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Artificial Intelligence in Social Media Marketing in Bangladesh: Business Practices, Consumer Perceptions and Challenges

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Abstract

Artificial intelligence (AI) is changing social media marketing by helping businesses create content, target audiences, improve customer engagement and optimize advertising campaigns. However, its growing use also raises concerns about data privacy, transparency and consumer trust. This qualitative study explores how businesses and marketers in Bangladesh experience AI in social media marketing, which adoption barriers they face and how consumers perceive AI-driven personalized marketing. Using purposive sampling, 45 semi-structured in-depth interviews were conducted, of which 30 complete interviews were retained, and ten interviews were analyzed in depth through thematic analysis guided by the Technology Acceptance Model (TAM) and consumer trust and privacy perspectives. The analysis identified six themes: AI-enabled content creation and operational efficiency; personalized targeting and advertising optimization; analytics, customer insight and trend identification; automated customer engagement; privacy, accuracy and ethical concerns; and human judgement, skills and contextual adoption challenges. Business respondents generally reported conditional trust in AI, whereas consumer respondents reported low trust and a strong preference for transparency, consent and control over their data. Tentative differences between smaller and larger firms are also discussed. The study contributes to understanding AI-driven social media marketing in Bangladesh by placing business and consumer perspectives side by side and by extending TAM with trust and privacy considerations. Its findings may help businesses develop more effective and responsible marketing strategies and support policy attention to transparency, data protection and consumer confidence.

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***Keywords**: Artificial intelligence, Social media marketing, Consumer trust, Data privacy, Personalized marketing, Technology Acceptance Model, Bangladesh.*

Introduction

Artificial intelligence (AI) is changing how businesses communicate with customers, understand their needs and promote their products (Farivar et al., 2026; Tangari et al., 2026). Through machine learning, natural language processing and generative AI, businesses can analyze customer data, create marketing content, respond to customer queries and deliver more personalized messages (Hermann & Puntoni, 2024; Kshetri et al., 2024; Weijun & Mohib, 2025).

These developments are particularly important in social media marketing, where businesses must compete for attention and maintain continuous engagement with their audiences (Bartoloni & Ancillai, 2024; Kumar et al., 2025). However, the growing use of AI also raises concerns about data privacy, content accuracy, transparency and consumer trust (Cloarec et al., 2024; Lefkeli et al., 2024; Srivastava & Gurme, 2026). In developed countries, AI has become an established part of marketing practice. A survey conducted by the American Marketing Association in September 2024 found that nearly 90% of the marketers surveyed had used generative AI tools at work, with writing and content creation among the most common uses (American Marketing Association, 2024). Consumer responses, however, are not uniformly favorable. Research indicates that perceived authenticity, disclosure of AI involvement and the sense that shared information may be exploited all shape how audiences react to AI-generated or AI-personalized communication (Carney et al., 2026; Kirk & Givi, 2025; Lefkeli et al., 2024; Wu, 2026). Across Asia, AI is also gaining ground as businesses explore new ways to reach customers. A Google-commissioned study of Asia-Pacific marketers classified 65% of surveyed brands as AI adopters, although maturity levels differed markedly across markets (Google, 2024). Consumer attitudes vary as well: a 2024 YouGov survey found that 52% of consumers in India were more likely to buy from a company using AI, compared with 35% in Indonesia (Shah, 2024). These differences suggest that the benefits of AI must be weighed against local consumer expectations and levels of acceptance (Alaoui et al., 2026; Moiz et al., 2026).

Beyond efficiency gains, AI is also changing the form that brand communication takes on social media, which raises questions of authenticity. Generative AI allows brands to produce text, images and entire digital personas at low cost, and virtual influencers created through computer-generated imagery and/or AI are increasingly adopted because of their scalability, adaptability and perceived safety (Audrezet et al., 2025). Research on generative AI-enabled virtual influencers also shows that audience responses depend on how realistic and human-like these personas appear (Sorosrungruang et al., 2024). Consumer reactions are not uniformly favorable. Song et al. (2024) found that consumers perceive brands endorsed by virtual endorsers as less authentic than those endorsed by humans, an effect that weakens when the endorser shows aesthetic imperfections. Similarly, Wang et al. (2025), using a survey of 444 participants, showed that anthropomorphic generative AI in chatbots and promotional posters increases purchase intention through perceived social presence and trust, but that disclosing AI-generated content weakens the effect of anthropomorphism on social presence. Taken together, these studies suggest that the commercial value of AI-generated communication depends on how authentic it appears and how openly its origin is communicated. This question has been examined largely through experimental and survey designs, leaving open how practitioners and consumers in emerging markets make sense of these trade-offs in everyday practice. A second tension concerns personalization and privacy. The data that make AI-driven marketing effective are the same data that make consumers cautious. Liyanaarachchi et al. (2024), in a qualitative study of 28 followers of virtual influencers, introduced the "multi-privacy paradox", arguing that data vulnerability, cybercrime and fake profiles create an unbalanced privacy risk when the entity that audiences interact with is not human. Vu et al. (2026) similarly show that consumer trust in AI-enabled e-commerce is not a fixed attitude but a continuously adjusted, experience-based judgement shaped by the personalization–privacy paradox. In their study, transparency and user control emerged as critical antecedents of trust, although their effectiveness varied across consumer pathways. These findings imply that perceived usefulness and perceived ease of use, the core constructs of the Technology Acceptance Model, are unlikely to explain acceptance on their own, and that trust, transparency and perceived control need to be considered alongside them. They also support qualitative inquiry, which can capture how people reason about these trade-offs in context. Whether the same reasoning applies among Bangladeshi businesses and consumers, whose digital

environment is shaped by rapid platform growth and an evolving regulatory framework, remains largely unexplored.

