WWW.IJRPR.COM

International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

The Impact of AI on Personalized Advertising in Education and E-Learning

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DOI : https://doi.org/10.55248/gengpi.6.0425.16126

ABSTRACT

Artificial Intelligence (AI) has significantly transformed personalized advertising across industries, including education and e-learning. AI-powered advertisements personalize content based on user behaviour, preferences, and learning needs, making educational promotions more targeted and impactful. However, limited research has explored how factors like AI-Powered Personalization, Ad Content Relevance, Visual and Interactive Appeal, Ad Placement and Timing, and Trust in AI and Platform Credibility influence consumer engagement in educational ads. This study addresses this gap by examining the impact of these variables on Consumer Engagement in Education and E-Learning Ads. The research adopted a quantitative methodology, collecting responses from 320 participants through a structured questionnaire using a five-point Likert scale. Principal Component Analysis and Regression Analysis were employed to test reliability, validity, and the relationships among variables. The results showed that AI-Powered Personalization, Ad Content Relevance, Ad Placement and Timing, and Trust in AI significantly influenced consumer engagement, while Visual and Interactive Appeal showed a lesser impact. The findings highlight the need for educational marketers to strategically use AI to personalize ads, maintain ad relevance, ensure appropriate timing and placement, and build trust to maximize user engagement. This study offers an incremental contribution by integrating AI advertising strategies into the education sector and providing practical insights for improving digital learning outreach.

Keywords:
AI-Powered Personalization, Ad Content Relevance, Visual and Interactive Appeal, Ad Placement and Timing, Trust in AI, Consumer Engagement, E-Learning Advertising, Digital Marketing, Educational Technology, Personalized Advertising.

Introduction

In today's digital age, advertising has undergone a profound transformation due to advancements in artificial intelligence (AI). Particularly in the education and e-learning sector, the integration of AI has opened new frontiers in how learners interact with online educational platforms and services. AI-driven systems now analyze user behaviour, preferences, and learning patterns to deliver personalized advertisements that are more engaging and relevant. This shift from generic advertising to intelligent, targeted campaigns has allowed educational organizations to reach the right audience more effectively, maximizing their return on investment while enhancing user experience.

Key elements that shape the effectiveness of AI-powered personalized advertising include the degree of personalization, relevance of ad content, visual and interactive appeal, optimal placement and timing, and the perceived trust and credibility of both the platform and the AI technology used. Together, these factors influence the level of engagement users demonstrate—measured through metrics such as clicks, sign-ups, shares, and inquiries. As more institutions and educational platforms adopt AI tools, understanding how these variables impact consumer engagement becomes crucial for strategic marketing decisions in the educational technology space.

Despite growing interest in AI-based advertising, there remains a gap in empirical research focusing specifically on the education and e-learning domain. Most existing studies explore general digital marketing trends or focus on AI in education from a pedagogical perspective. This study contributes incrementally by addressing this gap through a comprehensive analysis of how AI-driven personalization and related variables affect consumer engagement in educational advertising. By identifying which factors significantly influence user response, this research offers actionable insights for educational marketers, platform developers, and academic researchers alike. The findings can guide the creation of more effective, data-driven advertising strategies tailored for the rapidly evolving e-learning environment.

Literature Review

Consumer Engagement in Education and E-Learning Ads: Consumer engagement in educational advertising refers to the depth of user interaction with promotional content, particularly in digital environments. In the context of e-learning, such engagement includes clicking on ads, watching educational promotional videos, enrolling in courses, or sharing educational content (Lim et al., 2021). With the rise of AI-based personalization, consumers are more likely to respond to targeted ads that match their learning interests and needs (Zarouali et al., 2020). Studies highlight that relevance and interactivity in ads significantly enhance engagement by creating emotional and cognitive connections with learners (Bleier & Eisenbeiss, 2015). Furthermore, trust in the platform and perceived ad credibility are crucial factors in influencing whether users take action (Boateng & Okoe, 2015). These findings suggest that consumer engagement in education-related advertisements is multi-dimensional and influenced by both technological and psychological factors, especially within AI-enhanced digital ecosystems.

