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Inclusive Segmentation Strategies for Disadvantaged Customers in the Era of Artificial Intelligence

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Abstract

Customer segmentation has remained a central component of strategic marketing practice; however, conventional segmentation approaches have increasingly failed to address the growing complexity of disadvantaged consumer groups in digitally transforming markets. This study examined emerging approaches to the segmentation of disadvantaged customers, with particular attention to the role of artificial intelligence (AI), big data analytics, and inclusive marketing strategies in improving segmentation effectiveness and social equity. The study adopted an exploratory design based on extensive literature review and secondary data analysis drawn from contemporary academic and industry sources. The paper comparatively evaluated traditional segmentation approaches alongside AI-driven methodologies such as machine learning, clustering algorithms, predictive analytics, and natural language processing techniques. Findings revealed that traditional demographic and psychographic segmentation approaches are increasingly inadequate for identifying the multidimensional realities of disadvantaged consumers in modern markets. The study further found that AI-driven segmentation tools significantly improve customer insight generation, personalization, and market responsiveness through real-time behavioural analysis and multi-source data integration. Nevertheless, concerns relating to algorithmic bias, digital exclusion, ethical responsibility, and data privacy remain critical challenges affecting equitable segmentation practices. The innovative contribution of this study lies in its integration of disadvantaged customer segmentation, artificial intelligence, and ethical inclusivity within a single strategic marketing framework. The study concludes that businesses must move beyond profit-centred segmentation models towards inclusive and ethically responsible strategies that balance personalization, accessibility, and social equity. It was recommended that the adoption of AI-supported inclusive marketing systems, affordable customer engagement models, and fairness-oriented segmentation frameworks capable of addressing the needs of both advantaged and disadvantaged consumers in contemporary markets.

Keywords: Segmentation, Disadvantaged Customers, Artificial Intelligence, Marketing Strategy, Ethical Considerations.

Introduction

Market segmentation remains one of the key strategic promotional techniques that emerged in the middle of the twentieth century after Wendell R. Smith published the theory in 1956 (Scarpellini, 2019; Serrano-Gómez et al., 2020). Marketing in the classical sense mainly focused on segmenting the market and came to life through Smith's work which stated that all products should always be made to suit specific market segments as a way of enhancing efficiency in the marketing mix (Miles, 2020). Conventionally, segmentation started with simple demographic classifications that have been made more complex by the use of more sophisticated classifications of psychographic, behavioral, and even geographical segmentation methods in recent years (Vetrivel etal., 2024). This evolution is however an indication of the fact that consumer markets are not fixed and are always synonymous to globalization and technological change. In today's marketing communication context, concepts such as big data analytics and artificial intelligence have changed segmentation by rendering more real-time information of customers. These tools give marketers the greatest control over the targeting process; it is conceivable that shared value can be generated to improve customer satisfaction and optimize company results (Dolnicar, 2021).

An important aspect of the market segmentation concept in strategic marketing is the analysis between advantaged and disadvantaged customers. The information richness that advantage customers enjoy comprises a higher purchasing capacity, better access to resources, and the potential for more insightful decisions. On the other hand, the organisation's disadvantaged customers may be economically challenged, locked out of a product, or excluded from the online world. Such disparities call for distinct marketing dynamics that present varying challenges and opportunities for marketers when formulating fair revenue-generating models that can satisfy clients and shareholders while upholding the public welfare. For instance, a family in a particular locality may need basic products at fairly prices as compared to those of a high end in a different locality occupied mainly by customers with high income hence signaling an indication of quality (Kotler et al., 2021). It is important for any enterprise or organization with the desire to pursue the strategy of inclusiveness while keeping abreast of the competitors. However, the role of segmentation has been central to the marketer's toolkit more than ever before even in this big data and intelligent self-serve marketplace marketing era. They help marketers to mine terabytes of data and gain insights about information that would be difficult to receive in any other way and thus foresee consumer behavior to a high degree of accuracy. It also has deep ramifications on how it

is possible to properly target" the kimchi quotas both the favorable and less favorable customer segments. That is, for example, strong in establishing which areas or customer segments require the minimum offering to be targeted or where there may be a growth of luxury consumers in future. In the case of retailing, giant firms like Amazon and Netflix include data segmentation in recommending products to clients; in the case of microfinance, Grameen Bank uses segmentation to design products for the new breed of customers in the low-income bracket. Nevertheless, such innovations cause the problem of data protection and the potential abuse of the weaker population. That is why, segmentation in conditions of AI mean not only the approach to improve the effectiveness of marketing communication, but also mechanisms for redistribution of social justice (or injustice) and a tool to ensure that business strategies correspond to the general societal goals (Chandra et al., 2022). This study therefore seeks to:

i. Examine the challenges and opportunities of segmenting (dis)advantaged customers in strategic marketing.
ii. Analyze the role of big data and AI in enhancing segmentation strategies for inclusivity and equity.
iii. Propose effective segmentation frameworks that balance profitability with social responsibility.

Literature Review

Customer Segmentation

Strategic marketing without segmentation is unimaginable as it allows the organisation to break down the consumer into groups, which share common characteristics, preferences and buying behaviours, and then target them accordingly (Mogaji 2025). Currently, marketing literature sees segmentation as a strategic tool, which can enhance customer satisfaction, organisation competitiveness and sustainability in the market by offering personalized products and services to customers (Cortez et al., 2021; Vetrivel et al., 2024). The idea was based on the original concept put forward by Smith (1956) who suggested that the solution to the problems of market heterogeneity was to differentiate the products and to develop more customized marketing strategies. Today, segmentation has moved beyond a focus on the commercial aspects to reflect a more holistic view on customer experience, digital engagement, inclusiveness and ethical marketing (Huang & Rust, 2021).

Previously, techniques of segmentation have come a long way as a result of altered consumer habits, and advances in technology and marketing systems that rely on data has further change it. Since the beginning of the human segmentation, it was mostly based on the relatively easy to measure and use within the marketing decision making processes and demographic variables like age, gender, income, occupation, education level etc., (Madzík et al., 2021). Demographic factors, however, have been claimed to be inadequate for explaining the intricate psychological and behavioural aspects affecting contemporary consumers' decisions (Leonov et al., 2023). As a result, the concept of psychographic segmentation came into being which focuses on the lifestyles, personalities, interests, attitudes and values of consumers, allowing organisations to connect with consumers on an emotional level. Likewise, behavioural segmentation emerged as a popular way to segment consumers based on their purchase behaviour, product usage, loyalty behaviour, and engagement metrics, offering deeper insights into the decision-making process of consumers (Zhang & Chang, 2021).