Bangladesh provides an important context for examining these developments. Social media has become a major channel through which businesses promote products, communicate with customers and build brand awareness (M. K. Das et al., 2026; Hossain et al., 2025; Sultana et al., 2024), and DataReportal (2025) reported 64.0 million social media user identities in the country in October 2025, which highlights the scale of the digital audience. As businesses explore AI-powered content creation, audience targeting, chatbots and advertising optimization, these tools may improve marketing efficiency and customer engagement (A. Das et al., 2026). However, their value also depends on how marketers use customer information and how consumers respond to personalized content (Cloarec et al., 2024; Tangari et al., 2026). Recent Bangladeshi research has examined organizational readiness and barriers to AI adoption among small and medium-sized enterprises (SMEs) (Islam et al., 2026; Solaiman et al., 2026), consumers' intentions to use AI-based online shopping platforms (Hossain & Biswas, 2024), perceptions of AI-driven personalized advertising (Alam et al., 2026; Honey, 2025) and the relationship between privacy concerns and trust in AI-driven e-commerce (Shithii et al., 2026). The policy environment is also changing. In October 2025, Bangladesh's interim government approved a Personal Data Protection Ordinance that applies to entities processing personal data in Bangladesh and to foreign entities handling information about Bangladeshi citizens (The Daily Star, 2025), which raises the stakes for data-driven marketing. Despite this emerging body of work, little qualitative evidence exists on how businesses and marketers in Bangladesh actually experience AI in social media marketing, or on how those experiences compare with consumers' own accounts of personalization, privacy and trust (Alaoui et al., 2026). This study therefore aims to explore the use of AI in social media marketing in Bangladesh, to identify barriers to its adoption and to examine consumer perceptions of AI-driven personalized marketing. More specifically, it asks how business practitioners use AI in social media marketing, which challenges they encounter and whether these challenges differ between smaller and larger firms, and how consumers perceive AI-driven personalization, privacy and trust. The study is theoretically guided by the Technology Acceptance Model (TAM) (Davis, 1989), which serves as a sensitizing framework for understanding how perceived usefulness and perceived ease of use shape business adoption, and by consumer trust and privacy perspectives that explain consumers' reactions to AI-driven marketing (Durgha Devi & Arumugam, 2026; Srivastava & Gurme, 2026). The remainder of the paper reviews the literature, describes the methodology, presents and discusses the findings, and sets out the study's contributions, applications, limitations and conclusions.

Literature Review

Artificial intelligence has become an important part of digital marketing by helping businesses understand customer behavior, create content, analyze data and improve communication with their audiences (Kshetri et al., 2024). In social media marketing, AI-powered tools support audience segmentation, automated responses, content recommendations, sentiment analysis and advertising optimization (Srivastava & Gurme, 2026; Teepapal, 2025). These applications allow marketers to base decisions on customer information rather than relying only on traditional marketing practices (Alam et al., 2026; Wang, 2025). Reviews of this fast-growing literature, including a two-decade synthesis of social media marketing research (Bartoloni & Ancillai, 2024) and more recent reviews of AI in social media marketing and consumer behavior (Kumar et al., 2025; Riandhi et al., 2025; Ribeiro et al., 2026), identify personalization, predictive analytics and service automation as prominent applications, while privacy, algorithmic bias and transparency remain continuing concerns (Beyari & Hashem, 2025; Jain et al., 2024). AI tools can assist marketers in preparing captions, generating images, developing promotional ideas and adapting content for different audiences, which may reduce the time required to produce marketing materials (Joshi et al., 2025; Kshetri et al., 2024). Consumer reactions to such content, however, depend on how it is perceived. Research on the AI-authorship effect shows that consumers can

respond negatively to AI-generated marketing communications when they question their authenticity (Kirk & Givi, 2025), and a growing body of work examines whether disclosing AI involvement helps or harms trust and engagement (Balaban & Phua, 2026; Carney et al., 2026; Do et al., 2026; Wu, 2026). Verification signals have also been proposed as a way of sustaining trust in AI-generated advertising (Sarran & Datt, 2026). Personalization is another important application of AI. By analyzing customer interests, online activities and previous interactions, AI systems can help businesses deliver more relevant advertisements and recommendations (Hermann & Puntoni, 2024). Teepapal (2025) found that AI-enabled personalization was associated with higher trust, perceived usefulness and privacy concerns, and that trust and perceived usefulness, but not privacy concerns, were positively related to engagement. Tangari et al. (2026) further showed that tracking awareness and electronic word-of-mouth homophily shape trust in AI-driven personalization on social media.

AI-powered chatbots and automated messaging systems can help businesses respond to customer queries quickly and provide support outside normal working hours (Lee & Breckon, 2025; Sidra & Wagan, 2025). AI can also assist marketers in examining engagement rates, identifying customer preferences, monitoring campaign performance and adjusting advertising strategies (Khandelwal et al., 2024; Mohd Amin et al., 2025). Firm-level research has begun to examine the relationship between AI marketing usage and firm performance (Mu & Zhang, 2025), but realizing such benefits depends on more than the availability of technology, since businesses also need appropriate digital resources, employee skills and the ability to interpret the information generated by AI tools (Alaoui et al., 2026). In influencer marketing, data-driven tools can help compare audience characteristics and engagement patterns, yet the perceived trustworthiness of the endorser remains important for consumer responses (Zhang & He, 2025). Predictions and engagement metrics, moreover, do not always reflect customers' actual intentions, so human judgement remains important when interpreting analytical results (Farivar et al., 2026; Jain et al., 2024). Although personalized marketing can improve relevance, it can also make consumers feel that businesses are monitoring their online activities too closely. This tension is commonly discussed as the personalization–privacy paradox, which Cloarec et al. (2024) reconceptualize through a transformative privacy calculus on social media. Lefkeli et al. (2024) found that sharing information with AI rather than a human can impair brand trust, because consumers infer a larger audience for their information and feel exploited. Nusir et al. (2026) showed in a social commerce setting that personalization value strengthens algorithmic trust whereas privacy concerns weaken it, and that transparency disclosure did not by itself reduce privacy concerns. Similarly, Vu et al. (2026) describe consumer trust in AI-enabled e-commerce as a continuously adjusted judgement shaped by AI performance, transparency practices and perceived data governance. Evidence from other emerging markets points in the same direction: trust, relevance and usefulness shaped purchase intentions toward AI-powered personalized advertising in Vietnam (An & Ngo, 2025), consumer trust has been identified as central to AI-driven social media marketing in emerging markets (Moiz et al., 2026; Rahman, 2026), digital trust influences purchase decisions in response to social media marketing cues (Erislan et al., 2026), and the conditions under which personalization drives purchases depend on relevance, privacy and transparency (Qadri et al., 2026). Pierre et al. (2026) additionally show that consumer aversion toward AI in marketing communication is related to brand perceptions and purchase intention.