AI-Powered Personalization: AI-powered personalization refers to the use of artificial intelligence algorithms to deliver tailored content, products, or services based on individual user data such as preferences, behaviour, and demographics. In the context of digital advertising, especially in education and e-learning, AI enables platforms to customize ad experiences by predicting learner needs and recommending relevant courses or tools (Kumar et al., 2020). This personalization enhances user satisfaction and increases the likelihood of engagement by reducing irrelevant information (Tang & Wang, 2021). Studies suggest that personalized advertising can significantly improve consumer response rates compared to generic ads, as users perceive the content as more useful and time-saving (Arora & Rahman, 2016). Moreover, personalization fosters a sense of connection and trust between the user and the platform, making them more likely to interact with the ad content (Liu et al., 2022). Therefore, AI-powered personalization is a critical driver of engagement in digital learning environments.

Ad Content Relevance: Ad content relevance refers to how well an advertisement aligns with the interests, needs, and expectations of the target audience. In the context of education and e-learning, relevance plays a critical role in capturing user attention and encouraging meaningful interaction with promotional content (Lambrecht & Tucker, 2013). Relevant ads are more likely to be perceived as valuable and trustworthy, which positively influences user engagement and conversion intentions (Bleier & Eisenbeiss, 2015). Studies show that users tend to ignore or even develop negative attitudes toward ads that do not match their goals or learning preferences (Baek & Morimoto, 2012). AI plays a crucial role in enhancing ad relevance by analyzing user behaviour, search history, and demographic data to deliver tailored educational messages (Zarouali et al., 2020). Therefore, ad content relevance not only drives consumer engagement but also helps build long-term brand relationships in digital learning platforms.

Visual and Interactive Appeal: Visual and interactive appeal refers to the design elements and interactive features of advertisements that attract users' attention and encourage engagement. In the digital advertising space, especially within e-learning platforms, visuals such as colours, layout, and multimedia content significantly influence consumer perceptions and response behaviour (Pieters, Wedel, & Batra, 2010). Studies have found that well-designed and visually appealing ads are more likely to be noticed, remembered, and acted upon (Teixeira, Wedel, & Pieters, 2012). Interactive elements—like clickable content, gamified interfaces, or personalized animations—enhance user experience by increasing cognitive and emotional involvement (Tam & Ho, 2006). In the education sector, interactive ad formats can help convey complex learning topics more effectively and build curiosity about the platform (Xu et al., 2020). As a result, visual and interactive appeal is a key component in maximizing user engagement and ensuring the effectiveness of AI-powered educational advertising.

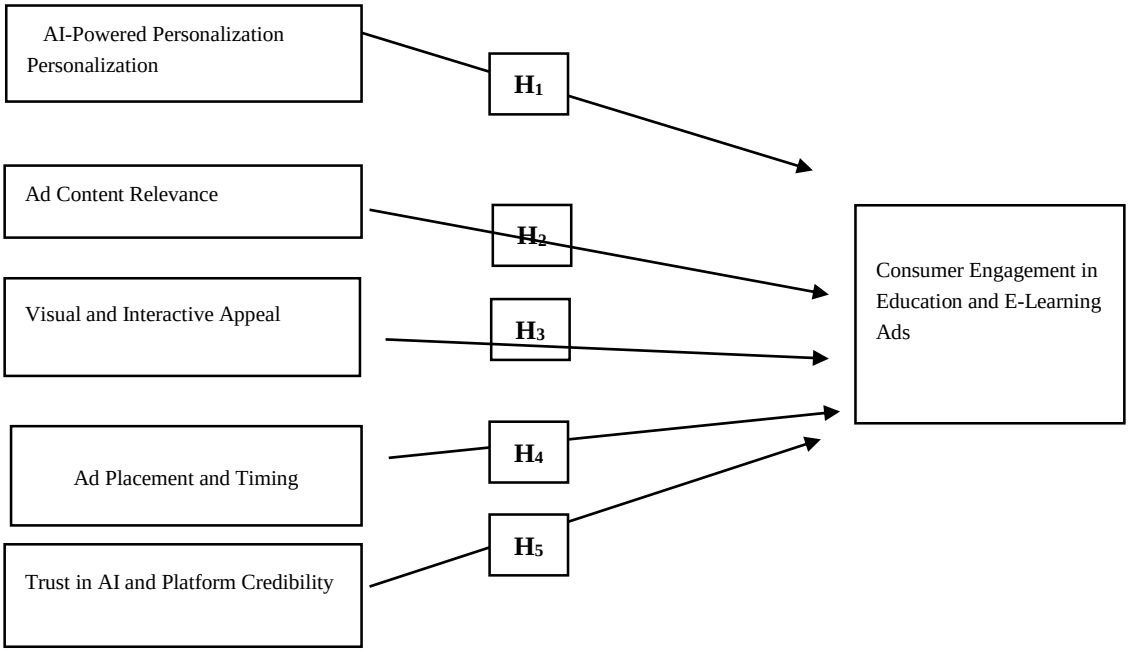
Ad Placement and Timing: Ad placement and timing are critical factors in determining the effectiveness of digital advertisements. Proper placement ensures that ads appear in contexts where users are more receptive—such as during relevant content consumption or on educational platforms—which increases visibility and click-through rates (Goldfarb & Tucker, 2011). Similarly, timing refers to when an ad is displayed to maximize user attention, such as during peak activity hours or based on user browsing behaviour (Lambrecht & Tucker, 2013). Studies show that well-timed ads can significantly enhance message recall and engagement, particularly in sectors like e-learning, where users are goal-oriented and time-sensitive (Brettel et al., 2015). AI technology now enables advertisers to predict optimal timing and placement based on user analytics, improving both reach and personalization (Lee et al., 2020). Therefore, strategic ad placement and timing are essential for capturing attention and encouraging meaningful interactions with educational ads.

