

Purchase Intention: How Strong is the Influence of Trust Formed by AI Personalization

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ABSTRACT

This study examines the effect of AI personalization on purchase intention with consumer trust as a mediating variable and privacy concern as a moderating variable in the context of Shopee e-commerce. Addressing inconsistent findings in prior research, this study investigates whether consumer trust serves as a key mechanism linking AI personalization to purchase intention, while also considering the potential inhibiting role of privacy concern. A quantitative approach was employed using SEM-PLS analysis, with respondents consisting of Indonesian users aged 17 and above who actively used Shopee for at least six months. The findings indicate that AI personalization positively influences consumer trust, which in turn significantly enhances purchase intention, highlighting trust as the most influential variable in the model. However, privacy concerns weaken the positive relationship between AI personalization and consumer trust, suggesting that excessive personalization may reduce consumer confidence due to data privacy issues. The study discusses how perceived personalization experiences shape strategies with privacy protection to maintain consumer trust and optimize purchase intention in AI-driven marketing environments.

Keywords: *AI Personalization, Privacy Concern, Purchase Intention, Trust.*

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1. | INTRODUCTION

The rapid growth of internet and social media usage has significantly reshaped consumer behavior across the globe. This transformation has also influenced how companies implement strategies and conduct business operations (Dwivedi et al., 2021). One of the countries significantly affected by this digital shift is Indonesia. According to Databoks, there were approximately 185 million active internet users in Indonesia in 2024. This figure indicates that digital platforms have become an inseparable part of Indonesian consumers' daily routines. Such market scale and digital dynamics require deeper investigation into AI personalization and privacy within local contexts such as Shopee Indonesia, considering their direct implications for both economic and social aspects. The significant opportunities created by AI personalization and digital advancement are accompanied by privacy-related risks that may affect consumer trust and purchase intention (Dianti et al. 2024).

Despite the growing prevalence of AI-driven tools, empirical findings regarding how consumers navigate personalization and privacy remain highly inconsistent. On one hand, studies by Sipos (2026) and Singhal et al. (2025) reveal that heightened concerns regarding data usage and privacy can severely weaken the positive impact of AI personalization on consumer trust. On the other hand, recent literature uncovers alternative paths and conflicting mechanisms. For instance, Bashynska, (2023) and Huang & Liu (2025) argue that privacy concerns do not merely interact with trust, but can moderate the relationship between AI personalization and the perceived relevance of sustainable messages, or the connection between algorithm awareness and trust. Further complicating the model, Kim & Han (2025) demonstrated that privacy concern can directly moderate the association between message personalization and purchase intention. These varying results indicate a significant gap and ongoing empirical inconsistency regarding the exact boundary role of privacy concern within AI personalization frameworks.

This research addresses these empirical gaps by examining the interplay between AI personalization, trust, and privacy concerns within a specific, rapidly developing Indonesian urban market. While previous global studies offer foundational insights, limited empirical research addresses these dynamics within the localized context of Shopee users in Semarang, Indonesia. Understanding these regional nuances is vital, as cultural and demographic factors heavily influence how privacy risks are weighed against convenience. Therefore, this study aims to analyze the direct effect of AI personalization on purchase intention, investigate the critical role of consumer trust as a mediating mechanism, and clarify the inconsistent boundaries by evaluating privacy concern as a moderating variable on the relationship between AI personalization and consumer trust.

2. | LITERATURE REVIEW

Recent studies indicate that AI based personalization can strengthen consumers' perceptions of product relevance and usefulness, which ultimately enhances trust and purchase intention (Morales-Muñoz, 2026). However, privacy concerns often become a major barrier that weakens the positive impact of such personalization. Various empirical studies (Saxena & Thakur, 2024; Teepapal, 2025; Srivastava & Gurme, 2025) confirm that trust functions as a mediator between personalization and purchase intention, while privacy concern serves as an important moderating factor. Nevertheless, most existing evidence originates from global contexts or specific regions such as China and India, resulting in limited empirical research within the Indonesian context. This article examines theoretical foundations, empirical findings, and research gaps to develop a solid theoretical framework and justify the urgency of further studies within Indonesia's digital landscape.

