
The Role Of Ai-Based Personalized Marketing On Customer Trust And Online Repurchase Intention In E-Commerce

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ABSTRACT

This study examines the effect of AI-Based Personalized Marketing on Customer Trust and Online Repurchase Intention among e-commerce users in West Java, Indonesia. As artificial intelligence becomes increasingly embedded in e-commerce through personalized recommendations, targeted promotions, and behavior-based notifications, its effectiveness depends not only on relevance and usefulness but also on the ability to build customer trust. Therefore, Customer Trust is positioned as a mediating variable in this study. A quantitative explanatory approach was employed, using data collected from 220 active e-commerce users in West Java who had purchased online at least twice in the last six months and had been exposed to AI-based personalized marketing. The data were analyzed using PLS-SEM with SmartPLS 4. The results show that AI-Based Personalized Marketing positively and significantly affects Customer Trust ($\beta = 0.516, p < 0.001$) and Online Repurchase Intention ($\beta = 0.225, p < 0.001$). Customer Trust also positively and significantly affects Online Repurchase Intention ($\beta = 0.454, p < 0.001$) and partially mediates the relationship between AI-Based Personalized Marketing and Online Repurchase Intention ($\beta = 0.234, p < 0.001$). These findings highlight trust as a key mechanism linking personalization and sustainable repurchase behavior in e-commerce.

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1. INTRODUCTION

The rapid development of e-commerce has fundamentally reshaped the nature of competition in digital markets. Rather than competing solely on price, convenience, or product variety, e-commerce platforms increasingly seek to differentiate themselves through data-driven and highly adaptive customer engagement strategies. In this context, artificial intelligence (AI)-based personalized marketing has emerged as a central capability that enables firms to analyze customer data at scale, predict preferences, and deliver individualized recommendations, offers, and communications in real time. Recent research indicates that AI is now embedded across multiple marketing functions, including customer targeting, recommendation systems, service automation, and predictive decision support, making it one of the most transformative technologies in contemporary digital marketing (Bawack et al., 2022; Gao & Liu, 2023; Kumar et al., 2024). These developments suggest that AI-based personalization is no longer an optional enhancement, but a strategic instrument for improving marketing relevance and strengthening customer relationships in online environments.

From the consumer perspective, AI-based personalized marketing may improve the quality of the online shopping experience by making information more relevant, reducing search effort, and increasing the perceived usefulness of platform interactions. Personalized recommendations, algorithm-based promotional messages, and context-aware digital touchpoints allow consumers to navigate product options more efficiently and encounter content that is more closely aligned with their preferences and needs. Prior studies have shown that AI-powered personalization can positively affect consumer responses when recommendations are perceived as helpful, relevant, and timely, thereby increasing engagement and encouraging favorable purchase-related outcomes (An & Ngo, 2025; Bhagat et al., 2023; Hassan et al., 2025; Nazir et al., 2023). Similarly, research on AI-powered service systems in e-retailing suggests that intelligent interactions can strengthen customer experience, perceived usefulness, and continuance usage intention, indicating that personalization may have consequences that extend beyond immediate transaction outcomes (NGO et al., 2026; Shahzad et al., 2024).

Despite these advantages, the effectiveness of AI-based personalized marketing remains contingent upon how consumers interpret the use of their personal data. A substantial body of recent research has emphasized the personalization–privacy paradox, whereby consumers value relevance and convenience but simultaneously feel concern over data collection, surveillance, and the opacity of algorithmic decision making. In digital environments, personalization frequently relies on extensive behavioral data such as browsing history, purchase records, clickstream patterns, and interaction history. When consumers perceive such practices as intrusive or insufficiently transparent, personalized marketing may generate discomfort rather than positive engagement (Bilal et al., 2024; Cloarec et al., 2024; McKee et al., 2024; Xu & Chen, 2025; Zhu et al., 2023). Thus, the success of AI-enabled personalization does not depend only on technical precision; it also depends on whether consumers believe that the platform uses personal information responsibly and ethically.

