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AI-DRIVEN PERSONALIZATION IN DIGITAL MARKETING AND CONSUMER PURCHASE INTENTION: THE MODERATING ROLE OF CONSUMER TRUST

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Abstract

This study aims to investigate the effect of AI-driven personalization on consumer purchase intention and the moderating role of consumer trust. The research specifically focuses on the context of university students in Peshawar, Pakistan. The research employs cross-sectional design grounded in a positivist philosophy. Data was collected via a self-administered online questionnaire using convenience sampling. Multiple linear regression and moderation analysis were conducted using SPSS to test the proposed hypotheses. The empirical results reveal that AI-driven personalization has a statistically significant and positive direct effect on consumer purchase intention. Furthermore, the study confirms that consumer trust positively moderates this relationship. This study addresses a critical gap by empirically isolating and testing the specific moderating role of consumer trust within an integrated theoretical model. The findings provide guidance for digital marketers and policymakers, highlighting that the effectiveness of AI personalization and consumer trust.

1. INTRODUCTION

The proliferation of digital technologies has fundamentally reshaped the landscape of commerce. It has pushed businesses to adopt innovative strategies to engage consumers in online marketing. Among the most transformative of these innovations is the integration of artificial intelligence (AI) into digital marketing. This integration of AI and digital marketing has been a paradigm shift from broad, generalized campaigns to hyper-personalized consumer experiences (Hermann & Puntoni, 2024). AI-driven personalization relies on intelligent algorithms to design content, suggest recommendations and communicate in real-time. This integration helps in development of an infrastructure for enhancing customer engagement and driving profitability (Sipos, 2025; Babadoğan, 2024). By analyzing large datasets of consumer information and shopping behavior, AI systems can do cognitive functions like reasoning and decision-making. It can offer highly relevant and individualized suggestions, which can be helpful in optimizing advertising effectiveness and enhancing conversion rates (Alghaswyneh, 2025; Singhal et al., 2025).

AI technology integration can shape and enhance personalization in many ways. In online shopping, it provides recommendation tools that often outsmart the traditional methods. In fashion industry, its role is even more enhanced as AI now drives virtual try-on features that let people see how clothes might look on them. It creates a surprisingly lifelike and engaging experience for potential customers (Gao & Liang, 2025; Zhang et al., 2021). These technologies

have the capacity to do more than simplify choices of products. They enhance overall shopping experience by making it more enjoyable. when personalization feels real products seem more relevant. This enhances satisfaction of customers, and the chance of making a purchase improves (An & Ngo, 2025; Sipos, 2025). For generation Z, AI-driven personalization has been identified as the most significant predictor of purchase intention (Guerra-Tamez et al., 2024).

The increasing improvement and pervasiveness of AI-driven personalization is not without significant challenges and ethical issues. One major concern or ethical issue is the personalization-privacy paradox. It is a phenomenon where consumers desire personalized experiences but are simultaneously reluctant as they fear their personal data might be collected by online forums (Aguirre et al., 2015). Fears surrounding the collection and use of personal data are very common among most customers (Zhao et al., 2024; Yarali et al., 2020). Personalized strategies that leverage deep behavioral and psychological insights can be perceived as manipulative by online customers (Pollmann et al., 2023).

The unclear nature of most AI algorithms raises critical issues of transparency and business ethics (Felzmann et al., 2020). When online customers cannot understand how an AI system develops or suggests a particular recommendation, it becomes difficult for them to identify and resolve their fear. This can ultimately lower confidence and can result in diminishing of long-term loyalty (Gunning & Aha, 2023). Trust mitigates perceived risks and fosters inclination to engage with AI personalization technologies. The success of AI personalization centers on a proper equilibrium between technological efficacy and consumer acceptance. This balance is intrinsically linked to the construct of customer trust. Review of available literature suggests that moderating role of customer trust could further be explored (Ageman & Hollmann, 2025).

One important objective of this research is to develop and empirically test an integrated theoretical model that examines the moderating role of consumer trust in the relationship of AI-driven personalization on consumer purchase intention. The findings of study can offer valuable practical guidance for digital marketers and policymakers on how to implement AI personalization strategies appropriately.

2. Research Questions

This study is based on following research questions:

1. What is the direct effect of AI-driven personalization on consumer purchase intention?
2. Does consumer trust moderate the relationship between AI-driven personalization and consumer purchase intention?

Literature Review:

AI has revolutionized digital marketing by replacing mass-reach strategies with highly personalized consumer online engagement (Hermann & Puntoni, 2024; Sipos, 2025). These AI tools drive higher efficiency and conversion rates (Sipos, 2025; Babadoğan, 2024), but their effectiveness depends heavily on whether consumers are kept engaged through that personalized experience.

AI-Driven Personalization in Digital Marketing

AI-driven personalization refers to the real-time customization of product recommendations, and marketing communications. It leverages advanced AI techniques such as machine learning algorithms, and anticipatory analytics (Singhal et al., 2025; Sipos, 2025). This technology allows brands to implement advertising strategies based on analyzing consumers buying behavior (Alghaswyneh, 2025).

Recommendation Systems are foundational in e-commerce. It uses algorithms to offer personalized suggestions (Chowdary et al., 2024). The quality of these recommendations is considered superior to conventional methods. So it fosters a new era for recommender systems (Zhang et al., 2020). AI helps optimize advertising by analyzing consumer behavior (Aiolfi et al., 2021). For instance, incorporating AI-driven personalization into green media campaigns can

significantly enhance the impact of the marketing efforts (Chan et al., 2025).

In product categories like cloths, AI-powered try-on systems use personalized 3D avatars and virtual fitting algorithms. It provides users with realistic experiences which can strengthen purchase intension (Gao & Liang, 2025; Chen et al., 2024). The degree of interactive control and personalized configuration within these AI technologies directly influences the hedonic value experienced by the consumer. (Gao & Liang, 2025).