In recent years, AI, machine learning and big data analytics have revolutionized customer segmentation into a dynamic and predictive marketing capability. The modern systems of segmentation are combining demographic, psychographic, behavioural and transactional characteristics to provide real-time customer insights and personalized marketing experiences (Huang & Rust, 2021; Vetrivel et al., 2024). By using AI segmentation, companies can uncover data patterns and trends in their consumer's purchase behavior, foresee future buying habits, and automate product recommendations more accurately than traditional segmentation. For example, digital commerce companies like Amazon use browsing and engagement patterns and machine learning algorithms to suggest products based on user behaviour, and luxury brands are increasingly leveraging psychographic data to target aspirational and lifestyle consumers. Despite these developments, researchers have noted several ethical concerns with the use of AI in segmentation, including concerns about algorithmic bias, the loss of consumer privacy, exclusion, and discriminatory targeting (Ali & Nikberg, 2024). In recent times, the literature on segmentation has often focused on the importance of adopting an inclusive and ethically sound segmentation approach that can achieve a balance between profitability and social equity and customer welfare.

Advantaged vs. Disadvantaged Customers

Advantaged customers are consumer segments with relatively high incomes, high purchasing power, technological and economic resources and literacy in the use of technology (Akinrinoye et

al., 2020). Organisations find these consumers extremely appealing due to their ability to access premium products, have brand loyalty and will be the first to embrace new and innovative products and services (Rane et al., 2023). In today's competitive landscape, companies are turning to personalized marketing tactics, predictive analytics and recommendation engines powered by artificial intelligence to cater to the desires of the so-called 'advantaged customer' and foster meaningful, long-term customer engagement (Huang & Rust, 2021). Advantaged consumers' purchasing behaviour is often influenced by their preferences for convenience, exclusivity, technological sophistication and social status (Dhaliwal, Singh & Paul, 2025). This is why luxury and tech-savvy brands like Apple and Tesla persist in their highly personalized products and services to meet the aspiration and lifestyle of affluent and tech-savvy consumers (Kotler et al., 2021). Recent research such as Mariani et al., (2023) and Vetrivel et al., (2024) also indicates that there is a significant impact of the interaction of advantaged customers with new technologies and online platforms, since they have a greater influence on market trends, product innovation, and also digital consumption trends.

Contrast this with disadvantaged customers, who have socio-economic or technological or structural barriers that prevent them from being able to participate in mainstream markets and digital economy (Vlasov et al., 2024). The barriers that are often cited are low income, financial exclusion, lack of internet access, lack of digital literacy and lack of traditional marketing representation (Saenz, 2024). While advantaged consumers may consider convenience and prestige in their purchases, disadvantaged consumers tend to look at affordability, accessibility and minimum utility when making their purchase decisions. Low-income households, rural populations, elderly people with less technology, socially marginalized groups with limited consumption opportunities due to economic conditions and infrastructure are often included in this category (Bonina et al., 2021). The increasing digitization of commerce has added to this gap and many of the least-served consumers are still not accessing financial services, e-commerce systems or platforms of customer engagement through technology. For this reason, new research trends that focus on inclusive marketing practices are emerging, aiming at offering a solution to the specific needs of disadvantaged consumers, through socio-responsible segmentation practices, affordable pricing systems, and accessible technologies (Mantziaris et al., 2022).

Socio-economic, and consumer behaviour theories, can further explain how the advantaged and disadvantaged customers differ. Based on Maslow's hierarchy of needs theory, it is suggested that

the disadvantaged consumers are more inclined to cater for their physiological and security needs due to the limits in their resources while the advantaged consumers are more likely to satisfy the esteem, lifestyle enhancement, and self-actualization needs through their consumption acts (Omweri, 2024). In the same way, the income, social influence, and resources available to the consumer greatly influence the behavioral intentions and buying decisions of consumers in different market segments according to the Theory of Planned Behaviour (García-Salirrosas et al., 2024). Bourdieu's theory of social capital provides a sociological explanation for the importance of social networks, education, and culture for the expansion of consumption opportunities and market participation, and for the ways in which disadvantaged groups often face structural barriers that limit market access. The theoretical approaches also support the idea that a profitable-based approach to segmentation is inadequate and that the concept of segmentation should be extended to encompass a broader concept of accessibility, equity and social participation in the marketing system of today and tomorrow (Kopalle & Lehmann, 2021).

Ethical Issues around Segmentation of Disadvantaged Customers

The segmentation of disadvantaged customers has raised a lot of ethical issues as vulnerable consumer sub-populations are generally more vulnerable to digital exclusion, economic manipulation and exploitative marketing (Teo, 2023). A modern study of marketing suggests that the disadvantaged consumers are subject to greater vulnerability because of their limited financial ability, low level of digital literacy, limited access to information, and less consumer protection mechanisms (Ali & Nikberg, 2024). Thus, the segmentation of consumers should not be targeted in a way that imposes special costs on these consumers or leads to deceptive advertising or predatory pricing systems, nor through manipulative promotion. One example is the intense marketing of high interest financial products to low-income consumers, the marketing of unhealthy "low cost" food products to low-income consumers and the marketing of misleading promotions which can lead to an increase in the socio-economic situation of low-income consumers when they do not result in consumer welfare. As technology advances and the era of AI and big data analytics, ethical issues are more pressing because the algorithmic segmentation systems can perpetuate the algorithmic bias, resulting in the exclusion, underrepresentation, or unfair profiling of the disadvantaged groups of consumers (Huang & Rust, 2021). These worries have led to growing scholarly debates for need of clear, fair and socially responsible segmentation systems, which focus on the benefits of the customers rather than the profitability of the organisation.

Today, ethical marketing systems, therefore, place a high priority on promoting inclusion, fairness, and equity in segmentation practices. Inclusive marketing is a process in which the realities and difficulties faced by the disadvantaged consumers are acknowledged and solutions are created in the form of products, services and communication methods that do not exacerbate social marginalization (Tuli, Srivastava & Kumar, 2025). A trend in the literature is to propose segmentation models that are able to foster social involvement and minimize structural inequalities in markets instead of looking only for-profit maximization (Azmat et al., 2023). This means that the industry has to be responsible for the use of both segmentation and exclusion criteria, to make sure they are ethical and socially sensitive. For instance, companies are urged to use cost-effective pricing, easy-to-use technological platforms, and language that is culturally appropriate for economically vulnerable and digitally marginalized groups. They help build trust among customers, a good corporate image and sustainability and are also a measure that promotes social good (Kotler et al., 2021).