For this reason, customer trust occupies a central position in digital commerce research. Trust reduces uncertainty and perceived risk, especially in online contexts where consumers cannot physically verify products, directly observe sellers, or fully understand how algorithmic systems operate. In e-commerce, trust reflects the extent to which customers believe that a platform is reliable, competent, secure, and capable of protecting their interests during digital interactions and transactions. Recent empirical studies suggest that trust is a decisive factor in shaping customer responses to AI-enabled environments, especially when personalized recommendations or AI-powered service features are involved (Hassan et al., 2025; Hsu & Lin, 2023; Li & Wang, 2023). Evidence from AI-assisted customer service and chatbot research further indicates that when AI interactions are perceived as dependable, responsive, and user-oriented, they can enhance user satisfaction, brand attitudes, and behavioral continuity (Akdemir & Bulut, 2024; Cai & Mardani, 2023; Chau et al., 2025a, 2025b).

The relevance of trust becomes even more evident when examining online repurchase intention, which represents a consumer's willingness to continue buying from the same platform in the future. In digital commerce, repurchase intention is especially important because long-term profitability depends not only on attracting first-time buyers but also on retaining existing customers and encouraging repeat transactions. Previous studies consistently show that repurchase intention is shaped by relational and experiential factors such as trust, satisfaction, perceived value, and emotional responses to the shopping experience (Cachero-Martínez & Vázquez-Casielles, 2021; Meilatinova, 2021; Prahawan et al., 2021). Other recent studies also confirm that trust remains a strong predictor of repurchase and continuance behavior in digital settings, including e-commerce and platform-based exchange environments (Al-Adwan et al., 2022; Do et al., 2025; Lu & Yi, 2023). These findings imply that AI-based personalized marketing may

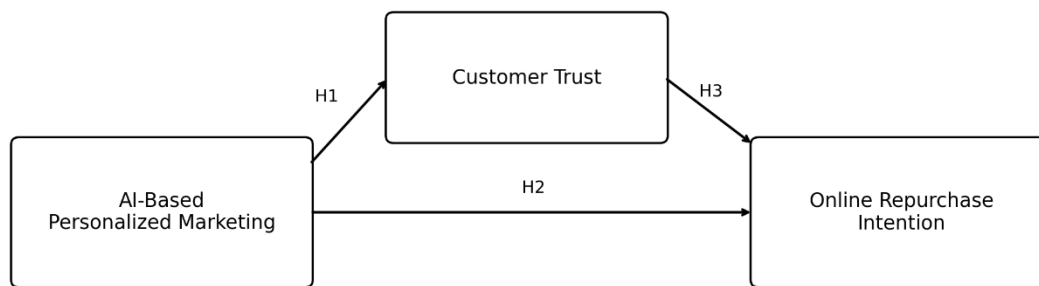
contribute to repeat purchasing not only by increasing relevance and convenience, but also by strengthening the consumer's trust in the platform.

In addition, the growing literature on AI in customer-facing digital environments suggests that personalization should not be viewed in isolation from the broader ecosystem of AI-mediated interaction. AI-based recommendations, personalized advertising, virtual assistance, and adaptive service interfaces jointly shape how consumers evaluate a platform. When these technologies are perceived as useful and well aligned with user needs, they can increase confidence and foster positive behavioral responses. Conversely, when AI is experienced as intrusive, inaccurate, or manipulative, it may reduce trust and weaken relationship continuity. Recent research on human-like chatbot communication, AI-powered customer service, and personalized digital interaction supports the view that consumer reactions to AI depend not merely on functionality but on the relational quality that such systems create during the shopping journey (Chau et al., 2025a; de Sá Siqueira et al., 2024; NGO et al., 2026; Shahzad et al., 2024).

Although recent scholarship has generated valuable insights into AI, personalization, and digital consumer behavior, several important gaps remain. First, many studies examine AI personalization, customer trust, purchase intention, chatbot usage, or loyalty outcomes as separate themes, rather than integrating them into a single explanatory framework. Second, while prior research has shown that personalization can increase purchase-related responses and that trust can predict repurchase behavior, fewer studies explicitly test customer trust as a mediating mechanism linking AI-based personalized marketing to online repurchase intention. Third, much of the current evidence comes from non-Indonesian contexts, despite the fact that consumer responses to personalization and trust may vary across digital markets with different levels of platform maturity, privacy awareness, and online purchasing habits. These limitations indicate a need for more context-specific empirical research that examines how AI-driven personalization operates in emerging and highly dynamic e-commerce environments.

