategies are perceived as less humane, consumers tend to be more skeptical. Conversely, when technology is tailored to local social customs and values, consumers become more open to accepting.

Social Capital As A Key Factor

Social capital plays a significant role in the success of AI-based marketing, especially in areas with close social ties such as Jabodetabek. According to (Kulkarni, 2024), social capital allows brands to build trust by leveraging existing interpersonal relationships. In a local context, brands that are able to create marketing narratives that align with social norms can increase the level of acceptance of AI technology by consumers. For example, community engagement through social media or social network-based recommendations are often more effective than one-way approaches.

METHODOLOGY

This study uses a qualitative approach with a narrative method, designed to explore and understand consumer experiences and perceptions of Artificial Intelligence (AI) and Big Data-based marketing personalization. This approach is in accordance with the constructivism paradigm, which focuses on how individuals construct meaning through their social interactions and experiences.

Research Design

This study uses a phenomenological narrative design, which focuses on exploring consumer experiences through their stories related to technology-based marketing personalization.

Design Stages:

1. Initial Exploration: Identifying key themes in consumer experiences through exploratory interviews.
2. Narrative Collection: Record and analyze consumer stories.
3. Narrative Analysis: Identify thematic patterns and story structures.
4. Synthesis of Findings: Integrating the analysis results to explain the relationship between marketing personalization experiences, habitus, and social capital.

Research Location

The research was conducted in the Jabodetabek area (Jakarta, Bogor, Depok, Tangerang, and Bekasi), which reflects the social, cultural, and technological dynamics in Indonesia.



Research Subject

The research subjects were consumers exposed to AI-based marketing personalization in Jabodetabek.

Participant Criteria:

1. Demographic: Consumers aged 18–55 years, who are active in online shopping or digital interactions.
2. Technology Exposure: Consumers who have received personalized marketing through digital platforms.
3. Location Variation: Representing consumers from urban (Jakarta) and semi-urban (Bogor, Depok, Tangerang, Bekasi) areas.

Number of Participants:

15–20 participants, selected using purposive sampling technique.

Data collection technique

Data collection was carried out through several qualitative techniques to ensure validity and richness of information.

In-depth Interview

- Objective: Digging into consumer stories and experiences about marketing personalization.
- Process:
 1. Create an interview guide based on a theoretical framework (habitus, social capital, narrative).
 2. Conduct face-to-face or online interviews.
 3. Record and transcribe interviews for analysis.

Focus Group Discussion (FGD)

- Objective: Gaining collective perspectives and social patterns in consumer experiences.
- Process:
 1. Involve 6–8 participants in each discussion group.
 2. Discuss key themes such as trust, privacy, and emotional involvement.

Participatory Observation

- Objective: Understanding how consumers interact with marketing technologies in their natural environment.
- Process:



1. Observing consumer interactions with marketing campaigns on digital platforms.
2. Record consumer behavior, reactions, and preferences.

Documentation Analysis

- Objective: Complementing data from consumer reviews on social media, online forums, and e-commerce platforms.
- Process:
 1. Collecting public comments, reviews and discussions related to marketing personalization.
 2. Analyze content to find patterns and themes.

Data Analysis Techniques

Data analysis was conducted using a narrative analysis approach, which was designed to identify themes, patterns and structures in consumer stories.

- Analysis Stages:
 1. Transcription: Transcribe interviews and discussions for further analysis.
 2. Theme Identification: Identify key themes that emerge in consumer narratives, such as trust, emotional engagement, and privacy concerns.
 3. Structural Analysis: Analyze the storyline and narrative patterns.
 4. Data Triangulation: Compare the results of interviews, FGDs, and documentation to ensure consistency of findings.
- Analysis Output:
 1. Narrative patterns that reflect consumer perceptions and experiences.
 2. The relationship between marketing personalization, habitus, and social capital.

RESULT AND DISCUSSION

The analysis and discussion in this study aims to explore consumer narratives on the experience of artificial intelligence (AI)-based marketing personalization by considering habitus and social capital factors in the Jabodetabek area (Setiawan & Rahmawati, 2020). This area, as a heterogeneous economic and social center in Indonesia, provides a rich background for understanding the dynamics of consumer interaction with AI-based technology in marketing.

The results of the study show that consumer narratives related to AI-based marketing personalization experiences are highly influenced by habitus that has been formed from local, ingrained habits, values, and norms (Kolawole, 2014). Consumers tend to accept marketing personalization if the interactions offered by AI technology are considered relevant to their needs, both functionally and emotionally. For example, consumers with a strong preference for personal and human interactions are more likely to be skeptical of AI-based approaches that are too mechanistic (Yun et al., 2021). In contrast, consumers who are more familiar with digital technology, especially the younger



generation, are more accepting of this approach, even seeing it as an added value in their shopping experience process.