Recent business practices also show that ethical segmentation can be achieved without compromising on organisational performance and competitive position. A number of organizations now have social responsibility goals as a part of their segmentation and targeting process through developing initiatives that can benefit disadvantaged consumers and underserved communities. For example, purpose driven brands are increasingly adopting marketing strategies that are more centred on equity, with commercial activities being aligned with a range of social and community impact objectives – including affordability, accessibility and community development. Such practices suggest the shift from the conventional profit-centric segmentation strategy to a more socially responsible and stakeholder-centric marketing approach (Vetrivel et al., 2024). In addition, recent research suggests that ethical segmentation can lead to improved customer loyalty, increased trust in an organisation, and sustainable growth in the business (Cortez et al., 2021). Thus, ethical considerations in customer segmentation are crucial for firms aiming to promote profit in today's marketing landscape without compromising social justice.

Traditional Segmentation Approaches

Consumers have been segmented and classified into different market segments according to their similarities in terms of their interests, demographics, and buying habits through traditional customer segmentation methods (Obuse et al., 2023). Demographic, geographic and psychographic segmentation techniques are among the most used traditional segmentation

techniques, which have contributed significantly to the marketing planning and strategic decision-making processes, respectively (Madzík et al., 2021). Demographic segmentation is a method which classifies consumers by measurable characteristics like age, gender, income, occupation, education, family size, marital status, etc., as these are easily available and they can be easily related to consumption behaviour (Francioni & Martín, 2024). Demographic segmentation is still used by many organisations due to the fact of its simplicity in identifying the broader consumer markets. For instance, the carmakers often divide their consumers based on income so that they can make economy cars, middle range cars and luxury cars. In the same way, companies in the financial and retail industry frequently rely on demographic data to guide product positioning and advertising strategies as well as pricing models (Vetrivel et al., 2024).

Geographic Segmentation divides markets on the basis of physical and environmental factors like region, climate, cultural location, population density etc (Purmonen, Jaakkola & Terho, 2023). This offers the opportunity for organisations to tailor products and services to benefit different consumers, according to their geographic location and preferences (Van Esch & Stewart Black, 2021). Geographic segmentation is often adopted by global companies to make products localized to localize products and make the responsive to local markets in international markets. In some cases, for example, when you have multinational fast food corporations that offer various menu items in other countries depending on the nation's cultural and religious preferences, for example, introducing a vegetarian menu in India because a large population of Indians do not eat meat products. Geographic segmentation can thus help organisations adjust their marketing strategies for different regions based on consumption, environmental and cultural factors that can affect the market demand and customer preferences (Cortez et al., 2021).

The psychographic segmentation was a more advanced segmentation approach that attempts to segment beyond the demographic and geographic segmentation, and focuses on lifestyle, personality, attitudes, interests, social class and values of consumers (Ahmed, 2022). Psychographic segmentation is not as basic as demographic segmentation and uncover the reasons behind consumer's actions and emotional responses, which influence decisions to buy. Nowadays, many brands are turning to psychographic segmentation to enhance emotional brands, and this approach is helping them position themselves better with their target audiences. For instance, fitness and wellness companies like Lululemon capitalize on the wellness and lifestyle-minded consumers by engaging in brand strategies that emphasize wellness, personal development, and

active living communities. Psychographic segmentation, although useful, can be more challenging and expensive to use effectively as it requires a large amount of qualitative data to be collected, behavioural analysis, and customer profiling (Zhang & Chang, 2021).

While the traditional view of segmentation is still quite applicable, the concept and methodology has caught the interest of many researchers in the modern digital markets, who believe that segmentation has crucial conceptual and methodological limitations (Skålén et al., 2023). Among the drawback of the traditional segmentation methods is that they are based on static or snapshot data which may not reflect the multiple and ever-changing nature of today's consumer behavior (Huang & Rust, 2021). For example, although consumers may have comparable lifestyles, aspirations, digital exposure and motivations for purchase in an age or income segment, there is significant variation in these attributes. Geographic segmentation also does not necessarily capture the internationalization and digitalization process, in which the boundaries between geographic markets are fading and digital information leads to 'glocal' consumer cultures. Unlike the behaviour, the psychographic segmentation can suffer from the subjective interpretation of the data, bias in surveys and the lack of consistency in the behavioral indicators in the process of data collection (Madzík et al., 2021).

However, the use of these conventional segmentation methods is becoming more apparent in the evolving world of digital commerce, big data analytics, and artificial intelligence technology. In the modern marketing environments, more dynamic and predictive segmentation systems are needed to incorporate real-time customer information, transactional, and behavioural data to inform decision making processes (Wedel & Kannan, 2021). As a result, marketers are increasingly using a mixture of traditional segmentation variables and data-driven analytics to create more data-rich customer profiles and personalized marketing approaches. Companies, for instance, that have a digital commerce solution like Amazon are continually collecting information about browsing habits, buying history, searches and engagement to suggest products to the individual consumer according to their personal tastes. The trend of moving from traditional segmentation models to more adaptive and intelligent models reflects the changing nature of today's consumer behaviors and market conditions, as illustrated in these developments (Huang & Rust, 2021; Vetrivel, 2024).

3.0 Methodology

The present study adopted exploratory research design which involved secondary data analysis and systematic review of the contemporary literature. The exploratory approach was deemed suitable as the study focused on the new and developing field of artificial intelligence, big data analytics and inclusive customer segmentation practice, where there is still a considerable amount of empirical consensus emerging. Exploratory research is a suitable method for research that aims to deepen the conceptual understanding, detect emerging trends and analyze complex phenomena in the current business context (Creswell & Creswell, 2023). The data used in the study was secondary data sources that come from journal articles, academic books, industry reports, and trusted online marketing magazines, which are mainly published from 2020 to 2024. Secondary data analysis was suitable as it allowed the study to build on the existing knowledge, compare the traditional segmentation method with the AI segmentation method, and assess existing progress in inclusive marketing practices in the field, without the restrictions of primary data collection (Johnston, 2020).