Region-specific evidence on trust and privacy in Bangladesh is still limited and mixed. Alam et al. (2026) found that consumer trust in AI, personalization, discounts and previous buying behavior strongly shaped perceptions of AI-driven personalized advertisements, whereas privacy concerns did not. Shithii et al. (2026), studying 250 users of AI-enabled e-commerce, reported that privacy concerns were positively rather than negatively related to trust in AI and consumer behavior, and that social influence was the strongest predictor. Honey (2025) examined how attitudes toward personalized advertising shape the buying behavior of millennials in Bangladesh, Hossain and Biswas (2024) applied TAM to explain consumers' intentions to use AI-

based online shopping platforms, and Emon et al. (2025) studied AI-powered content moderation and social media engagement. These studies are predominantly quantitative and consumer-oriented, and their findings on privacy do not fully match the concerns that dominate the international literature. The regulatory context is also moving quickly: the Personal Data Protection Ordinance approved in October 2025 is described as the country's first comprehensive data protection framework and covers entities that process personal data within Bangladesh as well as foreign entities that handle information about Bangladeshi citizens (The Daily Star, 2025). How marketers and consumers interpret AI-based personalization in this evolving environment has not yet been examined qualitatively. On the business side, research on AI adoption in Bangladesh has focused mainly on SMEs. Solaiman et al. (2026) combined the technology–organization–environment framework with diffusion of innovation theory to examine organizational readiness and intentions toward AI adoption, paying attention to digital literacy and government support. Islam et al. (2026), drawing on interviews with SME owners, technology experts and government officials in Dhaka, identified barriers to the adoption of agentic AI that include slow internet speeds, limited knowledge and skills, inadequate infrastructure, weak government support, high costs and the absence of a legal framework. Faruk et al. (2025) similarly examined the factors that encourage the use of ChatGPT in marketing. How AI adoption challenges differ across business sizes, however, remains underexplored. Kalleparambil and Akoum (2025) argue that SMEs may be more agile in adopting AI than larger organizations, whose approaches are more scale-driven, but that SMEs also face distinctive constraints such as limited resources, insufficient AI expertise and weaker data infrastructure, while European evidence connects AI adoption in SMEs to innovation (Segarra-Blasco et al., 2025). Organizational adoption and consumer acceptance are related but distinct issues, and understanding both requires attention to business experiences as well as to consumer concerns about personalization, privacy and trust (Alaoui et al., 2026). Theoretically, the Technology Acceptance Model proposes that perceived usefulness and perceived ease of use shape the acceptance of new technology (Davis, 1989). The model has been extended in AI-related marketing contexts by adding value, trust and privacy considerations. For example, Durgha Devi and Arumugam (2026) combined TAM with a value-based approach to explain digital natives' intention to accept AI-led campaign personalization, and Hossain and Biswas (2024) used TAM to study AI-based online shopping platforms in Bangladesh. Other acceptance frameworks, such as the unified theory of acceptance and use of technology, have also been applied (Ghabban et al., 2025; Shithii et al., 2026), but TAM's two core constructs are parsimonious and well suited to guiding the interpretation of open-ended accounts of why practitioners adopt or hesitate to adopt a tool. Because AI-enabled marketing relies on the collection and processing of personal data, trust and privacy perspectives are needed to explain consumer reactions (Srivastava & Gurme, 2026; Teepapal, 2025). Combining the two lenses allows the present study to examine why businesses adopt AI, what limits adoption and how consumers evaluate the resulting personalized marketing. TAM is not tested here as a causal model; it serves as a sensitizing framework, as explained in the methodology. Taken together, the literature shows that AI can support content creation, customer targeting, engagement, data analysis and advertising optimization (Alam et al., 2026; Kshetri et al., 2024), and that transparency, privacy and trust condition how consumers respond (Cloarec et al., 2024; Nusir et al., 2026). Three limitations nevertheless constrain what is known about Bangladesh. First, most Bangladeshi studies of AI-driven marketing are quantitative, consumer-side surveys (Alam et al., 2026; Honey, 2025; Shithii et al., 2026) and offer limited insight into how practitioners experience and manage AI in everyday social media marketing. Second, business-side research concentrates on organizational readiness and barriers in SMEs in general (Islam et al., 2026; Solaiman et al., 2026) rather than on social media marketing practice, and it rarely compares smaller with larger firms. Third, marketer and consumer perspectives are usually studied separately, even though conceptual work argues that organizational implementation and consumer acceptance of AI-driven personalization need to be bridged (Alaoui et al., 2026). The reviewed literature therefore offers little qualitative evidence that places the accounts of marketers and consumers side by side in Bangladesh, particularly after the introduction of a new data protection framework. This study addresses that gap through

qualitative interviews and thematic analysis that examine business practices, adoption challenges across firm sizes, and consumer perceptions of privacy and trust within a single design.

