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Responsible Digital Personalization in Business Management: Balancing Customer Relevance, Privacy Expectations, Service Quality, and Brand Trust

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Abstract

Digital personalization has become central to contemporary business management because firms increasingly use customer data, predictive analytics, and automated service systems to tailor experiences, recommendations, communications, and offers. When designed well, personalization can increase relevance, reduce search effort, improve service convenience, and strengthen customer relationships. Yet the same practices can become intrusive when customers feel excessively tracked, profiled, or targeted without meaningful control.

The central problem addressed in this article is that personalization is often managed as a performance instrument rather than as a responsible customer relationship practice. Many firms evaluate personalization through conversion rates, engagement metrics, or transaction outcomes, while privacy expectations, service quality perceptions, and trust consequences remain secondary. This creates a managerial blind spot because personalization can generate short-term effectiveness while quietly weakening long-term trust.

This article proposes a Responsible Digital Personalization Framework for business management. The framework integrates four interdependent pillars: customer relevance, privacy expectations, service quality, and brand trust. It argues that responsible personalization is not achieved by reducing personalization but by governing how, when, why, and with what customer data personalization is delivered.

The framework contributes by repositioning personalization as a strategic design choice rather than a purely technical capability. It shows that customer relevance and service quality must be pursued within privacy-respecting and trust-building boundaries. Responsible digital personalization therefore becomes a source of durable customer value, not merely a mechanism for immediate targeting efficiency.

Keywords Framework, Responsible digital personalization, Customer relevance, Privacy expectations, Service quality, Brand trust

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Introduction

Digital personalization has become a defining feature of contemporary customer management because firms now use data, algorithms, automated interfaces, and platform-

based interactions to tailor experiences at scale. Marketing research has shown that customer data can support more relevant communications and more adaptive service interactions, but it also introduces significant privacy and

ethical concerns when firms overreach or lack transparency [1]. The problem is not personalization itself; the problem is personalization that treats customers as data targets rather than relationship partners.

The promise of personalization is strongest when it reduces customer effort, increases contextual relevance, and improves the fit between customer needs and firm offerings. Technology-enabled interactions can help firms create more responsive digital environments, while artificial intelligence can support faster and more individualized service delivery [2, 3]. However, these benefits become fragile when customers perceive personalization as surveillance, manipulation, or excessive data extraction.

The central managerial challenge is that personalization, privacy, service quality, and trust are frequently governed separately. Marketing teams often focus on targeting and conversion, legal teams focus on compliance, technology teams focus on data infrastructure, and service teams focus on customer experience. Yet privacy-related tensions in digital technologies show that these domains are not separable in practice, because a personalization decision can simultaneously affect perceived relevance, perceived control, service satisfaction, and brand trust [4].

This article addresses that gap by proposing a Responsible Digital Personalization Framework for business management. The framework builds on research on data privacy, service technology, digital marketing, customer experience, and corporate digital responsibility to explain how firms can personalize in ways that are useful, transparent, proportionate, and trust-preserving [5, 6]. The article proceeds by defining responsible personalization logic, examining customer relevance and service quality, analyzing privacy expectations and consent management, connecting personalization to brand trust, and presenting a practical implementation pathway.

Responsible Digital Personalization Logic

Responsible digital personalization refers to the deliberate design of personalized customer experiences that enhance relevance while respecting privacy expectations, protecting service quality, and strengthening brand trust. This logic rejects the idea that more data and more targeting automatically produce better customer outcomes. Instead,

it aligns personalization intensity with customer-perceived value, consent, transparency, and appropriateness [7].

The first principle of responsible personalization is mutual value. Personalization should benefit customers through convenience, relevance, reduced search cost, better timing, or improved service continuity, while also helping firms deliver efficient and differentiated experiences. Research on personalization and privacy shows that customers evaluate personalized services through a value calculus, weighing perceived benefits against data sensitivity, transparency, and control [8].