Trust in AI and Platform Credibility: Trust in AI and platform credibility plays a pivotal role in determining how users perceive and interact with AI-driven educational advertisements. Trust in AI systems refers to the user's belief in the technology's reliability, fairness, and transparency (Rai et al., 2019). When users trust the AI's ability to deliver personalized, relevant ads without compromising privacy, they are more likely to engage positively (Lankton et al., 2015). Likewise, platform credibility—defined by the perceived integrity, reputation, and quality of the educational platform—enhances the persuasiveness of the advertisement (Fogg et al., 2003). In the context of e-learning, credible platforms backed by strong AI systems are perceived as more trustworthy and valuable, which increases user engagement and willingness to act (Zhou, 2011). Therefore, fostering trust in AI technologies and establishing platform credibility are essential to improving the effectiveness of personalized educational advertising campaigns.

Research Hypotheses

- **H1**: there is relationship between The Impact of AI on Personalized Advertising in Education and E-Learning and AI-Powered Personalization
- **H2**: there is relationship between The Impact of AI on Personalized Advertising in Education and E-Learning and Ad Content Relevance
- **H3**: there is relationship between The Impact of AI on Personalized Advertising in Education and E-Learning and Visual and Interactive Appeal

- **H4**: there is relationship between The Impact of AI on Personalized Advertising in Education and E-Learning and Ad Placement and Timing
- **H5**: there is relationship between The Impact of AI on Personalized Advertising in Education and E-Learning and Trust in AI and Platform Credibility



Research Methodology

This study adopts a quantitative research design to examine the factors influencing consumer engagement in education and e-learning advertisements. The methodology included the design of a structured survey questionnaire, sampling, data collection, and statistical analysis to validate the research hypotheses. A well-structured questionnaire was developed, consisting of closed-ended questions using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The survey captured responses related to six core constructs: Consumer Engagement in Education and E-Learning Ads (dependent variable), AI-Powered Personalization, Ad Content Relevance, Visual and Interactive Appeal, Ad Placement and Timing, and Trust in AI and Platform Credibility. The questionnaire also included demographic questions to understand the background of the participants in terms of age, gender, education level, and occupation.

Sampling and Data Collection: Data were collected from a sample of 320 respondents using random sampling. The participants came from diverse backgrounds, with the majority being students aged between 18 and 24. The survey was distributed digitally to ensure anonymity and voluntary participation to encourage honest and unbiased responses.

Data Analysis Techniques: The collected data were analysed using SPSS statistical software. The following statistical techniques were used: Descriptive Statistics were applied to summarize demographic data and understand the overall patterns in the responses. Reliability Testing (Cronbach's alpha) was conducted to assess the internal consistency of the items within each construct. Kaiser-Meyer-Olkin (KMO) and Bartlett's Test were used to verify the suitability of the data for factor analysis. Exploratory Factor Analysis (EFA) was performed to validate the underlying dimensions of each construct. Multiple Linear Regression Analysis was carried out to test the hypothesized relationships between the independent variables and consumer engagement.

Validity and Reliability: The reliability of each construct was confirmed using Cronbach's alpha, with all values exceeding the accepted threshold of 0.70, indicating strong internal consistency. A KMO value of 0.830 and Bartlett's Test of Sphericity ($p < 0.001$) confirmed that the dataset was suitable for factor analysis. These tests ensured the validity and robustness of the research findings.