This gap is particularly relevant in West Java, Indonesia, one of the country's most economically active and digitally connected provinces. As e-commerce adoption continues to expand, consumers in West Java are increasingly exposed to personalized recommendations, targeted promotions, automated notifications, and AI-assisted platform features as part of their routine online shopping experiences. Such conditions make West Java an appropriate empirical setting for examining whether AI-based personalized marketing directly influences repurchase intention and whether this relationship is explained through customer trust. The regional focus also offers contextual value, because it allows the study to capture consumer responses within a large Indonesian market characterized by intensive digital engagement and frequent platform interaction. In this sense, the present study contributes by extending recent AI-marketing research into a specific regional e-commerce context in Indonesia.

Based on the foregoing discussion, this study proposes that AI-Based Personalized Marketing positively influences Customer Trust and Online Repurchase Intention, while Customer Trust also positively affects Online Repurchase Intention and mediates the relationship between AI-based personalized marketing and repurchase intention. The novelty of this study lies in its effort to integrate these three constructs into one predictive model and test the mediating role of trust within the context of e-commerce users in West Java, Indonesia. Accordingly, this research is expected to contribute both theoretically, by enriching the literature on AI-driven digital marketing and consumer trust, and practically, by offering insight for e-commerce platforms seeking to design personalized strategies that are not only effective in driving transactions but also capable of fostering long-term customer relationships. Based on the theoretical and empirical arguments presented above, the research framework of this study is presented in Figure 1.



H4: Customer Trust mediates the relationship between AI-Based Personalized Marketing and Online Repurchase Intention

Figure 1. Research Frameworks

Figure 1 illustrates the conceptual relationship among the variables examined in this study. AI-Based Personalized Marketing is proposed to directly influence Customer Trust and Online Repurchase Intention. In addition, Customer Trust is expected to have a direct effect on Online Repurchase Intention and to mediate the relationship between AI-Based Personalized Marketing and Online Repurchase Intention.

AI-based personalized marketing allows e-commerce platforms to provide relevant recommendations, personalized promotions, and adaptive shopping experiences. When consumers perceive these personalized interactions as useful and beneficial, they are more likely to view the platform as competent and reliable. This can strengthen their trust in the platform.

H1: AI-Based Personalized Marketing has a positive effect on Customer Trust.

AI-based personalized marketing can enhance the shopping experience by reducing search effort and presenting products that match consumer preferences. When consumers experience more relevant and convenient interactions, they may be more willing to return to the same platform for future purchases.

H2: AI-Based Personalized Marketing has a positive effect on Online Repurchase Intention.

In e-commerce, trust helps reduce uncertainty related to transactions, product quality, privacy, and platform reliability. When customers trust a platform, they are more likely to feel confident and comfortable making repeat purchases.

H3: Customer Trust has a positive effect on Online Repurchase Intention.

The effect of AI-based personalized marketing on online repurchase intention is expected to be stronger when customer trust is established. Personalized marketing may first increase trust, which then encourages consumers to repurchase from the platform.

H4: Customer Trust mediates the effect of AI-Based Personalized Marketing on Online Repurchase Intention.

Based on the proposed hypotheses, the next section explains the research method used in this study.

2. METHOD

This study employed a quantitative approach with an explanatory research design to examine the relationships among AI-Based Personalized Marketing, Customer Trust, and Online Repurchase Intention. The study was conducted in West Java, Indonesia, focusing on active e-commerce users who had experienced AI-based personalized marketing features on digital platforms.

The population of this study consisted of e-commerce users in West Java. The sample was selected using purposive sampling based on the following criteria: (1) respondents reside in West Java, (2) have made online purchases at least twice in the last six months, (3) have received product recommendations generated by algorithms, and (4) have been exposed to personalized promotions or notifications on e-commerce platforms. A total of 220 respondents were included in the study, which was considered sufficient for PLS-SEM analysis.