The second principle is boundary awareness. Customers may welcome personalization when it feels helpful, but they may resist it when it exposes hidden data use, unexpected inference, or excessive behavioral tracking. Studies of customer surveillance and personalized advertising show that personalization can cross perceived personal boundaries even when the firm views the practice as technically legitimate [9, 10].

The third principle is governance across the full customer relationship. Responsible personalization must be designed not only into promotional messages but also into service interactions, automated recommendations, mobile touchpoints, customer support, and relationship marketing systems. Online relationship marketing research indicates that long-term customer relationships depend on the quality and appropriateness of interaction practices, not merely on the firm's ability to individualize messages [11].

Customer Relevance and Service Quality

Customer relevance is the most visible benefit of digital personalization because it allows firms to tailor recommendations, reminders, content, offers, interfaces, and service responses to individual needs. Personalized mobile marketing and digital customer interactions can improve timeliness, contextual fit, and convenience when they are based on meaningful customer signals rather than indiscriminate targeting [12]. In this sense, relevance is not simply about matching products to profiles; it is about reducing customer effort while increasing the perceived usefulness of the interaction.

Service quality is also affected by personalization because customers increasingly encounter firms through automated

service interfaces, AI-supported recommendations, and digitally mediated journeys. Research on artificial intelligence in service suggests that personalization can support responsiveness, efficiency, and consistency, especially when firms use technology to complement rather than replace human judgment [13]. However, service quality declines when personalization produces confusion, unwanted automation, poor recommendations, or a sense that the customer has lost control.

The risk of over-personalization arises when firms equate technical accuracy with customer acceptance. A recommendation may be analytically accurate but still feel intrusive if the customer does not understand how the firm inferred the need, why the message appeared, or how personal data were used. Consumer research on artificial intelligence shows that customers evaluate automated personalization through experiential, emotional, and relational lenses, not only through functional usefulness [14].

Responsible personalization therefore requires managers to treat relevance and service quality as connected but distinct outcomes. Relevance asks whether the personalized experience fits the customer’s situation, while service quality asks whether the experience is convenient, respectful, reliable, and satisfying. Table 1 summarises the key dimensions of customer relevance and service quality enhanced by responsible personalization.

Table 1. Customer Relevance and Service Quality in Digital Personalization: Dimensions, Benefits, and Risks of Over-Personalization

Dimension	Responsible personalization benefit	Service quality contribution	Potential risk
Individualized recommendations	Matches products, services, or content to customer needs and preferences	Reduces search effort and improves decision convenience	Recommendation fatigue or information overload

Timely offers and reminders	Delivers information when it is contextually useful	Improves responsiveness and perceived attentiveness	Friction or creep
Streamlined customer journeys	Uses known information to reduce repeated steps and friction	Improves convenience, efficiency, and continuity	Automation or age-related decline
Personalized service recovery	Tailors responses to prior problems, loyalty status, or service history	Improves perceived care and problem resolution	Customer privacy or product differentiation
Context-aware communication	Aligns message content with channel, location, timing, or customer stage	Enhances clarity and reduces irrelevant communication	Targeting or social media
Adaptive digital interfaces	Adjusts website, app, or platform experience to customer behavior	Improves usability and reduces cognitive load	Algorithmic bias or choice
Loyalty-based personalization	Recognizes customer history and relationship value	Strengthens relationship continuity and appreciation	Privacy or dependence
AI-supported service interaction	Enables faster, more tailored responses through automated tools	Improves availability and scalability of support	Perceived impersonality or security

Privacy Expectations and Consent Management

Privacy expectations now shape whether customers interpret personalization as helpful service or unwanted intrusion. Data privacy research shows that customers do not evaluate data use only through legal compliance; they also assess fairness, transparency, sensitivity, and whether the firm's use of data matches the relationship context [1]. This means that responsible personalization must begin with customer expectations, not merely with the firm's technical ability to collect, combine, and infer data.

Consent management is a central mechanism for translating privacy expectations into operational practice. Customers are more likely to accept personalization when they understand what data are collected, how those data are used, and what value they receive in return [7]. However, consent becomes weak when it is buried in long disclosures, bundled into vague permissions, or designed as a frictionless legal formality rather than a meaningful customer choice.