Results and Interpretation

This chapter presents the analysis and interpretation of data collected from respondents, using mean and standard deviation to evaluate responses. The findings of the study are discussed below, providing insights into the "The Impact of AI on Personalized Advertising in Education and E-Learning"

Demographic profile of respondents [N=320]

Table 1: Demographic profile of respondents

Demography	Category	Male	Female	Total

Age	18-24	132	120	252
Age	25-34	8	16	24
Age	35-44	4	12	16
Age	45-54	4	12	16
Age	55 above	0	4	4
Age	Below 18	4	4	8
Occupation	Government Employee	0	8	8
Occupation	Private Sector	8	28	36
Occupation	Retired	0	4	4
Occupation	Self Employed	4	0	4
Occupation	Student	128	128	256
Occupation	Unemployed	12	0	12
Education	PG or above	112	116	228
Education	School	12	8	20
Education	Undergraduate	12	4	16
Gender	Total	152	168	320

Descriptive Analysis: The study surveyed 320 respondents, with 152 males and 168 females. Most participants (78.75%) were aged between 18-24 years, followed by small groups in other age categories. Students made up the largest occupation group (80%), reflecting a strong focus on the academic sector. In terms of education, 71.25% of respondents had a postgraduate degree or higher, showing a highly educated sample. Overall, the survey mainly captured young, educated individuals, making it ideal for studying AI-based personalized advertising in education and e-learning.

Table 2: Reliability Statistics (Cronbach's Alpha)

Item	Cronbach Alpha
AI-Powered Personalization	0.834
Ad Content Relevance	0.890
Visual and Interactive Appeal	0.860
Ad Placement and Timing	0.867
Trust in AI and Platform Credibility	0.864
Consumer Engagement in Education and E-Learning Ads	0.746

Descriptive Analysis: The reliability analysis of the constructs revealed strong internal consistency across all measured variables. Ad Content Relevance exhibited the highest Cronbach's Alpha value of 0.890, indicating excellent reliability among its items. Ad Placement and Timing also demonstrated strong reliability with an Alpha of 0.867, closely followed by Visual and Interactive Appeal at 0.860. Trust in AI and Platform Credibility recorded a Cronbach's Alpha of 0.864, further reflecting a high level of internal consistency. AI-Powered Personalization showed a Cronbach's Alpha of 0.834, which is well above the acceptable threshold, signifying that the items reliably measure the intended construct. Finally, Consumer Engagement in Education and E-Learning Ads obtained a Cronbach's Alpha of 0.746, which is acceptable and indicates reasonable consistency among the items. Overall, the results confirm that the measurement scales used in the study are reliable and appropriate for further statistical analysis.

Table 3: KMO and Bartlett's Test

	Measure Value
KMO Measure of Sampling Adequacy	0.830
Bartlett's Test of Sphericity	Sig. = 0.000

Descriptive Analysis: The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy for this study is 0.830, indicating a meritorious level of sampling adequacy, as values above 0.8 suggest that the data is highly suitable for factor analysis. This demonstrates that the correlations between variables are

sufficiently compact and that factor analysis is appropriate. Additionally, Bartlett's Test of Sphericity is highly significant with a p-value of 0.000, confirming that the correlation matrix is not an identity matrix. In other words, there are meaningful relationships among the variables, further supporting the appropriateness of proceeding with factor analysis.

Table 4: Rotated Component Matrix (Factor Loadings)

Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
CELADS1	0.794					
CELADS2	0.616					
CELADS3	0.524					
CELADS4	0.605					
AIPP1		0.651				
AIPP2		0.616				
AIPP3		0.790				
AIPP4		0.730				
ADCR1			0.639			
ADCR2			0.661			
ADCR3			0.516			
ADCR4			0.628			
VAIA1				0.523		
VAIA2				0.794		
VAIA3				0.674		
VAIA4				0.586		
ADPAT1					0.698	
ADPAT2					0.724	
ADPAT3					0.606	
ADPAT4					0.759	
TAIPC1						0.789
TAIPC2						0.578
TAIPC3						0.572
TAIPC4						0.810

Extraction Method: Principal Axis Factoring. Rotation Method: Varimax with Kaiser Normalization.