Theoretical Framework: Trust Theory

Trust Theory, introduced by Mayer et al. (1995), defines trust as a person's readiness to remain vulnerable to another party's actions, grounded in the expectation that the other party will behave in a positive manner, even when such behavior cannot be entirely monitored or controlled. In business and digital transaction settings, trust functions as a critical foundation, given that consumers frequently encounter uncertainty and risk when engaging with online platforms. Mayer et al. (1995) identify three core dimensions upon which trust is constructed: ability, benevolence, and integrity. Ability denotes the competence of the trusted party in delivering services effectively. Benevolence reflects the user's confidence that the trusted party holds favorable intentions toward them. Integrity encompasses consistency, honesty, and commitment to recognized principles. Together, these three dimensions are regarded as fundamental determinants in shaping trust within both organizational and digital transaction environments.

In the context of e-commerce platforms like Shopee Indonesia, trust holds particular significance because transactions take place without any direct physical interaction. Consumers must rely on the platform to handle payments, deliver product recommendations, maintain transaction security, and safeguard personal data. Prior studies suggest that stronger levels of trust can improve user confidence in completing online transactions and raise the likelihood of purchase decisions (Gefen et al., 2003). The concept of AI personalization in e-commerce can be examined through the framework of Trust Theory. Personalization driven by artificial intelligence enables platforms to suggest products based on individual preferences, browsing patterns, and past purchasing behavior (Joo, 2023). When such personalization is perceived as relevant and useful, consumers tend to regard the platform as highly capable of understanding their needs, thereby reinforcing the perception that the system operates competently and efficiently (Madhuranthakam, 2025).

Moreover, recommendations that are seen as genuinely helpful may foster a sense of benevolence, as consumers feel the platform is actively supporting their decision-making process. Within the Shopee Indonesia context, features such as personalized product suggestions, customized flash sales, and behavior-driven promotions can be interpreted as indicators that the platform is attentive to consumer needs. When personalization is valued by consumers, their overall trust in the platform is likely to grow (Bleier & Eisenbeiss, 2015).

AI Personalization and Purchase Intention

AI personalization can be defined as the capability of artificial intelligence systems to collect, analyze, and utilize consumer data in order to provide personalized content, product recommendations, and digital experiences that are tailored to the preferences and behavior of each individual user (Priyowidodo, 2019; Sucitawathi, 2024; Madhuranthakam, 2025). Aryana (2025) stated that AI brings a new dimension to personalization, enabling companies to adjust products, messages, and experiences with greater accuracy than conventional methods. Bleier & Eisenbeiss (2015) stated that AI personalization can increase the relevance of product information, thereby encouraging consumers to become more interested in making a purchase. This is also supported by the study of An & Ngo (2025), which found that AI personalization positively and significantly affects purchase intention, because consumers are more attracted to advertisements that match their needs and preferences.

In general, various studies show that AI personalization strengthens purchase intention through increased relevance and trust (An & Ngo, 2025; Saxena & Thakur, 2024). When an online platform deploys precise algorithm personalization, it minimizes consumer search effort, enhances the convenience of the shopping process, and heightens the overall behavioral inclination to commit to a transaction. Based on these arguments, the following hypotheses are proposed:

H1: AI personalization has a positive and significant effect on consumer trust.

H2: AI personalization has a positive and significant effect on purchase intention.

Consumer Trust and Privacy Concern

Trust can be described as an individual's confidence that potential vulnerability in an online environment will not be exploited in a harmful manner. This concept underlines the importance of trust in affecting customer behavior within online transactions and interactions (Ameen et al., 2021). Beyari & Hashem (2025) emphasized that in the AI era, trust is formed when privacy and ethical issues are addressed, making consumers feel that personalization systems are safe and transparent. Purchase intention is the willingness of consumers to make a purchase through e-commerce, which can be considered a direct behavioral outcome heavily influenced by consumer trust (Rahman, 2025).

The structural impact of AI personalization is optimized when it operates through the mediating effect of consumer trust (Singhal et al., 2025). This is reinforced by Teepapal (2025), who stated that trust and perceived usefulness play important roles in

shaping consumer engagement, highlighting their crucial role in determining how users respond to personalized content. When consumers believe that an AI system provides accurate and trustworthy recommendations, users are more inclined to follow those recommendations and proceed with transactions confidently (Sharma et al., 2021; Malik et al., 2025).

While personalization offers significant utility, perceptions of integrity also play a major role in digital environments. Integrity is strongly linked to transparency in how user data is managed and how privacy is protected. Consumers may doubt a platform's integrity if they feel their personal information is being excessively collected or processed without adequate oversight or consent. As a result, privacy concerns emerge as a key factor that can shape the formation of trust (Tarafdar et al., 2018).