Research Methodology

This study aims to examine how businesses and marketers in Bangladesh use artificial intelligence in social media marketing and the challenges they face, and how consumers perceive AI-driven personalized marketing on social media, focusing on privacy concerns and trust. A qualitative research approach using in-depth interviews was chosen to gather rich and detailed insights into these experiences. The following paragraphs describe the research design, participants and sampling, data collection and data analysis, and they also address researcher reflexivity and ethical considerations. The study adopted an interpretive qualitative design to explore how artificial intelligence (AI) is changing social media marketing in Bangladesh. It focused on the experiences and opinions of businesses and marketers, as well as consumers' perceptions of AI-driven marketing, particularly in relation to personalization, privacy and trust. Qualitative methods are particularly suitable for exploring complex perceptions, attitudes and experiences that may not be captured through quantitative techniques (Braun & Clarke, 2006; Malterud et al., 2016). In-depth interviews were conducted to collect detailed and personal insights from participants regarding their views on AI adoption in marketing, the role of personalization, concerns about privacy and issues surrounding trust. A total of 45 in-depth interviews were conducted with participants selected through purposive sampling, an approach suited to studies that require participants with direct knowledge and experience of the phenomenon (Ayhan, 2025). Of these, 15 interviews were incomplete and were excluded, and the remaining 30 complete interviews were retained as the final sample. The 30 participants were divided into two groups. The first group, consisting of 15 participants, included business owners, digital marketing managers and marketing strategists involved in the marketing and advertising sectors, particularly those familiar with or responsible for AI-driven social media marketing strategies, from industries such as e-commerce, telecommunications, retail and technology. The second group comprised 15 regular social media users who had been targeted by AI-driven personalized marketing on platforms such as Facebook, Instagram and YouTube. To capture a diverse range of perspectives on privacy concerns and trust, consumers were selected to vary in age, gender, education and geographic location within Bangladesh. Although 30 complete interviews were available, ten interviews (Interviews 01 to 10) were selected for in-depth thematic analysis, and this decision requires explanation. Thematic analysis depends on close, repeated engagement with each transcript, so the depth of analysis rather than the number of transcripts determines the richness of the resulting themes (Braun & Clarke, 2006). Braun and Clarke (2021) caution that data saturation is an uncertain criterion for thematic analysis and recommend justifying sample size by the quality and sufficiency of the analysis. Malterud et al. (2016) similarly argue that the number of interviews needed depends on the information power of the data, which increases when the study aim is narrow, the sample is specific and the dialogue is strong, and Guest et al. (2006) found that most themes emerged within the first twelve interviews in a relatively homogeneous sample.

Semi-structured in-depth interviews were used as the primary data collection technique. This approach allowed participants to express their opinions and experiences in their own words while ensuring that the main research topics were covered. Open-ended questions were used to explore the benefits of AI in social media marketing, including content creation, audience targeting, customer engagement and advertising performance. The interviews also explored concerns about data privacy, consumer trust, ethical issues and barriers to AI adoption. Follow-up questions allowed the researcher to obtain further details when relevant to the research objectives. The interview data were analyzed using thematic analysis to identify recurring ideas and patterns relevant to the research objectives, following the phases described by Braun and Clarke (2006): familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and reporting. The selected interview responses were read repeatedly to identify meaningful statements and initial codes, and related codes were

then grouped into broader categories that were used to develop the main themes. The initial coding produced ten candidate themes. During theme review, overlapping themes were merged or redefined: the themes on content creation and on cost and time saving were combined, as were the themes on personalized targeting and advertising optimization, and the themes on data-driven decisions, influencer and trend identification and predictive customer insight. This reduced the set to six distinct themes, each defined by a separate analytic idea and set of codes (Table 2). The themes were used to organize and present the findings concerning the opportunities and challenges of AI in social media marketing in Bangladesh. The Technology Acceptance Model was used as a sensitizing framework rather than as a model to be tested. Perceived usefulness and perceived ease of use (Davis, 1989) directed attention to the benefits and difficulties that business respondents described, while trust and privacy risk were treated as extensions that capture how consumers evaluate AI-driven personalization (Durgha Devi & Arumugam, 2026; Hossain & Biswas, 2024). Themes were therefore interpreted abductively: they were first generated from the data and were then related to these constructs in the findings and discussion. TAM is not used to justify hypotheses, and no relationships between constructs are statistically tested. Reflexivity was considered throughout the study. The author is an academic in business administration, and so the interpretation inevitably reflects the researcher's disciplinary perspective and may favor business-oriented readings of the data (Berger, 2015).

Findings

The findings are presented in two parts. The first part summarizes the structured profiles of the 30 interviewees (Table 1), and the second presents the six themes derived from the in-depth analysis of ten interviews (Table 2), supported by illustrative quotations. In keeping with the interpretive approach, this section describes what participants said, and its relationship to prior studies is examined in the discussion.

Table 1: Profiles and views of interview respondents

No.	Role/Profession	Perception of AI Integration in Marketing	Privacy Concerns	Trust in AI-Driven Marketing
01	Marketing Manager (E-commerce)	AI allows for more precise targeting of customers, increasing marketing efficiency.	Concern about how consumer behavior data is harvested and shared without consent.	Trusts AI for precision but demands strict privacy policies
02	Digital Marketing Consultant	AI helps analyze consumer behavior and optimize campaigns	Worries about transparency and unauthorized data collection	Trust in AI tools for efficiency, but cautious about data handling
03	Business Owner (Retail)	AI helps reach customers with personalized offers, boosting sales	Concern over customer data being mishandled or exploited	Moderate trust in AI, but values consumer consent and privacy
04	Social Media Manager	AI streamlines ad placement and personalization, resulting in better conversions	Privacy concerns related to how consumer data is being tracked	Trusts AI, but concerned about ethical considerations
05	Small Businesses	AI provides better targeting based on consumer insights	Concern about how much personal information is being gathered	Trusts AI for delivering relevant content but wants more transparency
06	Running Campaigns	AI is a useful tool for digital marketing, offering valuable data analysis	Concern about picking the right tools and usage of AI data for analysis	Concerns over consumer trust and ethical AI use
07	Content Strategist (Fashion Brand)	AI helps tailor content to audience preferences, improving engagement	Privacy issues around tracking and consumer behavior	Trusts AI when ethical standards are followed
08	Digital Marketer (Food Industry)	AI allows for tailored marketing strategies, improving targeting	Concern about consumer data breaches	Strong trust in AI, but believes data protection should be prioritized