Data were collected through an online questionnaire distributed using Google Forms. All measurement items were assessed using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The instrument measured three main constructs, namely AI-Based Personalized Marketing as the independent variable, Customer Trust as the mediating variable, and Online Repurchase Intention as the dependent variable.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The analysis involved two stages. First, the measurement model (outer model) was evaluated by examining indicator loadings, convergent validity, discriminant validity, Cronbach's alpha, and composite reliability. Second, the structural model (inner model) was assessed by analyzing path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing through the bootstrapping procedure.

This method was selected because PLS-SEM is appropriate for predictive research models, supports mediation analysis, and is suitable for examining relationships among latent variables in behavioral and marketing studies.

3. RESULTS AND DISCUSSION

A total of 220 respondents were included in this study. All respondents met the sampling criteria, namely active e-commerce users residing in West Java, Indonesia, who had conducted online purchases at least twice within the last six months and had been exposed to AI-based personalized marketing features. Table 1 presents the demographic profile of the respondents based on city, age group, gender, and main e-commerce platform.

Table 1. Respondent Demographic Profile

Variable	Category	Frequency	Percentage (%)
City	Purwakarta	33	15.0
	Depok	25	11.4
	Bandung	23	10.5
	Bekasi	23	10.5
	Cimahi	23	10.5
	Cirebon	21	9.5
	Sukabumi	20	9.1
	Tasikmalaya	19	8.6
	Bogor	17	7.7
	Karawang	16	7.3
Age Group	17-25 years	91	41.4
	26-35 years	83	37.7
	36-45 years	38	17.3
	>45 years	8	3.6

Variable	Category	Frequency	Percentage (%)
Gender	Male	117	53.2
	Female	103	46.8
Main Platform	Shopee	96	43.6
	Tokopedia	60	27.3
	TikTok Shop	34	15.5
	Lazada	19	8.6
	Blibli	11	5.0

As shown in Table 1, the respondents were dominated by users aged 17–25 years, followed by those aged 26–35 years, indicating that the sample mainly represented young and productive-age consumers who are highly active in digital commerce. Male respondents slightly outnumbered female respondents. In terms of platform preference, Shopee was the most frequently used e-commerce platform, followed by Tokopedia and TikTok Shop. Geographically, respondents were distributed across several cities in West Java, with the largest proportion coming from Purwakarta and Depok.

The measurement model was evaluated through indicator reliability, internal consistency reliability, convergent validity, discriminant validity, and collinearity. As presented in Table 2, all outer loadings exceeded the recommended threshold of 0.70, ranging from 0.729 to 0.853. Specifically, the indicator loadings for AI-Based Personalized Marketing ranged from 0.729 to 0.824, Customer Trust ranged from 0.802 to 0.853, and Online Repurchase Intention ranged from 0.786 to 0.807. These results indicate adequate indicator reliability.

Cronbach’s alpha values ranged from 0.808 to 0.857, while composite reliability values ranged from 0.874 to 0.903. All values were above the cut-off of 0.70, confirming satisfactory internal consistency reliability. Furthermore, the average variance extracted values ranged from 0.616 to 0.700, all above the minimum threshold of 0.50, indicating acceptable convergent validity.

Table 2. Measurement Model Results

Construct	Loading Range	Cronbach’s Alpha	rho_A	Composite Reliability	AVE
AI-Based Personalized Marketing (ABPM)	0.729–0.824	0.844	0.847	0.889	0.616
Customer Trust (CT)	0.802–0.853	0.857	0.860	0.903	0.700
Online Repurchase Intention (ORI)	0.786–0.807	0.808	0.809	0.874	0.635

Discriminant validity was assessed using the Fornell–Larcker criterion and the heterotrait-monotrait ratio (HTMT). As shown in Table 3, the square root of the AVE for each construct was greater than the correlations with other constructs, indicating satisfactory discriminant validity. Similarly, all HTMT values were below 0.90, further confirming that the constructs were empirically distinct.