Sharma et al. (2025) described privacy concern as “an individual’s tendency to worry about the privacy of their information,” which includes concerns regarding unauthorized access, the use of data for other purposes, data selling, or the risk of security breaches. High privacy concerns weaken the relationship between personalization and trust, because intense worries about data exploitation reduce consumer confidence in AI-based recommendations (Singhal et al., 2025). This boundary effect is supported by studies conducted by Sipos (2025) and Madhuranthakam (2025), which state that higher privacy concerns diminish the positive influence of AI personalization on consumer trust. Prior research indicates inconsistency regarding the specific pathways through which privacy concerns operate, leaving a clear research gap in the digital marketing literature An et al. (2025). When consumers experience intense privacy anxieties, the perceived capability of AI algorithms backfires, turning tailored experiences into intrusive violations of personal space and deteriorating system trust. Based on these considerations, the following hypotheses are formulated:

H3: Consumer trust has a positive and significant effect on purchase intention.

H4: Privacy concern significantly weakens the positive relationship between AI personalization and consumer trust.

H5: Consumer trust significantly mediates the positive relationship between AI personalization and purchase intention.

3. | RESEARCH METHOD

The population of this study comprises individuals who have actively used Shopee Indonesia within the preceding six months. Samples were selected using a purposive sampling approach, with participants required to have used Shopee within the last six months, reside in Semarang, be active social media users, and be at least 17 years old to ensure sufficient purchasing maturity and relevant experience with the platform.

Primary data collection was executed through the distribution of online self-administered questionnaires to respondents who met all established criteria. The questionnaire items were adapted from validated scales in prior digital marketing

literature and measured using a multi-item format. In total, the survey yielded 200 valid respondents who constituted the final sample size for statistical analysis.

The collected data were processed and analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. PLS-SEM was selected because it is highly robust for evaluating complex exploratory models and analyzing simultaneous mediating and moderating pathways without requiring strict normal distribution assumptions. The analysis was conducted in two sequential stages: first, the evaluation of the measurement model (outer model) to confirm indicator reliability, internal consistency, convergent validity, and discriminant validity; and second, the assessment of the structural model (inner model) to test the hypothesized paths (H1 through H5) based on bootstrapping procedures.

4. | RESULTS AND DISCUSSION

This study employs PLS-SEM to examine the relationships among AI personalization, privacy concern, trust, and purchase intention based on 200 observations. The results indicate that the measurement model possesses satisfactory reliability and validity, as all indicator loadings are above the recommended value of 0.70, indicating good indicator reliability. Furthermore, Cronbach's alpha, composite reliability, and AVE values meet the required thresholds, confirming internal consistency and convergent validity. Discriminant validity is also established as all HTMT values are below 0.90.

Table 1. Structural Model Results

Hypothesis	Relationship	Path Coefficient (β)	P Value	Result
H1	AP $\rightarrow$ TR	0.359	0.000	Supported
H2	AP $\rightarrow$ PI	0.208	0.000	Supported
H3	TR $\rightarrow$ PI	0.451	0.000	Supported
H4	PC $\times$ AP $\rightarrow$ TR	-0.137	0.031	Supported
H5	AP $\rightarrow$ TR $\rightarrow$ PI	0.162	0.000	Supported

Table 1 presents the structural model results. The findings indicate that AI personalization has a positive effect on trust ($\beta = 0.359$) and purchase intention ($\beta = 0.208$). Trust also has a strong positive effect on purchase intention ($\beta = 0.451$), highlighting its central role in influencing consumer behavior. Furthermore, the interaction between privacy concern and AI personalization shows a negative effect on trust ($\beta = -0.137$), suggesting that privacy concern weakens the positive impact of personalization, although the effect is relatively weak. In addition, the indirect effect analysis reveals that AI personalization has a positive indirect effect on purchase intention through trust ($\beta = 0.162$), confirming the mediating role of trust. This finding indicates that the influence of AI personalization on purchase intention is stronger when it operates through trust rather than through its direct effect alone.

Table 1. Structural Model Results

Construct	Cronbach's Alpha	Composite Reliability)	AVE
AP	0.902	0.927	0.717
PC	0.919	0.939	0.755
PI	0.895	0.927	0.761
TR	0.918	0.936	0.709

Table 2 presents the reliability and validity assessment of the measurement model. The findings indicate that all constructs satisfy the recommended criteria. Both Cronbach's alpha and composite reliability values exceed the threshold of 0.70, demonstrating strong internal consistency. In addition, all AVE values are greater than 0.50, confirming convergent validity. Overall, these results suggest that the measurement model is both reliable and valid for subsequent analysis.