No.	Role/Profession	Perception of AI Integration in Marketing	Privacy Concerns	Trust in AI-Driven Marketing
09	CEO (Startup)	AI tools provide actionable insights that help startups grow and target effectively	Concern over data security and unauthorized access	Moderate trust, but prefers ethical AI use
10	Technology Consultant	AI simplifies customer targeting and increases marketing effectiveness	Concern about AI's data collection practices	Trusts AI but expects transparency in how data is used
11	Brand Manager (Cosmetics)	AI improves customer engagement through personalized marketing	Worries about personal data misuse and customer privacy violations	Trust is strong but needs clear, transparent data protection policies
12	Marketing Director (Apparel)	AI enhances marketing strategies by offering data-driven insights	Privacy concerns regarding sensitive consumer information	Trusts AI tools but demands compliance with data security standards
13	Senior Executive (Automobile)	AI helps identify target audiences and improve marketing strategies	Concern over consumer data protection and unethical AI practices	Trusts AI when businesses prioritize ethical practices
14	Digital Marketing Strategist	AI helps marketers reach the right audience with personalized ads	Concern about privacy violations and data misuse	Moderate trust, expects transparent data policies
15	Business Consultant (Hospitality)	AI drives efficient marketing by targeting customers based on behaviors	Concern over how consumer data is stored and shared	Strong trust in AI when transparent data protection measures are in place
16	Social Media Analyst	AI improves content targeting and consumer engagement	Privacy concerns about data transparency and third-party access	Trusts AI tools, but prefers clear policies regarding user data
17	CEO (Local E-commerce Platform)	AI has revolutionized marketing, improving targeting and customer experience	Worries about consumer backlash and privacy violations	Strong trust in AI but advocates for stricter privacy policies
18	Founder (Technology Startup)	AI improves marketing efficiency and personalization	Concerns about consumer data being shared without consent	Trusts AI tools but demands ethical AI practices
19	Marketing Head (Tourism Industry)	AI allows for better customer segmentation, leading to more effective marketing	Concern over customer data being misused or exploited	Trust in AI is strong but expects full transparency on data usage
20	Active Social Media User	Enjoys relevant, personalized ads but is concerned about being overly targeted	Privacy concerns about how much personal data is being tracked	Distrustful of AI, prefers more control over data usage
21	Active Online Shopper	Appreciates relevant ads but feels like personal information is over-exposed	Concerns about data collection without informed consent	Distrustful of AI, demands transparency on how data is handled
22	Frequent Online Shopper	Finds personalized marketing useful, but privacy concerns are ever-present	Concern about over-collection and misuse of personal data	Distrustful of AI in marketing, wants more control over personal information
23	Social Media User (Tech-Savvy)	Likes personalized recommendations but dislikes the feeling of being watched	Privacy concerns about third-party access to personal information	Suspicious of AI, prefers opt-in data models

No.	Role/Profession	Perception of AI Integration in Marketing	Privacy Concerns	Trust in AI-Driven Marketing
24	Social Media User (General)	AI-based ads are often aligned with interests, but still intrusive at times	Concern about excessive data usage and tracking	Low trust in AI-driven ads, prefers more transparency in data usage
25	Marketing Manager (E-commerce)	AI enhances targeting and marketing precision	Concern about data collection methods and consent	Trusts AI but prefers companies to follow strong data security measures
26	Digital Marketing Expert	AI offers significant advantages in segmenting audiences and improving targeting	Worries about consumer backlash and over-reliance on AI tools	Moderate trust, calls for more transparent data handling practices
27	Assistant General Manager (Manufacturing)	AI is crucial for business scalability and reaching the right customers	Concerns about privacy regulations and data protection	Strong trust in AI tools but prefers clear policies regarding data use
28	Founder (E-commerce Platform)	AI tools greatly improve the personalization of social media marketing	Concerns about excessive data collection and misuse	Trust in AI depends on transparency and user consent
29	Digital Marketing Consultant	AI improves engagement and optimizes marketing strategies	Concern about data security and the misuse of customer information	Trusts AI but expects full compliance with ethical guidelines
30	Social Media Enthusiast	AI-driven personalized marketing enhances content relevance but feels intrusive	Worries about data manipulation and falsification	Distrustful of AI, prefers opt-in consent models for data usage

Source: *Author's interviews.*

Table 1 shows that business respondents widely viewed AI as a way to target customers more precisely and to run campaigns more efficiently, while also voicing privacy concerns. Respondents holding roles such as marketing manager, digital marketing consultant and marketing head in telecommunications (Respondents 01, 02 and 05) described AI as improving targeting and the optimization of campaigns, and the brand manager in cosmetics and the CEO of a local e-commerce platform (Respondents 11 and 17) welcomed its operational efficiency but worried about how consumer data are collected, stored and shared. Nearly all business respondents expressed moderate to strong trust in AI tools, but this trust was almost always conditional on transparent data policies, consent, ethical practice or compliance with data security standards. Consumer respondents (Respondents 20 to 24 and 30) took a different position. They liked relevant, personalized content and found it convenient, yet they described feeling watched or over-targeted, worried about the extent of data tracking and third-party access, and expressed low trust or distrust in AI-driven marketing, together with a preference for opt-in consent and greater control over their data. Both groups therefore converged on the importance of transparency, consent and ethical data handling, but they differed in the level of trust they were prepared to extend.

The thematic analysis of ten interviews produced six themes: AI-enabled content creation and operational efficiency; personalized targeting and advertising optimization; analytics, customer insight and trend identification; automated customer engagement; privacy, accuracy and ethical concerns; and human judgement, skills and contextual adoption challenges. The first four themes mainly describe the perceived usefulness of AI for business respondents, whereas the last two concern the limits of that usefulness, namely trust and privacy risk on the one hand and the skills and context needed to use AI well on the other.