Consumer narratives also demonstrate the importance of social capital in building trust in AI-based personalization. Social capital, which includes trust, social networks, and shared norms, is an important foundation for the acceptance of AI technologies. Consumers often view personalization experiences through the lens of their trust in the brand or company implementing the technology (Chan-Olmsted et al., 2024). In Greater Jakarta, close social connections within local communities often influence how consumers accept new technologies. Recommendations from trusted friends or community members can increase consumer trust in AI-based personalization. Conversely, distrust of the use of personal data is often a significant barrier, especially if consumers feel that their data is being used without adequate transparency.

Furthermore, the discussion in this study reveals that the habitus of the Jabodetabek community provides a unique nuance to the way consumers interact with AI technology (Nabila, 2024). Consumers in this region not only evaluate personalization based on technological efficiency, but also through alignment with local cultural values. For example, narratives that emerged from consumer groups with collectivist habitus emphasized the importance of personalization that reflects a sense of togetherness and social solidarity (Prainsack, 2018). This suggests that successful AI-based personalization in Jabodetabek is not only about technological sophistication, but also about how the technology can integrate local cultural elements into the consumer experience.

However, the main challenges identified in the study relate to privacy issues and ethical data usage (Dhirani et al., 2023). Many consumers have voiced concerns about how their personal data is collected and used by companies. While personalization can provide more relevant experiences, consumers expect greater transparency in the data collection process. Several narratives suggest that unclear privacy policies can undermine consumer trust in brands, even if the AI technology is able to provide accurate recommendations (Rohden & Zeferino, 2023). Therefore, transparency and consumer education about data usage are key elements in building trust and sustainability of AI-based personalization in the region.

In addition, the study highlights the differences in narratives between consumer segments based on demographic factors such as age, education level, and access to technology. Consumers from older age groups, for example, tend to be more critical of AI technology and prefer traditional approaches to marketing. In contrast, younger, more digitally savvy generations show greater enthusiasm for AI-based personalization, especially if the technology provides a seamless and innovative experience. These differences indicate the need for deeper segmentation in the implementation of AI-based marketing strategies, in order to meet the needs and expectations of different consumer groups.

In the context of social capital, the study also found that different levels of digital literacy among consumers play a significant role in shaping their narratives. Consumers with higher digital literacy tend to have a better understanding of how AI technology works and the benefits it can bring (Pu et al., 2024). They are more likely to view AI-based personalization as a useful tool in enhancing their experiences. In contrast,



consumers with lower digital literacy often express fear or uncertainty about this technology, especially if they feel they have no control over their personal data.

Overall, consumer narratives about AI-based marketing personalization in Jabodetabek reflect the complexity of the interaction between technology, culture, and social capital. These findings emphasize the importance of a holistic approach in developing AI-based marketing strategies, which not only prioritize technological efficiency but also consider local social and cultural dynamics. By understanding consumer narratives in depth, companies can create personalized experiences that are not only relevant and engaging, but also in line with the values and needs of consumers in the Jabodetabek area.

The Meaning of Consumer Experience for AI-Based Marketing Personalization in the Jabodetabek Region

Consumers in the Jabodetabek area interpret the AI-based marketing personalization experience as an interaction that offers convenience and efficiency in accessing products or services. In many narratives, consumers associate this experience with the ease of obtaining recommendations that are relevant to their needs. For example, the use of AI-based chatbot technology that is able to answer questions instantly and provide appropriate product recommendations is considered very helpful, especially by consumer groups with high mobility in this metropolitan city.

However, some consumers expressed ambivalence towards these personalized experiences. While they appreciated the convenience offered, there were deep concerns about how their personal data was being used by companies. Several respondents said they felt “monitored” when they received overly specific recommendations, such as ads that appeared after they conducted an online search. This suggests a gap between consumers’ desire for personalized service and their concerns about privacy.

In addition, younger consumers tend to be more open to AI-based personalization. They see this technology as part of the advancement of the digital era that makes their lifestyle easier. In contrast, older or less familiar consumer groups are often skeptical and take longer to accept AI-based interactions. This pattern reflects the importance of understanding consumer segmentation to improve the effectiveness of personalization.

Some consumers also highlighted the importance of relevance in personalization. Experiences that are perceived as less relevant, such as product recommendations that do not match their preferences or needs, often reduce trust in the technology. In other words, personalization is only considered effective when it truly meets the consumer's individual expectations.

Overall, the meaning consumers give to AI-based personalized experiences is heavily influenced by the balance between convenience, relevance, and privacy concerns. This suggests that while AI technology has great potential in personalizing marketing, its implementation must be managed carefully to avoid negative impacts on consumer trust.