The study was also conducted using a qualitative content analysis method for the literature review and interpretation of the literature gathered that pertains to customer segmentation, disadvantaged consumers, artificial intelligence, machine learning, big data analytics and ethical marketing practices. The method of qualitative content analysis was suitable for the researchers to find common themes, conceptual patterns and emerging scholarly arguments in the literature reviewed (Neuendorf & Kumar, 2015). This method also offered flexibility in the integration of the multidisciplinary aspects and strategic marketing, consumer behaviour, digital technology, and ethical business management. The use of more recent peer-reviewed sources improved the trustworthiness, reliability and academic rigor of the study, as well as ensuring that the discussion was grounded in the latest advances in the AI-driven customer segmentation field.

Emerging Methodological Approaches in Customer Segmentation

New ways of segmenting customers are taking on a whole new meaning for organisations as they now encounter a range of different customer groups in more digitally-based and data-driven markets. In contrast to conventional methods of segmentation, which are mainly based on static demographic or geographic characteristics, modern approaches to segmentation employ cutting-edge analytical technologies that can detect real-time consumer behaviour, sentiment and changing consumer tastes (Vetrivel et al., 2024). Textual analysis is one of the most significant

advancements in this field, which focuses on analyzing unstructured textual data from online sources like social media platforms, customer feedback systems, online reviews, blogs, and digital interactions. Using Natural Language Processing (NLP), organisations can leverage opinions, emotions, attitudes and behavioral tendencies of customers in large amounts of text data (Balducci & Marinova, 2018). This gives companies the ability to gain more insights into customers than they could from traditional segmentation factors that are quantitative in nature.

Within the last few years, there have been studies that prove the importance of textual analysis in locating customer segments which are hidden or not obvious to be detected by the conventional segmentation approach (Fresneda, Burnham & Hill, 2021). As an instance, Netflix utilizes textual analysis in combination with sentiment evaluation to gauge viewers' reactions via online evaluations and social media engagement, making sure to enhance content recommendation systems and marketing strategies. Likewise, recent e-commerce research suggests the power of textual analysis to derive new customer preferences, complaints and opportunities for special market niches from customer discussions and feedback channels on the web (Shchory, 2020). The application of text analysis methods in the segmentation process as a result, enhances the capacity of the organisation to integrate qualitative and quantitative data and make better marketing decisions based on evidence and the customer. Moreover, text analytics helps to make the organization more responsive as it can continuously track the sentiment shifts and market trends as they happen (Huang & Rust, 2021).

With the intensive development of Artificial Intelligence (AI) and Machine Learning (ML) technologies, segmentation practices have been further transformed with the introduction of more advanced clustering systems, predictive analytics and automated decision-making processes. AI segmentation systems use machine learning algorithms that can detect natural customer behavior patterns and relationships in massive amounts of data, without much human effort, as compared to the conventional segmentation methods that depend on predefined variables and manually segmented customer groups (Ezugwu et al., 2022). Organizations can automatically segment consumers by buying habits, level of engagement, preferences, digital interactions and transaction histories by employing unsupervised learning techniques. As the customer behaviour constantly changes, big digital commerce companies like Amazon and Walmart are increasingly adopting machine learning systems that deliver highly personalized customer suggestions and targeted marketing campaigns (Kotler et al., 2021). The technologies come in handy in very dynamic

industries like tech, retail, entertainment, fashion, etc., where customers' needs evolve quickly and adaptation to the market is essential.

Another key development in today's segmentation system is the introduction of predictive analytics, which allows companies to predict customer behavior by analyzing patterns in historical and real-time data. Predictive modelling is able to predict customers' buying intentions, their tendency to be loyal to the company, and possible market changes more accurately than traditional segmentation methods (Huang & Rust, 2021). This enables businesses to create their products, marketing campaigns and customer interaction programs around expected market demands. The use of AI in segmentation, therefore, can enhance CRM, boost marketing effectiveness and customer retention efforts through the generation of highly personalized customer experiences (Vetrivel et al., 2024).

While emerging segmentation technologies offer many benefits, researchers have raised critical ethical and operational issues around issues of data privacy, algorithmic bias, and digital inequity (Khan, 2025). The reliance on large amounts of customer data for text analysis and AI-powered customer segmentation can raise several concerns, particularly around customer consent, surveillance, and the potential for misuse of personal data (Ali & Nikberg, 2024). Furthermore, machine learning systems can inadvertently inherit social and economic biases when they are not sufficiently trained or based on incomplete or unrepresentative data, resulting in discriminatory segmentation results and leaving marginalized groups of consumers out. To tackle these concerns, organisations must implement clear data management systems, ethical AI governance frameworks, and schedule regular audits of algorithms to reduce bias and enhance fairness in segmentation practices. However, new segmentation strategies are further shaping strategic marketing as they help companies gain more relevant, intelligent, and inclusive customer insights that can benefit their organizations' performance and customers' experience in today's digital markets (Wedel & Kannan, 2021).

Comparative Analysis of Methodologies in Customer Segmentation

Customer segmentation methodologies have come a long way since the days of traditional market classification methods, moving into more sophisticated AI-based methods. The concept of segmentation was first developed to try and break down the complexity of the markets by dividing consumers into fairly homogeneous and manageable groups and targeting them on the basis of observable characteristics (Salam et al., 2023). The traditional segmentation approaches which

were used to simplify the market by dividing the market into more or less homogeneous groups of consumers and targeting them based on their observable characteristics (Madzík et al., 2021). While these are important building blocks of strategic marketing, researchers have started to question their flexibility and predictive power in today's fast-evolving digital landscape in which consumers are increasingly complex (Huang & Rust, 2021). Most of the traditional segmentation systems are based on static data and pre-established customer segments, which are incapable of capturing the dynamic nature of customer behaviour, real-time preferences, and market trends. Unlike traditional segmentation strategies, AI-powered segmentation methods leverage machine learning algorithms, predictive analytics, and automated clustering techniques to process vast amounts of structured and unstructured data, uncovering intricate customer behaviours, and creating adaptive customer segments (Smit, 2023).