Table 2: Themes and key codes from the thematic analysis

Theme	Key codes	Analytic link
Theme 1: AI-enabled content creation and operational efficiency	Caption generation, image creation, video generation, content ideas, automated writing, reduced workload, faster content production, lower marketing costs, time saving	Perceived usefulness
Theme 2: Personalized targeting and advertising optimization	Audience preferences, interest-based targeting, personalized messages, customer segmentation, ad performance, campaign adjustment, budget optimization, conversion tracking	Perceived usefulness
Theme 3: Analytics, customer insight and trend identification	Social media analytics, engagement metrics, performance tracking, trend detection, influencer selection, audience–influencer fit, interest and purchase prediction, informed decisions	Perceived usefulness
Theme 4: Automated customer engagement	Chatbot interaction, quick responses, 24/7 support, customer queries, escalation to a human	Perceived usefulness and ease of use
Theme 5: Privacy, accuracy and ethical concerns	Data privacy, inaccurate information, algorithmic bias, consent and transparency, customer trust, ethical AI use	Trust and privacy risk (TAM extension)
Theme 6: Human judgement, skills and contextual adoption challenges	Human judgement, creative originality, AI skills, employee training, local language and cultural context, cost and resource constraints	Perceived ease of use; skills and context

Source: *Author's interview analysis.*

The first theme, AI-enabled content creation and operational efficiency, reflects how participants used AI tools to prepare captions, post ideas, images, short videos and promotional messages more quickly than before, which helped them maintain a regular posting schedule with limited staff and marketing budgets. The time saved was valued, but it was never treated as a replacement for checking, and drafts were edited to fit the product, the audience and the brand before publication. Cost savings were also qualified, since some tools require paid subscriptions and training, so the real savings depended on the tool and on how it was used.

> *"AI helps us prepare captions and post ideas quickly. We can generate a draft and then edit it according to our product and customers. It saves time, but we still need to check the content before posting."* ***(Interview No. 01)***
>
> *"For a small business, hiring a designer and content writer for every task can be expensive. AI tools help us prepare a first draft and plan posts faster. We still need to edit the work, but the workload becomes easier to manage."* ***(Interview No. 05)***

The second theme, personalized targeting and advertising optimization, shows that participants used AI to identify audience interests, tailor messages to different customer groups and adjust campaigns according to performance instead of showing the same content to everyone. Facebook and other platforms were central to this work, and AI-enabled advertising features were used to test creative content, identify audience segments and allocate advertising budgets. At the same time, participants did not treat automated recommendations as final. They compared platform suggestions with their sales goals, local context and the reliability of the data before acting on them.

> *"When we understand what people are interested in, we can prepare different messages for different audiences. AI can help us identify those patterns instead of showing the same content to everyone."* ***(Interview No. 02)***
>
> *"We look at the campaign results and then adjust the audience or the advertisement. Some platform recommendations are useful, but we do not follow everything blindly. We compare the results with our sales goals before making changes."* ***(Interview No. 06)***

The third theme, analytics, customer insight and trend identification, captures the value participants placed on AI-generated reports on reach, clicks, engagement and campaign performance, which helped them decide which content, audiences and advertising schedules to prioritize. They also used AI tools to notice emerging topics and popular formats, to shortlist influencers and to anticipate what customers might be interested in next. Yet they were consistently cautious about interpreting these outputs. High engagement alone did not prove that an influencer was credible or suitable for a brand, predictions were not guarantees, and the available data might not represent every customer group. Participants therefore combined AI insight with direct customer feedback and knowledge of the local market.

> *"The reports help us see which posts get more responses and which advertisements perform poorly. We can use that information to change the content or audience but we still need to understand what the numbers mean for our business."* ***(Interview No. 04)***
> *"AI can help us notice which topics or videos are becoming popular. That gives us ideas for campaigns. But when selecting an influencer, we also need to check whether the person matches our brand and whether followers trust them."* ***(Interview No. 07)***
> *"The data can give us an idea of what customers may be interested in next. It is useful for planning, but we cannot assume every prediction will be correct. We also listen to customers and observe what is happening in the market."* ***(Interview No. 08)***

The fourth theme, automated customer engagement, relates to the use of chatbots and automated replies. Participants reported that these tools allowed them to answer simple questions about price, delivery or availability even at night or during busy campaign periods. Automation was seen as unsuitable for complex questions or complaints, for which a real person was still needed.

> *"Customers often message us at night or when we are busy. Automated replies can answer simple questions about price, delivery, or availability. But if a customer has a specific problem, a real person needs to respond."* ***(Interview No. 03)***

The fifth theme, privacy, accuracy and ethical concerns, shows that business participants recognized that AI can produce incorrect information or misleading visuals, which can harm a business's reputation, and that careless handling of customer information can erode trust. They described the need to review generated materials, avoid deceptive claims and follow platform rules and privacy requirements. The structured profiles in Table 1 show that these concerns were shared, in stronger form, by consumers, who linked personalization to a sense of being tracked and who tended to distrust AI-driven marketing unless consent and transparency were assured.

> *"AI sometimes produces information that is not correct, so we must check everything before publishing. We also need to be careful with customer information. If people feel their data is being misused, they may stop trusting the business."* ***(Interview No. 09)***

The sixth theme, human judgement, skills and contextual adoption challenges, reflects participants' view that effective social media marketing still requires human creativity, judgement and knowledge of customers. Limited training, uncertainty about tools, language limitations and overreliance on automated output were mentioned as challenges, and local expressions and cultural details were seen as needing human editing. AI was therefore described as something to be combined with marketing skills rather than as a complete replacement for people.