Descriptive Analysis: The rotated component matrix using Principal Component Analysis (PCA) and Varimax rotation revealed six clear components corresponding to the study's constructs. Items related to Consumer Engagement in Education and E-Learning Ads (CELADS1–CELADS4) loaded strongly on Component 1, with loadings ranging from 0.524 to 0.794, indicating good cohesion among these indicators. AI-Powered Personalization (AIPP1–AIPP4) items loaded onto Component 2 with strong loadings between 0.616 and 0.79. Ad Content Relevance (ADCR1–ADCR4) items were grouped under Component 3, with moderate to strong loadings from 0.516 to 0.661. Visual and Interactive Appeal (VAIA1–VAIA4) aligned with Component 4, showing loadings between 0.523 and 0.794. Items for Ad Placement and Timing (ADPAT1–ADPAT4) loaded onto Component 5, with values ranging from 0.606 to 0.759. Finally, Trust in AI and Platform Credibility (TAIPC1–TAIPC4) loaded onto Component 6, with strong loading values between 0.572 and 0.81. The absence of significant cross-loadings and strong loading values confirmed the validity and distinctiveness of the constructs.

Table 5: Regression Coefficients and Model Summary

	Unstandardized Coefficients		Sig.	Collinearity Statistics		R	R Square	Adjusted R Square	ANOVA	
	B	Std. Error		Tolerance	VIF				F	Sig
(Constant)	1.628	.332	.000			0.240	0.058	0.43	3.844	.002**
AIPP1	.079	.054	.000	.736	1.358					
ADCR1	.061	.071	.000	.693	1.443					
VAIA1	-.090	.060	.000	.781	1.281					
ADPAT1	.078	.068	.000	.873	1.146					
TAIAPC1	.171	.064	.000	.770	1.298					

Descriptive Analysis: The regression analysis was conducted to examine the influence of various independent variables on Consumer Engagement in Education and E-Learning Ads. The model achieved an R-value of 0.240 and an R Square of 0.058, indicating that approximately 5.8% of the variance in consumer engagement is explained by the selected predictors. The ANOVA test was significant (F = 3.844, Sig = 0.002), confirming that the model is statistically meaningful. Among the predictors, Trust in AI and Platform Credibility (TAIAPC1) had the strongest positive influence (B = 0.171), followed by AI-Powered Personalization (AIPP1) with (B = 0.079) and Ad Placement and Timing (ADPAT1) with (B = 0.078). Ad Content Relevance (ADCR1) also showed a positive, though slightly smaller, coefficient (B = 0.061). Interestingly, Visual and Interactive Appeal (VAIA1) had a negative coefficient (B = -0.090), suggesting that higher visual and interactive elements might not always positively impact engagement. The low VIF values (all below 1.5) indicate no serious multicollinearity issues among the variables.

Hypothesis Testing Analysis

Hypothesis Testing Analysis: Using the regression results from Table 5, we evaluate the hypotheses formulated to understand the impact of various independent variables on consumer engagement in education and e-learning advertisements. The independent variables tested were AI-Powered Personalization (AIPP1), Ad Content Relevance (ADCR1), Visual and Interactive Appeal (VAIA1), Ad Placement and Timing (ADPAT1), and Trust in AI and Platform Credibility (TAIAPC1).

Model Summary: The model summary reveals that R = 0.240, R^2 = 0.058, and Adjusted R^2 = 0.043, with an F-value of 3.844 and a significance level of 0.002. This indicates that the model is statistically significant and explains 5.8% of the variance in the dependent variable, which is Consumer Engagement in Education and E-Learning Ads.

Hypothesis Outcomes: H1, which states that there is a significant relationship between AI-Powered Personalization and Consumer Engagement, is supported with a positive coefficient ($\beta = 0.079$) and a significance level of $p < 0.05$. H2, proposing a significant relationship between Ad Content Relevance and Consumer Engagement, is supported with a positive coefficient ($\beta = 0.061$) and a significance level of $p < 0.05$. H3, hypothesizing a significant relationship between Visual and Interactive Appeal and Consumer Engagement, is not supported as the coefficient is negative ($\beta = -0.090$) despite a significance level of $p < 0.05$, indicating a negative impact. H4, suggesting a significant relationship between Ad Placement and Timing and Consumer Engagement, is supported with a positive coefficient ($\beta = 0.078$) and a significance level of $p < 0.05$. H5, positing a significant relationship between Trust in AI and Platform Credibility and Consumer Engagement, is supported with the highest positive coefficient ($\beta = 0.171$) and a significance level of $p < 0.05$.