Table 3. Discriminant Validity

Construct	ABPM	CT	ORI
Fornell-Larcker Criterion			
ABPM	0.785		
CT	0.516	0.837	
ORI	0.460	0.571	0.797
HTMT Ratio			
ABPM-CT	0.604		
ABPM-ORI	0.553		
CT-ORI	0.684		

Collinearity was also examined using VIF values. All VIF values ranged from 1.541 to 2.095, which were well below the threshold of 5.00, indicating that collinearity was not a concern. Overall, the measurement model met the required standards of validity and reliability.

After confirming the adequacy of the measurement model, the structural model was assessed by examining the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and model fit. As presented in Table 4, AI-Based Personalized Marketing explained 26.6% of the variance in Customer Trust ($R^2 = 0.266$), while AI-Based Personalized Marketing and Customer Trust jointly explained 36.3% of the variance in Online Repurchase Intention ($R^2 = 0.363$). These results indicate moderate explanatory power.

The effect size analysis showed that ABPM had a moderate effect on CT ($f^2 = 0.363$), a small effect on ORI ($f^2 = 0.059$), and CT had a moderate effect on ORI ($f^2 = 0.238$). Blindfolding results further showed that the Q^2 values for CT and ORI were 0.182 and 0.221, respectively, both greater than zero, indicating predictive relevance of the model for the endogenous constructs.

The model fit indices also demonstrated acceptable fit, with an SRMR value of 0.062 and an NFI value of 0.870.

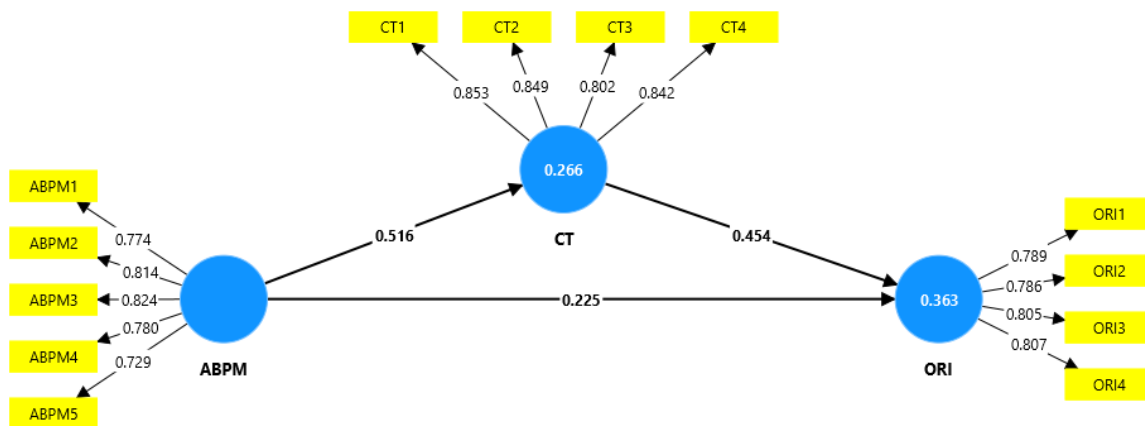


Figure 2. Structural Model

Table 4. Structural Model Evaluation

Construct / Path	R ²	Adjusted R ²	f ²	Q ²
Customer Trust (CT)	0.266	0.263		0.182
Online Repurchase Intention (ORI)	0.363	0.357		0.221
ABPM → CT			0.363	
ABPM → ORI			0.059	
CT → ORI			0.238	

Table 5. Model Fit

Fit Index	Value
SRMR	0.062
NFI	0.870

The hypotheses were tested using the bootstrapping procedure. The results are presented in Table 6. AI-Based Personalized Marketing had a positive and significant effect on Customer Trust ($\beta = 0.516$, $t = 10.009$, $p < 0.001$), supporting H1. AI-Based Personalized Marketing also had a positive and significant effect on Online Repurchase Intention ($\beta = 0.225$, $t = 3.557$, $p < 0.001$), supporting H2. In addition, Customer Trust had a positive and significant effect on Online Repurchase Intention ($\beta = 0.454$, $t = 8.329$, $p < 0.001$), supporting H3.