> *"AI is useful, but it cannot fully understand every local expression or the feelings of our customers. We need people who can edit content, make creative decisions, and check whether the message is appropriate. Training is also necessary."* ***(Interview No. 10)***

Differences between smaller and larger businesses can also be observed, although firm size was not systematically recorded and any comparison is therefore tentative and based on respondent roles and the content of the interviews. Participants who owned or led small firms and start-ups, such as the retail business owner and the start-up CEO (Respondents 03 and 09), and the participant who spoke about the position of small businesses (Interview 05), emphasized cost,

workload and the ability to produce content without hiring specialists, and they were concerned about customer data security and consent. Marketing leaders in telecommunications, apparel and automobile companies (Respondents 05, 12 and 13), who are more likely to work in larger organizations, framed their concerns in terms of compliance with data security standards, ethical practice and transparency toward consumers, and a manufacturing executive (Respondent 27) referred to privacy regulations and data protection. Resource and skill constraints were therefore most visible in accounts from smaller businesses, whereas governance, regulatory and reputational concerns were more prominent among those from larger ones, although privacy concerns were shared by both.

Discussion

The findings show that business respondents primarily value AI for its usefulness: faster content production, sharper targeting, better analytics and round-the-clock responses. In TAM terms, perceived usefulness dominates the business accounts. This agrees with international evidence that marketers adopt generative AI mainly to raise productivity and creative output (American Marketing Association, 2024), with Google's finding that most AI use cases among Asia-Pacific marketers currently focus on productivity, with creativity expected to follow (Google, 2024), and with Bangladeshi work that explains intentions to use AI-based platforms through TAM constructs (Hossain & Biswas, 2024). The emphasis on efficiency in smaller firms also resonates with accounts of AI as a way for resource-constrained organizations to achieve more with less (Kalleparambil & Akoum, 2025). A second result concerns human oversight. Participants did not describe AI as autonomous; they edited drafts, questioned recommendations and kept people in the loop for complaints and local expressions. This is consistent with research showing that consumers respond less favorably when AI-generated content seems inauthentic (Kirk & Givi, 2025) and that disclosure and verification practices influence trust and engagement (Carney et al., 2026; Do et al., 2026; Sarran & Datt, 2026; Wu, 2026). Participants' concern about language and cultural fit adds a context-specific dimension that international studies seldom address, and it is consistent with Bangladeshi evidence that limited knowledge and skills hinder AI adoption (Islam et al., 2026). The finding that predictions and engagement metrics need human interpretation echoes cautions in the broader literature (Farivar et al., 2026; Jain et al., 2024).

The clearest contrast between the two groups concerns trust. Business respondents typically reported moderate to strong but conditional trust in AI, whereas consumer respondents reported low trust, discomfort with being tracked and a preference for opt-in consent. These consumer accounts agree with international findings that sharing information with AI can impair brand trust (Lefkeli et al., 2024), that privacy concerns weaken algorithmic trust in AI-personalized social commerce (Nusir et al., 2026) and that transparency and user control are important antecedents of trust (Vu et al., 2026). They also support the personalization–privacy paradox, in which consumers value relevant content but resist the data practices that produce it (Cloarec et al., 2024). However, the accounts contradict two recent Bangladeshi survey studies. Alam et al. (2026) found that privacy concerns did not significantly shape perceptions of AI-driven personalized advertisements, and Shithii et al. (2026) found that privacy concerns were positively related to trust in AI and consumer behavior. Several explanations are possible. Closed-ended survey items may capture behavioral intentions that persist despite concern, which is itself an expression of the privacy paradox, whereas interviews give consumers room to voice reservations that do not necessarily translate into abstention. The consumer interviews in the present study were also few and purposively selected, whereas the quantitative samples were larger and drawn from e-commerce and social media users. The present findings should therefore be read as showing how consumers articulate their concerns rather than as evidence that such concerns reduce use.

The gap between marketers' trust and consumers' distrust deserves attention in its own right. Marketers in this study were aware of privacy risks and asked for stricter policies, which suggests that responsible practice is recognized as a business concern. Nevertheless, business trust in AI

was higher than consumer trust, a pattern that supports the argument that organizational implementation and consumer acceptance must be considered together rather than assumed to move in step (Alaoui et al., 2026). This gap is likely to matter more as the Personal Data Protection Ordinance, which covers entities that process the personal data of people in Bangladesh (The Daily Star, 2025), shapes expectations about consent and transparency, and several respondents, including those from larger firms, already referred to regulations and data protection standards. The tentative contrast between smaller and larger firms adds nuance to existing research on AI adoption in Bangladesh. Resource and skill constraints in smaller firms are consistent with the barriers that Islam et al. (2026) identified among Bangladeshi SMEs, including limited knowledge and skills and high costs, and with the emphasis on organizational readiness in Solaiman et al. (2026). At the same time, the smaller-firm participants in this study readily used low-cost AI tools for drafting and planning, which partly supports the view that SMEs can be agile adopters (Kalleparambil & Akoum, 2025). Accounts from larger firms focused less on cost and more on governance and compliance, which is consistent with the suggestion that larger organizations' adoption is more scale-driven and exposed to ethical governance and data quality issues (Kalleparambil & Akoum, 2025). Because firm size was not recorded systematically, these observations are best treated as propositions for future testing. From a theoretical perspective, the findings suggest that perceived usefulness explains why business respondents adopt AI, that perceived ease of use is less a matter of operating the tools than of having the skills to judge and edit their output, and that trust and privacy risk explain much of the consumer side of the picture. This supports extending TAM with trust and privacy constructs for AI-driven marketing (Durgha Devi & Arumugam, 2026; Teepapal, 2025) and with organizational readiness variables when firm-level adoption is studied (Solaiman et al., 2026).