One of the key differences between traditional and AI-driven segmentation techniques is the level of in-depth customer analysis and its responsiveness. For instance, a traditional retail segmentation approach might be based on demographics like age, income or location, while AI-driven approaches consider certain consumer segments at a time, and analyse purchasing patterns, browsing behavior, engagement activities, and predictive consumption tendencies across all these segments at once (Vetrivel et al., 2024). Organizations can continuously improve customer profiles and tweak segmentation structures thanks to machine learning technologies, reacting to the real-time developments in the market. This dynamic capability enables enterprises to go beyond the general segmentation strategies and adopt highly personalized and behaviour-based segmentation strategies. An AI-based segmentation approach thus gives organisations a more accurate understanding of the motivations of customers and differences in their behaviour, and can predict how they will consume a product down the road, unlike traditional approaches that make the assumption that all customers in a defined segment are similar in behaviour (Huang & Rust, 2021). AI capabilities also highlight the evolution away from legacy segmentation systems—there's a practical business use case for that, too. In the past, mass marketing strategies were heavily used by companies like Coca-Cola to promote products and create mass marketing campaigns for a large audience in a particular area, age brackets etc. These strategies have helped to reach a wide audience and establish brand recognition, but have provided few opportunities to engage customers on an individual basis. Newer marketing approaches in these organisations take advantage of AI tools to analyse customer interactions, social media engagements and behavioural data to create

niche market segments to help tailor marketing campaigns (Kotler et al., 2021). Likewise, Netflix uses AI algorithms to consider user viewing habits, search queries, and user interaction to offer extremely personalized content recommendations that cater to personal tastes. AI-driven systems can segment viewers into micro-segments, which are more precise and are divided based on behavioural patterns and their predictive viewing habits, rather than demographic factors, leading to better user engagement and satisfaction (Gürmeriç, 2019).

Although there are clear benefits to the use of AI-based segmentation, traditional segmentation methods still have a place in business in some scenarios, especially for small and medium-sized enterprises (SMEs) that lack the technical and financial capabilities to leverage AI. There are some segmentation approaches that are still being used in many developing markets and smaller companies, such as demographic segmentation methods, geographic segmentation methods that are simple, affordable and easy to implement (Madzík et al., 2021). Traditional segmentations systems however are not flexible enough for organisations to detect customer opportunities, behavioural shifts and the rapidly changing dynamics in the market. On the other hand, segmentation using artificial intelligence can be more precise, flexible, and scalable, but can be more sophisticated and demanding in terms of technological infrastructure, data, and analytical skills. In addition, ethical issues such as privacy, fairness of algorithms, transparency and data management are complex challenges for organizations that adopt segmentation systems based on artificial intelligence (Ali & Nikberg, 2024).

Therefore, modern marketing experts are increasingly calling for an integrated segmentation strategy where traditional segmentation methods with their accessibility and usability are combined with predictive intelligence and adaptability of AI-driven strategies. This blended strategy allows companies to create a more well-rounded and ethical segmentation plan that can recognize the changing nature of consumer needs and meet commercial goals. This combination of traditional segmentation factors with AI-driven behavioral analysis is thus a promising route towards creating more comprehensive and data-driven marketing systems that are customer-centric in today's business landscape (Huang & Rust, 2021; Vetrivel et al., 2024).

Role of Big Data and AI in Revitalizing Segmentation

As the strategic marketing world changes so rapidly, big data has become one of the most prominent innovations that are changing the way in which customer segmentation is being done. The data that is generated over the various digital and transactional sources at a high rate of speed

and diversity with a lot of structured, semi-structured and unstructured data is known as big data (Rawat & Yadav, 2021). In customer segmentation, big data encompasses data from social media, customers' buying patterns, their browsing history, transactions, customer feedback, mobile apps, and web usage. With the growing amount of data that are available, organisations can derive more detailed and complex data on customer behaviour, preferences, attitudes and consumption patterns (Huang & Rust, 2021). While the traditional segmentation systems have leveraged mostly on a limited number of demographic variables, big data analytics allows companies to create multidimensional customer profiles that can be used to implement very personalized marketing strategies and increase customer engagement.

Social media has proven to be a useful source of big data for customer segmentation due to its instant access to customer opinions, interactions, interests and behaviour patterns. Organisations can leverage these platforms to gain insights from the large amounts of user-generated content, which can help them identify new trends and preferences in consumer lifestyles and sentiments in the market (Vetrivel et al., 2024). A range of social listening and sentiment analysis tools is now enabling companies to gauge customer sentiment on products, services and their brand, more effectively. Social media analytics is used by modern companies, like Nike, to keep track of customer discussions, discover changing market trends and develop their merchandise and advertising strategies to mirror changing customer needs. Nike, for example, can leverage social media analytics to measure customer sentiment, pinpoint potential product opportunities, and adjust their advertising strategies to better suit evolving consumer expectations. This capability enables organisations to transcend the traditional marketing strategies of demographic segmentation to more behaviourally and emotionally responsive and engaged marketing systems (Kotler et al., 2021).

The other types of data that are used in big data segmentation systems are transactional and purchase history data. Online retailers like Amazon and eBay are constantly accumulating data around customer buying habits, product tastes, spending habits and search patterns, as well as the time and day of purchase. These behavioural patterns can be used to create live customer profiles that can be analysed to understand customer consumption patterns and forecast future buying behaviour (Bartholomew & Williamson, 2022). Customers who have a regular demand for Organic food products can be segmented as health conscious and then suitable recommendations, promotions and customized offers can be given regarding wellness and healthy living products.

Moreover, web behavioural analytics, including clickstream analysis, browsing history, and interactions, can offer more comprehensive insights into consumers' digital journey, enabling businesses to enhance website content, product visibility, and pricing strategies to boost conversion rates and customer satisfaction (Huang & Rust, 2021).

One of the key benefits of big data in customer segmentation is that it allows for the combination of several data sources related to customers into a single analytical model. Most of the traditional segmentation systems were based on a fragmented approach to analysing data from these three sources – demographic, transactional and behavioural – resulting in incomplete customer understanding. At the same time, big data analytics allows companies to integrate social media data with transactional information, web interactions, customer feedback and communication history to create complete customer profiles that encompass rational and emotional customer behaviors (Rawat & Yadav, 2021). Organisations can make more informed decisions and predictions, and reduce segmentation errors due to this comprehensive approach, as it provides them with a more complete picture of customer needs and behavior. Hence, the role of big data in the modern era of customer segmentation has grown into an essential area of focus for companies in the drive to build more intelligent, adaptive, and customer-centric marketing systems, which are vital to meeting customers' expectations, especially in dynamic market conditions (Vetrivel et al., 2024).