Regarding the mediation effect, the specific indirect effect of AI-Based Personalized Marketing on Online Repurchase Intention through Customer Trust was also positive and significant ($\beta = 0.234$, $t = 5.909$, $p < 0.001$). Since both the direct and indirect effects were significant, Customer Trust was found to partially mediate the relationship between AI-Based Personalized Marketing and Online Repurchase Intention. Therefore, H4 was supported.

Table 6. Hypothesis Testing Results

Hypothesis	Path	Beta	T-value	P-value	Decision
H1	ABPM → CT	0.516	10.009	0.000	Supported
H2	ABPM → ORI	0.225	3.557	0.000	Supported
H3	CT → ORI	0.454	8.329	0.000	Supported
H4	ABPM → CT → ORI	0.234	5.909	0.000	Supported

To better understand the magnitude of the relationship, the total effect of AI-Based Personalized Marketing on Online Repurchase Intention was 0.460 ($t = 8.409$, $p < 0.001$), indicating that AI-based personalized marketing exerted a meaningful overall influence on repurchase intention.

The findings show that AI-Based Personalized Marketing has a positive and significant effect on Customer Trust. This result indicates that when users perceive personalized recommendations, notifications, and promotional content as relevant and useful, they tend to view the e-commerce platform as more reliable and competent. This finding is in line with recent studies emphasizing that AI-driven personalization can strengthen consumer trust when it is perceived as beneficial and relevant. An and Ngo (2025), for example, found that AI-powered personalized advertising enhanced purchase-related outcomes

through perceived trust, relevance, and usefulness, while Hassan et al. (2025) similarly reported that personalized recommendations play a pivotal role in shaping consumer trust in AI-driven e-commerce (An & Ngo, 2025; Hassan et al., 2025).

The results also demonstrate that AI-Based Personalized Marketing has a direct positive effect on Online Repurchase Intention. This suggests that relevant algorithm-based marketing can encourage consumers to return to the same platform for future purchases. Personalized recommendations likely reduce search effort, make the shopping process more efficient, and increase the perceived usefulness of the platform. This interpretation is consistent with An and Ngo (2025), who showed that AI-powered personalization positively affects purchase intention through relevance and usefulness. At the same time, the relatively smaller direct effect in this study suggests that personalization alone is not sufficient to explain repeat purchase behavior (An & Ngo, 2025).

Customer Trust was also found to have a positive and significant effect on Online Repurchase Intention. This finding confirms that trust remains one of the most important determinants of repeat purchasing behavior in digital commerce. When consumers trust an e-commerce platform, they are more confident that the platform will provide secure transactions, reliable services, and satisfactory purchasing outcomes. This result is consistent with Prahiawan et al. (2021), who found that e-trust significantly affects repurchase intention in online shopping contexts. It also aligns with broader digital commerce evidence showing that trust functions as a key relational mechanism that encourages consumers to sustain their transactions with the same platform over time (Prahiawan et al., 2021).

A particularly important contribution of this study lies in the mediating role of Customer Trust. The significant indirect effect indicates that AI-Based Personalized Marketing influences Online Repurchase Intention not only directly, but also indirectly by strengthening trust in the platform. Because both the direct and indirect effects were significant, the mediation is classified as partial mediation. This means that personalized marketing contributes to repurchase intention through two pathways: first, by increasing the relevance and convenience of the shopping experience, and second, by building relational assurance through trust. This finding extends the personalization literature by clarifying the mechanism through which AI-driven personalization translates into sustained consumer behavior. It is also relevant to the personalization–privacy paradox discussed by Zhu et al. (2023), who argue that the effectiveness of personalization depends on whether users perceive data-driven practices as boundary-respecting and appropriate (Zhu et al., 2023).