Research Contributions

This study makes three theoretical contributions. First, it provides qualitative evidence from Bangladesh that places the accounts of marketers and consumers side by side, responding to calls to bridge organizational implementation and consumer acceptance of AI-driven personalization (Alaoui et al., 2026). Second, it shows how TAM can be extended in an AI-marketing context: perceived usefulness explains business adoption, but ease of use is better understood as the skill to supervise AI output, and trust and privacy risk operate as essential extensions that explain why consumers respond differently from marketers (Durgha Devi & Arumugam, 2026; Teepapal, 2025). Third, it offers a context-sensitive qualification of quantitative Bangladeshi findings on privacy (Alam et al., 2026; Shithii et al., 2026) by documenting consumers' own language of tracking, consent and control. The managerial contributions are equally distinct. The study gives marketers a grounded picture of where AI delivers value in Bangladeshi social media marketing, namely content drafting, targeting, analytics and routine customer service, and where it needs human supervision, namely accuracy, brand voice, complaints and local language. It shows that consumers' trust is conditional on transparency, consent and control, which gives businesses a practical basis for designing data practices that consumers can accept. It also indicates that smaller and larger firms face different priorities, with skills and cost constraints more visible in the former and governance and compliance concerns more visible in the latter, which can help platform providers, trainers and policymakers target their support.

Theoretical Applications

The framework developed in this study can be applied in several ways. The six themes and the TAM-plus-trust-and-privacy lens can serve as a starting codebook for qualitative or mixed-methods studies of AI-driven marketing in other sectors, such as tourism and hospitality, where social media marketing is already significant in Bangladesh (Hossain et al., 2025). They can also inform quantitative models that test perceived usefulness, trust, privacy concerns and social influence together (Shithii et al., 2026), and that add organizational constructs from the technology–organization–environment framework to compare firms of different sizes (Solaiman et al., 2026). Because consumer trust appears to be a continuously adjusted judgement rather than a fixed attitude (Vu et al., 2026), longitudinal and experimental designs could use the

framework to examine how disclosure of AI involvement (Do et al., 2026; Wu, 2026) and verification signals (Sarran & Datt, 2026) change trust over time. Finally, the framework can be used to examine the boundary conditions of privacy calculus and the personalization–privacy paradox (Cloarec et al., 2024) as data protection rules in Bangladesh are implemented (The Daily Star, 2025).

Managerial Applications

For marketing managers, the findings suggest a human-in-the-loop workflow in which AI drafts content and analyzes performance but trained staff verify accuracy, tone and cultural fit before publication, particularly for local language content (Islam et al., 2026; Kirk & Givi, 2025). Brands should consider disclosing AI involvement in content where authenticity matters and using verification cues, since disclosure and verification can influence trust and engagement (Do et al., 2026; Sarran & Datt, 2026; Wu, 2026). Because consumers in this study asked for opt-in consent, transparency and control, personalization should be designed around clear explanations of how data are used and easy options to limit tracking, which is consistent with evidence that transparency and user control support trust in AI-enabled commerce (Nusir et al., 2026; Vu et al., 2026). Smaller firms can prioritize low-cost applications with clear returns, such as caption and post drafting, content planning and chatbots for frequently asked questions, while investing in basic AI skills training, since limited knowledge and high costs are recognized barriers among Bangladeshi SMEs (Islam et al., 2026; Kalleparambil & Akoum, 2025). Larger enterprises, whose concerns centered on compliance and ethical governance, can establish data governance routines, privacy impact checks and clear accountability for AI-assisted campaigns before scaling up, in line with the requirements of the new data protection framework (The Daily Star, 2025). Policymakers and industry associations can support responsible adoption through awareness programs for consumers and businesses, skills development for SMEs and clear guidance on consent and automated personalization (Islam et al., 2026; Solaiman et al., 2026).

Conclusion

This study explored how AI is changing social media marketing in Bangladesh by examining business experiences, adoption challenges and consumer concerns about privacy and trust. Taken together, the findings point to one central conclusion: AI creates value for Bangladeshi marketers mainly by saving time and improving targeting and insight, but that value is conditional on human judgement and on consumer trust, and the two are not distributed evenly. Business respondents saw AI as useful and trusted it conditionally, while consumer respondents valued relevance but distrusted tracking, so efficiency gains cannot be assumed to translate into acceptance. The tentative contrast between smaller firms, where cost and skills dominated, and larger firms, where governance and compliance dominated, suggests that adoption challenges are shaped by organizational context as well as by technology (Islam et al., 2026; Kalleparambil & Akoum, 2025). Several evidence-based recommendations follow. First, because participants consistently edited and verified AI output, businesses should institutionalize human review rather than treating it as optional, and invest in training that builds the skills to judge AI output. Second, because consumers linked distrust to tracking without consent, businesses should adopt opt-in consent, plain-language explanations of data use and user controls, and should prepare for compliance with the new Personal Data Protection Ordinance (The Daily Star, 2025). Third, because challenges differed by firm size, support programs should combine low-cost tools and training for SMEs with governance guidance for larger enterprises. Fourth, because consumer trust in AI is judged continuously (Vu et al., 2026), businesses should monitor consumer reactions to AI-driven campaigns and adjust their practices accordingly.

The study has limitations that should be considered when interpreting its findings. The sample is a small, purposively selected qualitative sample and cannot represent all businesses and social media users in Bangladesh. Only ten of the 30 complete interviews were analyzed in depth, and these were business and professional respondents, so consumer perspectives rest on the structured summaries in Table 1 and are less richly evidenced than business perspectives. Firm

size was not recorded systematically, so the comparison between smaller and larger firms is tentative. The data are self-reported and may reflect social desirability, particularly on ethical and privacy questions. The analysis was carried out by a single researcher, whose disciplinary background and prior expectations may have influenced how codes and themes were constructed (Berger, 2015), and although the themes were reviewed against the interview material, other researchers might interpret the same accounts differently. Finally, the regulatory environment for data protection in Bangladesh is still evolving, so respondents' views may change as rules are implemented. Future research could code the consumer transcripts in depth, record firm size and sector systematically, and use larger samples or mixed-methods designs to test the relationships among AI adoption, consumer trust, privacy concerns and marketing effectiveness, including comparisons between SMEs and large enterprises. Overall, AI has strong potential to improve social media marketing in Bangladesh, but its long-term success will depend on responsible use, human judgement and consumer trust.

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