Artificial Intelligence (AI) tools and techniques

AI has revolutionized customer segmentation by enhancing the precision, flexibility and forecasting power of the marketing systems with advanced analytical features like machine learning, NLP and predictive analytics (Anozie et al., 20254). These technologies allow companies to handle large amounts of information about their customers efficiently, detect underlying customer behaviour patterns and draw conclusions from the information in real time, which were previously hard to obtain with traditional segmentation methods (Huang & Rust, 2021). In today's context, where businesses are expected to engage with customers on a highly personal level, AI-powered segmentation systems are a boon by enabling companies to analyse both structured and unstructured data, ultimately improving their capacity to appreciate customer preferences, predict future actions, and create thrilling marketing experiences. With the fast-paced changes in digital markets and rapidly growing consumer expectations, AI-based segmentation methods are now

vital tools that can help organisations enhance customer engagement, streamline operations, and gain a competitive edge (Vetrivel et al., 2024).

One of the most important AI powered technologies that have impacted customer segmentation is machine learning. Machine learning systems employ algorithms that can detect and learn from customer behaviour patterns from the data, and fine-tune segmentation models without needing constant manual programming action (Ezugwu et al., 2022). This feature enables businesses to segment customers as they interact, make purchases, browse and interact with them, in real-time. For example, digital retailers use machine learning systems to watch customers' buying patterns and the way they are interacting with the site on an ongoing basis, allowing segmentation categories to be fluid as they evolve with new knowledge. To classify users in real time according to their browsing behavior, the previous purchases, search behavior, and preferences of interaction, contemporary recommendation systems used by Amazon are highly dependent on machine learning algorithms (Nesterov, 2024). While the traditional segmentation systems are based on static demographic segments, machine learning-based systems generate dynamic customer segments that change over time based on new customer behaviours. This is a significant boost in the effectiveness of personalised ads, product suggestions, and customer interactions, as well as conversion rates, customer loyalty, and overall marketing success (Kotler et al., 2021).

Another significant AI tool for customer segmentation is Natural Language Processing, which helps organisations to process substantial amounts of unstructured text such as customer reviews, social media content, online discussions, and feedback on platforms to draw insights from them. NLP technologies are able to provide some additional information that is not so easily acquired by traditional segmentation techniques such as sentiments, behavioural indicators, opinions, and customer concerns that can be extracted from textual information (Balducci & Marinova, 2018). By analyzing customers' sentiments using sentiment analysis and text classification systems, organizations can determine whether a customer is happy, upset or neutral about the product or service and then partition the customers based on the behavioral and emotional sentiment. For instance, fashion brands like Zara are increasingly using NLP technologies to listen to online conversations and feedback about a product collection to detect new customer interests, and develop new products to resonate with very responsive customer groups (Zucca, 2022). NLP can thus offer organisations more behavioural data than can demographic profiling — and more insight into what motivates customers to make their choices. This capability can give companies a better

ability to refine their targeting and segmentation efforts, gain a deeper understanding of customer experience, and boost the effectiveness of long term relationship marketing programmes (Huang & Rust, 2021).

Another significant AI innovation that has revolutionized customer segmentation today is predictive analytics. Predictive analytics is the analysis of past information, statistical modelling and machine learning techniques to make predictions about future customers and trends in the market (Zellner et al., 2021). Customers' buying habits, interaction patterns and transaction history can be used to forecast their desire and their likelihood to remain loyal, and what further products they might be interested in purchasing, through analysis. With this predictive ability, companies can shift their marketing approach from reactive to proactive and anticipate customer needs. During the process, streaming services like Netflix use predictive analytics to foresee customers who are likely to abandon their service based on their viewing habits and engagement patterns, thus allowing the company to take proactive steps to retain customers before they leave. Likewise, retailers use predictive models to forecast seasonal demand patterns, and make recommendations on future products that customers might purchase in the next transaction (Vetrivel et al., 2024). Predictive analytics can thus optimize inventory management, boost marketing effectiveness, and fortify customer relationship management (CRM) by empowering businesses to make informed decisions regarding their strategies.

With all the aforementioned, machine learning, NLP, and predictive analytics have greatly enhanced the accuracy of customer segmentation, by helping organisations to create finer and more nuanced market insights. However, researchers are still stressing the need for tackling ethics issues with AI-based segmentation systems, including those of data privacy, transparency in algorithms, and bias in automated decision-making processes (Ali & Nikberg, 2024). In spite of these issues, AI-driven segmentation technologies are still evolving the strategic marketing landscape by providing organisations with more precise and scalable customer segmentation strategies to drive hyper-personalized consumer experiences in today's digital marketing landscape.

Inclusive Marketing Strategies for Disadvantaged Customers

Marketing strategies on sensitive customers are essential in order to meet the needs of all individuals in the community with special considerations made to income and technology divisions (Lashitew et al., 2022). Subgroup customers, mostly those with low income, and least access to technology and relevant demography, should be marketed to in viable and cost-efficient manners.

In order to meet these needs, all business and organizations must further make affordable price, accessibility technologies, and partnership with government and NGOs as well as close gap and develop inclusive market solutions. These strategies can improve market access and facilitate that customer who are often excluded from the market get the access to the products that can increase the quality of life (Schade & Schuhmacher, 2022).

Pricing strategies that are relatively cheap are very important so that producers do not lock out disadvantage subordinate customers. To low-income customers, high prices can be a hurdle to buying products, particularly where essential commodities are accorded less concern as compared to luxury products. To counter this, firms use the steps of prices, discounts, or payment options in which products become affordable to customers. For instance, most famous mobile phone manufacturers as Nokia have introduced low-end smartphones for the markets of developing countries where price is a major consideration. Nokia's "feature phones" are affordable to many customers in the low-income areas; they can make calls, send texts, surf the simplest websites at a small fraction of what it costs to buy an iPhone or a Samsung Galaxy (Southwood, 2022). Pricing strategy of this nature not only makes products within reach but also assists business organisations to reach new clients, enhance market share while at the same time boosting economic mobility. Through such approaches, companies can indeed serve the struggling clients, letting them fully enjoy the advantages of technologies and various products without facing the problem of unmanageable debts.