Regulatory frameworks such as GDPR and CCPA have pushed firms to formalize data access, retention, disclosure, and opt-out processes, but regulation alone does not guarantee responsible personalization. Research on privacy regulation and marketing shows that privacy rules can produce both intended protections and unintended consequences for data-driven marketing strategy [15]. Therefore, managers must treat regulation as a minimum standard while building broader trust-based practices around clarity, proportionality, and customer control.

Responsible consent management should connect data collection directly to personalization goals. Firms should collect only the data needed to improve relevance and service quality, avoid sensitive inference unless there is a clear customer benefit, and make preference controls easy to find and revise. Table 2 outlines privacy expectations, consent management practices, and their alignment with personalization goals.

Table 2. Privacy Expectations and Consent Management: Regulatory Requirements, Consumer Preferences, and Personalization Trade-Offs

Privacy expectation	Consent management	Personalization goal supported	Trade-offs/risks
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	practice		
Transparency about data use	Clear explanations of what data are collected and why	Builds acceptance of tailored recommendations and communications	Too much detail overwhelms customers
Control over participation	Easy opt-in, opt-out, and preference adjustment	Enables personalization for willing customers	Opt-outs may reduce target audience accuracy
Data minimization	Collect only necessary data for defined service purposes	Limits privacy risk while preserving core relevance	Less data may reduce predictive precision
Purpose limitation	Use data only for stated personalization purposes	Reduces surprise and perceived misuse	Limits opportunistic reuse of customer data
Sensitivity awareness	Avoid or restrict use of health, financial, location, or intimate behavioral data	Prevents personalization from feeling invasive	Some sensitive signals improve service relevance
Explainable consent	Communicate personalization logic in customer-friendly language	Helps customers understand benefits and boundaries	Simplification may obscure technical complexity
Revocable permission	Allow customers to withdraw or modify consent	Reinforces autonomy and trust	Service continuity may be affected

Privacy-by-design governance	Embed privacy checks into product, marketing, and service workflows	Aligns innovation with legal and ethical safeguards	May complicate deployment
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Brand Trust and Customer Relationship Outcomes

Brand trust is the relational outcome that determines whether personalization strengthens or weakens long-term customer value. Trust develops when customers believe that the firm is competent, honest, and respectful in its use of data and technology. Research on marketing information management shows that privacy concerns and trust are closely connected because customers infer brand intentions from how firms collect, explain, and use personal information [16].

Personalization can build trust when it demonstrates attentiveness without exploitation. For example, tailored service recovery, relevant recommendations, and adaptive customer support can signal that the firm understands the customer and uses data to improve the relationship. Customer experience research in AI-enabled environments shows that digital personalization must be evaluated through the total experience, including convenience, emotional comfort, and perceived fairness [17].

Personalization can also erode trust when customers feel watched, manipulated, or reduced to behavioral data. Ethical research on algorithms warns that automated decision systems create accountability challenges when firms cannot explain how outcomes are generated or who is responsible for harmful effects [18]. In marketing contexts, this is especially important because personalization often operates invisibly, shaping what customers see, receive, pay attention to, or are excluded from.

The relationship consequences of personalization are therefore path-dependent. Respectful personalization can increase satisfaction, loyalty, advocacy, and willingness to share data, while opaque or excessive personalization can produce resistance, avoidance, complaint behavior, and relationship exit. **Table 3** maps the pathways from personalization practices to brand trust and relationship outcomes.