From a theoretical perspective, the results reinforce the argument that AI-based personalized marketing should be viewed not merely as a technological tool, but as a relational stimulus that shapes customer trust and future behavioral intention. The stronger role of Customer Trust relative to the direct path from AI-Based Personalized Marketing to Online Repurchase Intention suggests that trust is a central mechanism in digital commerce. From a practical perspective, the findings imply that e-commerce platforms in West Java should focus not only on improving the accuracy of recommendation systems, but also on ensuring that personalization is perceived as transparent, useful, and non-intrusive. When personalization is delivered in a trustworthy way, it becomes more effective in fostering long-term customer relationships and repeat purchases.

Overall, the results indicate that AI-Based Personalized Marketing is an important antecedent of both Customer Trust and Online Repurchase Intention, while Customer Trust serves as a key mediating mechanism linking personalization to repeat purchasing behavior. In the context of West Java e-commerce users, the findings suggest that the strategic value of AI-based personalized marketing lies not only in its ability to deliver relevant content, but also in its capacity to build lasting confidence in the platform.

4. CONCLUSION

This study examined the effect of AI-Based Personalized Marketing on Customer Trust and Online Repurchase Intention among e-commerce users in West Java, Indonesia. The findings demonstrate that AI-Based Personalized Marketing has a positive and significant effect on Customer Trust and Online Repurchase Intention. In addition, Customer Trust has a positive and significant effect on Online Repurchase Intention. The study also confirms that Customer Trust partially mediates the relationship between AI-Based Personalized Marketing and Online Repurchase Intention. These results indicate that AI-based personalization not only directly enhances consumers' willingness to repurchase, but also strengthens repurchase intention indirectly by building trust in the platform.

The findings suggest that the effectiveness of AI-Based Personalized Marketing lies not merely in its ability to provide relevant recommendations, promotions, and notifications, but also in its capacity to create a trustworthy digital shopping environment. In the context of e-commerce users in West Java, trust emerged as an important relational mechanism that connects personalized marketing practices with sustainable consumer behavior. Therefore, the study highlights that repeat purchasing behavior is not solely driven by the functional value of personalization, but also by consumers' confidence in the reliability, integrity, and security of the platform.

From a managerial perspective, the results imply that e-commerce platforms should not rely on personalization only as a short-term sales tool. Instead, AI-based personalized marketing should be designed as part of a broader customer relationship strategy aimed at strengthening trust and encouraging long-term repurchase behavior. First, firms should improve the accuracy and relevance of AI-generated recommendations so that users perceive personalized content as helpful rather than intrusive. Second, e-commerce companies need to ensure transparency in how recommendations, promotions, and notifications are generated, as transparency may reduce consumer concerns and reinforce trust. Third, platforms should strengthen data protection, privacy assurance, and transaction security, since trust in e-commerce is closely tied to how safely consumers feel their personal information is handled.

In addition, managers should understand that the impact of personalization on repurchase intention becomes stronger when consumers perceive the platform as reliable and responsible. This means that investment in AI systems should be accompanied by investment in trust-building mechanisms, such as clear privacy policies, secure payment systems, responsive customer service, and consistent platform performance. In practical terms, e-commerce firms in West Java and similar markets should position AI-based personalization not only as a technological innovation, but also as a relationship-enhancing capability that fosters customer retention.

This study has several limitations that should be acknowledged. First, the study focused only on e-commerce users in West Java, which may limit the generalizability of the findings to other provinces or broader national contexts. Consumer responses to AI-based personalized marketing may differ across regions with different levels of digital literacy, purchasing power, and platform usage patterns. Second, this study employed a cross-sectional design, meaning that the data were collected at a single point in time. As a result, the findings capture consumer perceptions and intentions at one moment and do not fully reflect possible changes in behavior over time. Third, the model examined only three main constructs, namely AI-Based Personalized Marketing, Customer Trust, and Online Repurchase Intention. Other relevant variables such as perceived privacy risk, customer satisfaction, perceived usefulness, or platform loyalty were not included in the model and may provide additional explanatory power in future studies.

Despite these limitations, this study provides meaningful insight into the role of AI-based personalized marketing in shaping customer trust and repurchase intention in the e-commerce context. Future research

is recommended to expand the geographical scope, include additional explanatory variables, and apply longitudinal or comparative designs in order to develop a more comprehensive understanding of consumer behavior in AI-driven digital commerce.

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