Apart from low-cost strategies, lodging innovation is central to developing a universally accessible marketing approach. Disadvantaged customers also experience some barriers so far technology is concerned: poor literacy with the internet; slow internet connection; and accessing using old models of devices (Freeman, Park & Middleton, 2020). In order to successfully cope with these challenges, companies have to find new ways working, creating usable, easy to comprehend and use, as well as multifunctional products and services appropriate for different platforms and gadgets. For example, today there are many communication platforms like Facebook or WhatsApp that collectively develop means that work well with a limited level of programming knowledge. For instance, WhatsApp is intentionally made to have simple and easy to understand interface and with little data requirement, to enable it capture the market in areas where internet is either scarce or expensive. In addition, branchless or micro-financial products like the mobile money solution, Opay, Kuda, Monie point in Nigeria, and M-Pesa of Kenya which allows the disadvantaged

customers to transact businesses by sending and receiving cash by using simple mobile phones without necessarily being clients to any banking institution. It has given the power to the millions of people in the developing world to engage with the digital economy and brought a noticeable shift in the living standards of those people by somehow making services previously unattainable now available.

Furthermore, private collaboration with governments and NGOs plays a crucial role in improving the level of market access for disadvantaged customers (Bocken & Geradts, 2020). These collaborations might include enabling corporations to find appropriate resources such as funding, physical structures and enabling technologies; or even assist in enabling these corporations to come up with products and services that are truly inclusive. Sometimes government and NGOs have ideas about how to address specific needs of the disadvantaged groups and can assist companies to come up with product solutions for these areas. For instance, micro financing institutions and non-governmental organizations help businesses in reaching the lower stratification layer of customers through informal financing products like loans and or saving schemes for business financing.

Balancing Ethical Considerations with Business Goals

Current business environment proves a major concern for business organization; the market environment provides the duality of profitability and ethical accountability (Galleli & Amaral, 2026). In the case of companies serving the disadvantaged customers, the achievement of these goals comes with the increased importance of finding the balance. Moral values of non-marginalization and inclusiveness, as well as the principle of fairness have to be incorporated into business economics with reference to sustainable customer and corporate value (Jendrośka, Reese & Squintani, 2021). At the same time, it crucial that organizations adjust their decisions to eye the necessary revenues to finance their activities and supply their clients with the products they need. This delicate balance is achieved with the need to fit the business objectives into the social objectives so that while pursuing profits and revenues the companies do not tread the wrong side of the ethical values. Sustainability is one strategy that can effectively link along with professionalism, ethical objectives as well as business advancement (Sheehy & Farneti, 2021). This paper contends that through imitating sustainable business strategies, all customer classes, including the marginalized, will experience ethical treatment by organizations to play a role in the social welfare of nations while businesses operate at their profitability.

Segmenting customers who can be regarded as disadvantaged has however some major ethical implications which include feeling of being minimized. Market failure takes place when some people have no access or are provided with low-ranking services by the market either through planned strategies or even by default (Zernik, 2019). It is where all the marketing efforts are made for the wealthy or groups of customers that do not have access to or cannot afford modern technologies. This exclusion can have rather poor attitude towards the brand, deterioration of customer relations and missing the opportunity to reach unexplored target markets. For instance, if a business introduces superior products targeting customers of low-income shade it will lock out majority of customers leads to economic injustice. Moreover, the concept of marginalization keeps social injustice rolling for which the businesses do not challenge the social identities that distinctly disadvantage certain groups (Oloke, 2021). Hence ethical business practices demand that a firm be available to and have access to all markets within a society and that socially deprived customers are not exploited in the expense of the corporative gains. This can be done through implementing more friendly marketing approaches, cost-oriented pricing tools, and easily accessible developments, which have been mentioned in the earlier part of this paper. In this way, companies steer clear of ethical issues, such as marginalization, but also widen the circle of customers.

The term sustainability is therefore relevant for understanding how organisations can find a balance between ethical concerns and economics. In this regard, sustainability encompasses the social and economic effects of the management decisions of such businesses as well as on the environment. According to the concept of sustainable business practices, it can be possible to work with ethical goals and profitability. For instance, firms that choose sustainability strategies get to enjoy higher business productivity, lower costs and better brand image that is a recipe for good business in the long-run. In addition, sustainability brings it forward that business should think of the results it is going to have on the next generation by encouraging the corporate society to engage in activities that will be worthwhile to the society as well as the environment. An example of this approach can be seen from Patagonia a company that has made environmental conscious as their core selling point while at the same time doing well financially. The policy of using recycled materials and fair labour practices does not only capture the conscience of those who are environmentally creative but also sets the company apart from its counterparts which leads to customers' loyalty, (Wahab et al., 2024). Helping disadvantaged groups concurrently contributes

to the notion of sustainable development and can add to the measures of company profitability by targeting consumers who prefer to deal with firms that embrace sustainability strategies.

Dynamic Pricing and Personalized Offers

Dynamic pricing and offering of personalized deals, are especially widely known to have received a considerable uptick in recent years thanks to the use of AI and big data. Dynamic pricing refers to the alternatives of changing the price of goods or services in conjunction with some attributes including demand, competition and behaviour of the customers (Kopalle et al., 2023). Dynamic pricing is a way for businesses to vary price in response to customer demand and income and, in so doing, maximize business revenue while satisfying consumers' price sensitivities. For example, in the case where Amazon online shopping stores charge dynamic prices for products, these prices fluctuate depending on the demand, the customers' specific browsing/consumption history and buying power. On the other hand the use of dynamic price techniques when directed towards socially sensitive customers should be delicately crafted in order to eliminate cases of discrimination (Bianca-Maria & Andrea, 2025). For the businesses willing to segment their customers in to targeting categories and offer them customized solutions, gaining a proper analysis of the customer's wants, needs, and their ability to pay, becomes all the more important.

Dynamic pricing for different income brackets ranges can only be fair if proper segmentation of the clients is well done coupled with the need for working with complex models (Gonen, Tavor & Spiegel, 2024). For instance, companies operating in markets, where some customers are relatively more economically deprived, need to design their prices in a way that cannot worsen this situation. Kopalle et al. (2023) show that considering the level of income, the so discussed dynamic pricing may provide the customers with an opportunity to have the products and services at better prices that will be friendly to their pockets. One good example to this is the travel industry, especially the air travel, which price has standard variations based on demand and other factors such as customer loyalty and their past buying behavior. There is also provision of special offers to loyal customers, these are shown by budget airline like the southwest airlines company. Dynamic pricing can also be advantageous for dis-advantaged consumers finding ways how to make the benefits of those product affordable at least during certain periods or by membership discounts that afford disadvantaged consumers more chances to obtain products they would otherwise have to do without. Such tactics help not only the members of the disadvantaged categories but also improve

the companies' understanding of the potential customers and their needs, thus strengthening the consumers' loyalty to the particular brand.