Table 3. Brand Trust and Customer Relationship Outcomes: How Personalization Builds or Erodes Trust, Loyalty, and Advocacy

Personalization practice	Trust-building pathway	Trust-eroding pathway	Relationship outcome when response is positive
Relevant product or content recommendation	Customer feels understood and supported	Customer feels tracked or stereotyped	Higher satisfaction and repeat engagement
Personalized pricing or offers	Customer perceives value and recognition	Customer perceives unfairness or discrimination	Strong loyalty via rules and transparency
AI-based customer support	Customer receives faster and more consistent help	Customer feels trapped in impersonal automation	Higher service confidence and convenience
Personalized service recovery	Firm acknowledges history and resolves problems more effectively	Customer feels profiled or treated unequally	Increased forgiveness and restored trust
Location- or context-based messaging	Customer receives timely, useful information	Customer feels surveilled in real time	Improved relevance and perceived usefulness
Loyalty personalization	Customer feels valued as a relationship partner	Customer feels manipulated into additional spending	Greater retention and advocacy
Predictive churn intervention	Firm addresses dissatisfaction before exit	Customer feels monitored or pressured	Reduced churn and improved retention

			relation repa
Data-sharing invitation	Customer understands value exchange	Customer perceives extraction without benefit	Higher willingness share appropri data

Proposed Responsible Digital Personalization Framework

The Responsible Digital Personalization Framework proposes that firms should balance four interdependent pillars: customer relevance, privacy expectations, service quality, and brand trust. Customer relevance asks whether personalization improves fit and usefulness; privacy expectations ask whether data practices match customer boundaries; service quality asks whether the experience is reliable, convenient, and respectful; and brand trust asks whether personalization strengthens the customer relationship. This balance reflects broader research on corporate digital responsibility, which argues that firms must govern digital technologies in ways that account for social, ethical, and stakeholder consequences [6, 19].

The framework rejects the assumption that personalization effectiveness should be maximized without constraint. Strategic AI and marketing research shows that algorithmic personalization can reshape marketing capabilities, customer interactions, and firm decision-making, but these benefits require governance and responsibility [20, 21]. Managers must therefore evaluate each personalization initiative not only by predicted uplift but also by its privacy intensity, service impact, and trust implications.

The framework operates through a sequence of managerial questions. Is the personalization genuinely relevant to the customer's task or relationship stage? Is the data used proportionate, transparent, and consented? Does the experience improve service quality without creating confusion, pressure, or unwanted automation? Does the practice reinforce the brand as trustworthy, competent, and respectful? **Table 4** presents the complete Responsible Digital Personalization Framework.

Table 4. Responsible Digital Personalization Framework: Balancing Customer Relevance, Privacy, Service Quality, and Brand Trust

Framework pillar	Core managerial question	Key design principle	Main risk to ignore
Customer relevance	Does the personalization solve a real customer need or improve the customer journey?	Personalize for usefulness, not merely for targeting intensity	Irrelevant excess personalization reduces engagement
Privacy expectations	Does the data use match customer expectations, consent, and sensitivity boundaries?	Use transparent, proportionate, and controllable data practices	Customer perceives surveillance manipulation or misuse
Service quality	Does personalization improve convenience, reliability, responsiveness, and clarity?	Personalization must improve the service experience, not complicate it	Automation errors, confusion, or perceived loss of control
Brand trust	Does the practice make the brand appear more trustworthy and relationship-oriented?	Personalization should signal respect, competence, and fairness	Trust erosion, resistance, complaints, and churn
Cross-pillar balance	Are benefits and risks assessed across all four pillars before deployment?	No personalization decision should be judged by conversion alone	Short-term uplift may produce long-term relationship damage
Continuous calibration	Are personalization intensity and data use adjusted over time based on customer response?	Treat personalization as an adaptive relationship capability	Static rules become increasingly intrusive, ineffective, and expectant of change

Responsible personalization also requires dynamic calibration because customer expectations, platform practices, legal requirements, and competitive norms evolve over time. Digital technology research highlights that marketing is increasingly multidisciplinary, requiring coordination across analytics, information systems, customer experience, ethics, and strategy [22]. The proposed framework therefore functions as both a design tool and a governance tool, helping firms decide when to personalize, how intensely to personalize, and when restraint is more valuable than further targeting.

Figure 1 presents the Responsible Digital Personalization Framework, showing how customer relevance, privacy expectations, service quality, and brand trust must be balanced to avoid personalization overreach and sustain long-term customer relationships.