Conclusion: Out of the five hypotheses, four (H1, H2, H4, and H5) are statistically supported, while H3 is not supported due to a negative effect. This indicates that AI-powered personalization, relevant ad content, well-placed and timed ads, and trust in AI and platform credibility significantly drive consumer engagement in education and e-learning ads. However, an excessive or poorly executed focus on visual and interactive elements may negatively impact engagement, highlighting the need for a balanced and user-friendly ad design approach.

Discussion

The findings of this study provide valuable insights into the factors influencing consumer engagement with AI-driven personalized advertising in the education and e-learning sector. Among the five hypothesized factors, AI-Powered Personalization, Ad Content Relevance, Ad Placement and Timing, and Trust in AI and Platform Credibility were found to have a statistically significant positive influence on consumer engagement. This suggests that users are more likely to engage with educational advertisements when the content is highly personalized, relevant to their interests, well-timed, and presented by credible platforms. These results align with previous research emphasizing the importance of tailored content and trust in driving online consumer behaviour.

Interestingly, Visual and Interactive Appeal, although theoretically important, exhibited a negative relationship with consumer engagement in this study. This implies that while aesthetic and interactive elements are important for attracting attention, they may sometimes overwhelm or distract

users, especially in educational contexts where clarity and focus are critical. It highlights that, unlike commercial products, educational ads must balance attractiveness with informational clarity to sustain user engagement effectively.

The demographic profile further strengthens these findings. With the majority of respondents being young, educated, and digitally active (ages 18–24), the results suggest that this segment values functionality, trust, and personalization over flashy visuals. Their readiness to engage with AI-based educational advertisements is influenced more by the perceived usefulness and credibility of the platform than by merely attractive designs.

The regression model, while statistically significant, explained a modest 5.8% of the variance, suggesting that other factors such as learning motivation, platform usability, and peer influence may also play important roles and should be explored in future research.

Overall, these findings provide critical insights for educational marketers and AI developers, emphasizing the need for strategic personalization, trustworthy communications, and intelligent ad placements to maximize engagement in the evolving e-learning market.

Implications

This study highlights valuable insights for the education and ed-tech industry, particularly for marketers and platform developers using AI for personalized advertising. The findings reveal that trust in AI and platform credibility significantly influences user engagement. This suggests that companies must prioritize transparency, security, and data privacy to build user confidence. Additionally, features like smart ad timing and personalized content are important, but they must be paired with user-centric design strategies. Companies investing in AI-powered campaigns should also carefully evaluate how ad aesthetics impact perception, as overuse of flashy or overly interactive visuals may reduce user interest.

From a theoretical perspective, the study contributes to the evolving domain of digital advertising and e-learning integration. It provides empirical evidence that supports a multidimensional view of consumer engagement influenced by AI-driven components. The use of validated constructs like AI-Powered Personalization and Ad Content Relevance enriches the understanding of how digital behaviour in educational environments differs from general consumer markets. It encourages scholars and practitioners to explore context-specific advertising models, where traditional marketing elements must be adapted to align with learning motivations and educational content relevance.

Academically, this study opens new avenues for future research in AI-enabled digital marketing within specialized sectors like education. The modest R^2 value suggests that while current variables are relevant, other unexplored factors—such as user motivation, platform usability, or perceived learning outcomes—may also play critical roles in engagement. Future studies can expand the model, apply it to different demographics or regions, and use longitudinal designs to track behavioural changes over time. This work sets a foundation for building a more comprehensive theory of AI personalization effectiveness in non-commercial, goal-driven digital environments like online learning.

Conclusion

This study explored the impact of AI-driven factors — including AI-Powered Personalization, Ad Content Relevance, Visual and Interactive Appeal, Ad Placement and Timing, and Trust in AI and Platform Credibility — on Consumer Engagement in Education and E-Learning Ads. Based on the responses from 320 participants and detailed statistical analysis, it was found that AI personalization, content relevance, ad timing, and trust significantly influence user engagement, whereas visual and interactive elements showed a relatively lower impact.

The findings emphasize that for educational advertisers to effectively engage students and learners, they must focus on creating highly personalized and trustworthy advertisements that are relevant and well-timed. Simply making ads visually appealing without strategic personalization or trust-building efforts may not be enough.

Overall, this research contributes to both academic understanding and industry practices by highlighting key drivers of engagement in AI-powered educational advertising, offering valuable insights for marketers, platform developers, and educators seeking to enhance their digital outreach strategies.

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