This research focuses to examine the importance of trust as a mediating variable in the correlation between AI personalization and purchase intention, in addition to the moderating influence of privacy concern. The findings provide several important insights that contribute to both theory and practice. First, the findings demonstrate a positive relationship between AI personalization and trust. This finding supports prior studies suggesting that personalized recommendations enhance consumers' perceptions of relevance and usefulness, which in turn strengthens trust. Consistent with the Trust Theory proposed by Mayer et al. (1995), the ability of AI systems to deliver accurate and relevant recommendations reflects the platform's competence, thereby increasing users' confidence. In the context of Shopee, personalized features such as tailored product suggestions and targeted promotions may create the perception that the platform understands consumer needs, leading to stronger trust.

Second, research finds that trust significantly enhances purchase intention, indicating that trust serves as a key factor influencing consumer behavior. The finding is in line with previous research demonstrating that trust is a significant determinant in online transactions. In digital environments where uncertainty and risk are high, consumers tend to become more engaged in purchasing behavior when consumers consider the platform as reliable and trustworthy. Therefore, trust represents a key mechanism that translates AI personalization into actual purchase intention. Third, although AI personalization also demonstrates a direct positive relationship with purchase intention, its effect is less substantial than the indirect effect through trust. This result implies that the influence of AI personalization is more effective when mediated by trust rather than acting independently. This finding reinforces the argument that personalization alone is insufficient to drive consumer behavior unless it is accompanied by a strong sense of trust. Furthermore, privacy concern is found to weaken the relationship between AI personalization and trust. This indicates that although personalization can enhance trust, its effectiveness may be reduced when

consumers have higher concerns regarding data privacy. This finding helps explain the inconsistency identified in prior research regarding the function of privacy concern as a moderator and suggests that the effectiveness of AI personalization is conditional upon how consumers perceive data privacy and transparency.

Finally, the mediation results confirm that trust has a significant role in linking AI personalization to purchase intention. The positive indirect effect indicates that trust is a key mechanism through which personalization influences consumer decisions. At the same time, privacy concern acts as a limiting factor that reduces the effectiveness of this relationship. Overall, this study contributes to the literature by clarifying the dual role of trust and privacy concern in AI driven marketing contexts. While AI personalization can enhance consumer experience and trust, its effectiveness depends on the platform's ability to manage privacy concerns.

Although this study provides valuable contributions to the digital marketing literature, several limitations must be acknowledged. First, the sample size is constrained to 200 Shopee users residing within the specific urban center of Semarang, Central Java, which restricts the broad generalizability of the findings across the entire diverse population of Indonesia. Second, the cross-sectional quantitative design captures consumer perceptions at a single point in time, omitting potential shifts in algorithm awareness and privacy regulations over time.

Future research is encouraged to address these boundaries by expanding the geographic and demographic scope to include rural regions or diverse socio-economic backgrounds across Indonesia. Researchers should also consider exploring additional variables such as perceived risk, user interface experience, or brand reputation and conducting comparative studies across different e-commerce ecosystems and service platforms to gain a deeper, more comprehensive understanding of AI-driven consumer behavior.

5. | CONCLUSION

This research seeks to analyze the effect of AI personalization on purchase intention with trust as a mediating variable and privacy concern as a moderating variable in the context of Shopee e-commerce. The findings reveal that AI personalization positively influences both trust and purchase intention, while trust plays a central role in driving consumers' purchase intention. The results further demonstrate that the impact of AI personalization is stronger when mediated by trust, indicating that personalization alone is not sufficient to directly influence consumer behavior without the presence of trust. In addition, privacy concerns are found to weaken the positive linkage of AI personalization on trust, highlighting its role as a limiting factor in AI driven marketing.

Overall, this study confirms that trust is a key mechanism linking AI personalization to purchase intention, while privacy concern acts as a crucial limiting factor that reduces the effectiveness of personalization. These findings suggest that companies should not only focus on enhancing personalization technologies but also

prioritize transparency and data protection to maintain consumer trust. Although this study provides valuable contributions, several limitations should be acknowledged. The sample is limited to Shopee users from a particular geographic region, potentially restricting the broader applicability of the findings. Future research is encouraged to explore additional variables such as perceived risk, user experience, or brand reputation, as well as to examine different platforms and broader populations to gain deeper insights into AI-driven consumer behavior. Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

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