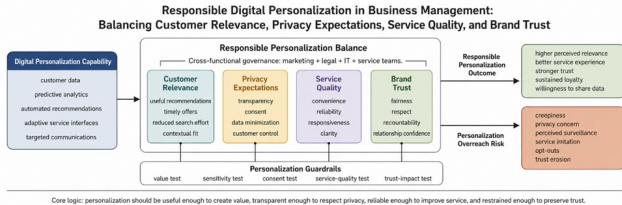


Figure 1. Responsible Digital Personalization Framework: Balancing Customer Relevance, Privacy Expectations, Service Quality, and Brand Trust

Implementation Pathway

Implementation begins with a personalization audit that identifies where, why, and how customer data are used across the digital journey. Firms should map recommendations, messages, service automations, pricing offers, loyalty interactions, and support interventions to determine whether each practice creates clear customer value. Research on personalization trends shows that personalization has become broad and multi-channel, making such audits necessary to prevent fragmented or excessive customer targeting [23].

The second step is embedding privacy-by-design into personalization development. This means that marketing, legal, data science, customer experience, and information technology teams should define data requirements, consent conditions, explainability standards, and escalation rules before campaigns or automated systems are launched. Research on data disclosure in e-commerce

shows that customers weigh personalization benefits against privacy concerns and information sensitivity, so firms must design the value exchange explicitly rather than assuming disclosure will occur automatically [24].

The third step is continuous calibration through customer feedback loops. Firms should monitor opt-outs, complaints, satisfaction, trust, perceived relevance, service failures, and willingness to share data as indicators of whether personalization remains responsible. Studies of personalized marketing and digital customer behavior show that responsiveness to customer perceptions is essential because the same practice can be experienced as helpful by one customer and intrusive by another [25].

Figure 2 translates the Responsible Digital Personalization Framework into a staged managerial implementation pathway from personalization audit to continuous calibration.



Figure 2. Managerial Implementation Pathway for Responsible Digital Personalization

Managerial Implications

The first managerial implication is that personalization should be viewed through a trust lens rather than only through a conversion lens. Managers should ask whether a personalization practice would still be defensible if customers fully understood the data sources, inference logic, and intended business objective. Research on learning from high-privacy environments suggests that firms must adapt to contexts where customers increasingly expect greater control, discretion, and accountability in data-driven interactions [26].

The second implication is that service quality must remain central to personalization strategy. Automated personalization, service robots, and AI-enabled frontline systems can improve efficiency, but they may also weaken customer experience when they replace empathy, create friction, or fail to resolve complex needs [27, 28]. Managers should therefore evaluate personalization technologies by

their contribution to service reliability, customer comfort, and problem resolution, not only by operational scalability.

The third implication is that responsible personalization should become part of brand strategy. Social media, mobile platforms, AI systems, and digital service environments have expanded the number of touchpoints where customers encounter personalized content, making consistency and restraint essential [29]. Firms that align personalization with transparency, fairness, and relationship value can differentiate themselves through responsible customer experience rather than competing only on data intensity.

Conclusion

This article proposed a Responsible Digital Personalization Framework for business management. The framework integrates customer relevance, privacy expectations, service quality, and brand trust into a coherent logic for designing and governing personalization. Its central contribution is to show that responsible personalization is not the opposite of effective personalization; it is the condition under which personalization remains valuable over time.

The framework also reframes personalization as a strategic relationship capability rather than a technical targeting function. Firms should not ask only whether they can personalize, but whether personalization is useful, proportionate, understandable, service-enhancing, and trust-building. This shift is necessary because customers

increasingly judge brands by how responsibly they use data, automation, and digital interaction systems.

Future research can empirically test the proposed framework across industries, platforms, and customer segments. Studies could examine how different levels of personalization intensity affect privacy concern, perceived service quality, trust, loyalty, and willingness to share data. For managers, the immediate message is clear: responsible personalization can become a strategic differentiator when it delivers relevance without violating privacy expectations or weakening brand trust.

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