Although the application of AI in dynamic pricing creates a perception of overcharge and undercharge, it minimizes on the issue of discriminating pricing. Customer data including your customer price sensitivity, product history, age, gender, etc. can be processed by AI models allowing for the formulation of offers that have been optimized for profitability that also doesn't harm the business-relevant needs and wants of the customer. For instance, the actual formation of a pricing model should involve machine learning algorithm which would enable business offer discounts and incentives which would not be perceived as unfair. AI-based pricing means can further be dynamic in nature and can change depending on variables such as the customer location, purchasing history or even prices that have been adjusted with regards to the customers income level or even special prices depending on certain offers. This helps to avoid compromising disadvantaged customers through high charges but rather stimulate them to pay through their pockets to the prices being charged in the market. Furthermore, recommendations of pricing models can also detect if disparities happened and suggest a solution since AI keeps consumers' trust. A live example is Uber it utilizes Artificial Intelligence through surge pricing which charges different fares depending with the traffic demand. Something that might be perceived as unfair about surge pricing into some extent can be handled through implementation of AI by using techniques like alerts to the customers that the surge pricing is active and the appropriate things they need to do in that case.

Challenges and Opportunities in Implementing Advanced Segmentation

Big data technologies particularly AI based segmentation offers great opportunities and threats to business organisations depending on the ability of the firm to manage them. These challenges are mainly due to data protection issues and ethical issues together with the current AI technologies being inefficient in addressing the needs of the minority customer. Information security has emerged as a critical consideration in times of new technologies when consumers realize what is being done with their information (Achouch et al., 2022). The GDPR and other pieces of legislation across different continents demand that business organizations keep customers informed in how their data is processed and especially for segmentation purposes. The AI involvement in the tracking, storing, and sorting and differential targeting of consumers raises issues of consent the lack of which can be exploited by prejudiced algorithms to influence patient populations that are

more susceptible to predatory deals or obtrusive product placements (Adams, 2026). Moreover, AI algorithms can reinstate bias that adversely influences marketing decisions and affects those customer segments that are usually neglected or excluded. For example, the use of AI for segmentation such as the following may have adverse impacts on the model The iron 'digital divide' The increase in self-driving cars which are controlled by a selected few (mainly the rich and the technologically inclined) is likely to deepen the division between those who can access the models and those who cannot (Peng, 2020).

However, current AI tools present other problems aside from privacy issues; they are somewhat restricted in their ability to serve the needs of disadvantaged consumer groups. These tools therefore depend on data which is inconsistently available or captured for the low income or the marginalized population. Several modern AI-driven segmentation models are trained on data from more well-off technology connected customers overemphasizing the importance of some buyer groups while underemphasizing the less privileged ones.

Due to the fact that AI models are trained on bias data, they in their turn, tend to promote the existing gaps by providing less targeted marketing to the less privileged groups. For instance, such AI systems may be the algorithms used by grocery shops, which may not recognize the buying habits of the low-income group adequately, therefore, serving them a limited number of compelling promotions. Also, these models could not capture some important socio-economic factors that are likely to influence consumers' decision to purchase these products at the expense of their fortunes which might include limited access to technological or financial assets. These issues are best solved by evaluating how AI is learned and how data is taken, to prevent minorities from being excluded in the procedure for segmentation.

Nevertheless, the realities of advanced segmentation strategy implementation mean job openings also come with a number of opportunities, primarily due to technological development for inclusion purposes. AI and machine learning are still even now rapidly advancing with new tools and techniques that can be used by a business to target forgotten and disadvantaged people. For example, the results of NLP and SA let firms recognize the demands and tendencies of the less privileged population based on textual data from social media, customer feedback, and other materials. It is possible for these technologies to pinpoint specific pain points that affect customers that are normally marginalized and offer businesses solutions that are more sensitive and inclusive. Furthermore, real-time segmentation is possible using AI to fine-tune the shape of the offer even

based on the behavior, needs, and socio-economic status of the customers. When applied ethically, such advancements make it possible for the various companies to make effective and sensitive appeals that compel a larger clientele.

Conclusions and Recommendations

This paper sought to understand the existing literature on customer segmentation and more specifically on developing appeals for advantaged and disadvantaged consumers. This work shows that although core segmentation strategies like demographic, geographical, and psychographic methods have been essential, there is a rising trend in more sophistication in segmentation techniques especially the use of big data and artificial intelligence (AI) segmentation techniques. Unfortunately, this has led to a restricted focus on the traditional segmentation approach because the previous techniques were not well equipped to address the intricacies of customer behavior concerning the disadvantaged population. On the other hand, the AI and use of machine learning is show to be more appropriate in the segmentation of large and heterogeneous customer base since these are capable in capturing real-time behavior and the use of multi-source integration for the generation of better insights.

In approaching the issues of segmentation, it is crucial to understand methodological aspects because AI is more accurate in providing further segmentation and personalization, based on deep customer insights Although the continuance of applying AI and conducting research on customer segmentation can significantly improve the efficiency of segmentation, there are still some fundamental problems in segmentation when it is implemented under the support of advanced techniques, such as ethical issues and the applications for all segments. It is also important to understand what can happen to disadvantageous customers for whom it is challenging and not effective to approach banks for credit when such models are not constructed with their socio-economic vulnerabilities in mind.

To address the challenges and opportunities identified in this study, businesses should adopt the following strategic recommendations to effectively target both advantaged and disadvantaged customers:

i. **Personalization for Advantaged Customers:** Businesses interested in catering to the needs of the upmarket, the technically inclined consumer should utilize sophisticated digital tools like customized websites, applications and possibly and AI-controlled content delivery systems.

ii. **Affordable and Accessible Solutions for Disadvantaged Customers:** It is especially important for those offer to low-income clientele to be as cheap and convenient as possible. They have to include diversifying pricing methodologies into the strategy including the issue of promotional prices, that may include the tiered and bundled services or even subscription services in which the price will be in bit-by-bit appendages.

iii. **Leveraging Technology for Equity in Segmentation:** Managers should consider the adoption of AI and big data tools as a key to not only achieving a competitive advantage but also enhance the segmentation practice that will act to reduce unfairness. This includes guaranteeing that elements from segmentation models protect disadvantaged customer behavior and socio-economic characteristics of algorithms.

iv. **Inclusive Marketing:** Marketers should also ensure that they use inclusive marketing which means that they have to market functional items and services for both the privileged and the underprivileged customers. This includes the issue of cultural meanings, socio-economic and technology disparities in marketing communication and campaigns.

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