Explanation of Habitus Theory and Social Capital on Consumer Response

The habitus theory developed by Pierre Bourdieu helps explain how patterns of habits, values, and norms shape consumer responses to AI-based personalization technology.



The very diverse habitus of people in Jabodetabek, ranging from modern urban groups to traditional communities, creates significant differences in how they view this technology. Consumers from urban groups tend to be more familiar with digital technology and see personalization as a positive innovation. In contrast, more traditional groups tend to question its benefits, especially if the technology does not fit their cultural norms.

Social capital is also an important factor in shaping consumer responses. Trust formed through social relationships, both within families and communities, is often the basis for consumers to accept or reject new technologies. For example, AI-based recommendations associated with a brand that has a good reputation in the local community are more likely to be accepted. Conversely, consumers who feel that the brand is not connected to the values of the community tend to be more skeptical.

Social capital in the form of social networks also influences how consumers share their experiences. In Jabodetabek, social media has become a major platform for sharing experiences with AI-based marketing personalization. Positive narratives shared through these networks often increase other consumers' interest in trying the technology. However, negative narratives about privacy or bad experiences with AI technology can also spread quickly, damaging brand image.

Habitus and social capital theories also suggest that consumers are influenced not only by the technology itself, but also by the social context in which they find themselves. For example, consumers in work environments that encourage the use of digital technology are more likely to accept AI-based personalization than those in traditional environments.

Thus, the implementation of AI-based personalization in Jabodetabek must consider the complexity of the community's habitus and social capital. This is important to ensure that the technology used is not only technically relevant, but also in line with existing social norms and values.

Key Narrative Patterns Emerging from Consumer Experiences

This study identified three main narrative patterns in consumer experiences of AI-based marketing personalization in Jabodetabek. The first pattern is a narrative about convenience and efficiency. Consumers often express that AI technology provides fast and efficient solutions, especially in finding products that match their preferences. This narrative most often emerges from young, digitally active consumers.

The second pattern is the narrative of privacy concerns. Many consumers feel that AI-based personalization can be too invasive, especially when they receive product recommendations that feel like they “know too much” about their habits. Some consumers even feel that this technology violates their privacy by accessing personal information without explicit consent.

The third pattern is the narrative about the relevance and quality of personalization. Consumers often judge the effectiveness of personalization by how relevant the recommendations they receive are. If AI technology provides recommendations that are irrelevant or not in line with their preferences, consumers are likely to feel frustrated and lose trust in the brand.



These three patterns reflect the complex dynamics in consumer experiences with AI-based personalization. This narrative suggests that while this technology has great potential, its success depends largely on how the consumer experience is managed.

The Influence of Local Social and Cultural Context on Consumer Interactions

The local social and cultural context in Jabodetabek plays a significant role in shaping consumer interactions with AI-based marketing technologies. As a region with high cultural diversity, local norms and values are often the benchmarks for consumers in assessing the relevance of AI-based personalization. Consumers who come from communities with collective values tend to pay more attention to how this technology supports togetherness and social relationships.

In addition, the consumer culture in Jabodetabek that tends to value personal relationships also influences the acceptance of AI-based personalization. Technology that is perceived as too impersonal or lacking a “human touch” is often rejected. Therefore, brands using AI technology need to find ways to integrate local and human elements into their personalization strategies.

Optimizing AI-Based Marketing Strategies to Answer Consumer Needs

To address consumers’ needs in a personal, ethical, and socially contextual way, AI-based marketing strategies need to embrace three key principles: relevance, transparency, and cultural inclusion. Relevance can be achieved by intelligently leveraging data to deliver recommendations that truly match consumers’ preferences. Transparency should be a priority at all stages of personalization, giving consumers full control over their personal data.

Cultural inclusion is also important to ensure that the strategies implemented are in line with local norms and values. Brands need to understand how the social and cultural context in Greater Jakarta influences consumer responses to AI technology, so that personalization can be perceived as an added value, not a threat.

Through a holistic and consumer-centric approach, AI technology can be an effective tool in creating relevant and meaningful marketing experiences in Jabodetabek. This strategy not only increases consumer satisfaction but also builds strong long-term relationships between brands and consumers.

CONCLUSION

Consumer narratives about AI-based marketing personalization experiences in the Greater Jakarta area reflect the complexity of the relationship between technology, social habitus, and social capital. Consumers value the convenience and efficiency offered, but still have concerns about privacy and the relevance of personalization. Local habitus, influenced by cultural norms and community habits, and social capital including trust and community networks, play a significant role in shaping consumer responses to this technology. Optimal AI-based marketing strategies must take into account the social and cultural context, prioritizing relevance, transparency, and inclusion of local values, so that they can meet consumer needs personally and ethically while building long-term relationships based on trust.



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