AI-driven personalization adds value by ensuring content is both relevant and useful. This alignment not only boosts consumer satisfaction but serves as a direct catalyst for increased purchase intention (Sipos, 2025). When people feel an experience is made just for them, they find it more relevant. Personalized content makes suggestions feel more meaningful and helpful to the customer (An & Ngo, 2025).

AI-driven personalization has emerged as the strongest predictor of purchase intention for young customers (Guerra-Tamez et al., 2024). More frequent positive experiences with AI-driven recommendations increase trust and satisfaction of the customers (Sipos, 2025). Although there are many advantages of AI-driven personalization but studies suggest that there are ethical and psychological concerns about use of AI (Aguirre et al., 2015).

Customers fear that their personal data might be the collected and used by corporations through AI tools (Zhao et al., 2024; Yarali et al., 2020). The use of hyper-personalized strategies also raises questions about manipulation and potentially calling consumers' autonomy into question (Pollmann et al., 2023; Linardi et al., 2024).

Transparency is crucial for accountability in business transactions (Zhao et al., 2024). Complex AI algorithms often lack transparency. It can difficult to understand how these AI models arrive at decisions about customer preferences (Felzmann et al., 2020; Rane et al., 2024). The ability of explainable AI systems is essential for long-term loyalty of customers (Singhal et al., 2025). Providing explanations for why specific recommendations appear can raise trust level of customers (Gunning & Aha, 2023; Schelenz et al., 2020).

Regulatory frameworks are crucial for curbing privacy risks. These frameworks should be powerful enough for protection of customer privacy (Zhao et al., 2024). Firms must collaborate with policymakers to establish regulatory frameworks to ensure AI personalization does not override consumer rights (Singhal et al., 2025).

Consumer Purchase Intention

The literature widely adopts foundational models to explain purchase intension in the AI context. Technology Acceptance Model asserts that technology acceptance is driven primarily by perceived usefulness (PU) and perceived ease of use (PEOU) (Davis, 1989). The personalization of AI-assisted services improves consumer experience and increases productivity by making decision-making easier and less time-consuming (Hussain, 2025). Stimulus-Organism-Response (S-O-R) Framework positions AI personalization as the external Stimulus (S) that influences internal psychological states like trust and pleasure. It then translate into a behavioral Response such as purchase intention (Wen & Li, 2025; Zhu et al., 2020; Ageman & Hollmann, 2025).

In the AI-driven e-commerce environment, PI is significantly driven by perceived functional and experiential value. Perceived Usefulness and AI Capability has a strong positive effect on consumer purchase intention (Nguyen, 2024). AI Capability Perception (AICP) has been found to significantly and positively influence PI (Nguyen, 2024). The positive influence of perceived utilitarian value (PUV) and perceived hedonic value (PHV) on impulse buying intention has been found to be significant (Gao & Liang, 2025). Trust perception is consistently found to be the strongest predictor of purchase intention (Wen & Li, 2025; Sipos, 2025).research reveals that trust is also partially mediated by satisfaction in online environments (Sipos, 2025).

Consumer Trust

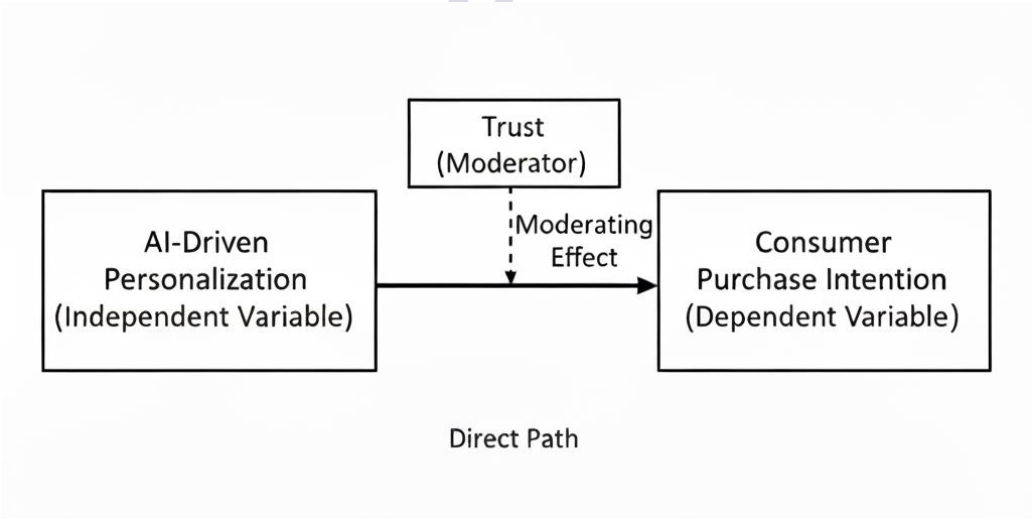
Trust in AI based recommendation is significantly and consistently lower than trust in human based recommendations (Ageman & Hollmann, 2025). Crucially, the trust gap between AI and human sources widens in high-risk scenarios. The reason is that AI systems struggle to convey integrity when the potential for loss is high (Ageman & Hollmann, 2025). Privacy concerns are potentially hindering the positive effects of personalization on trust and subsequent purchase behaviors (Sipos, 2025; Singhal et al., 2025). The use of opt-in and opt-out mechanisms can help consumers feel more in control of their personal information. Reducing privacy concerns can be achieved by clearly clarifying the value consumers receive from personalized services such as saving time (Sipos, 2025; Vishwakarma et al., 2025).

Consumer trust levels in AI personalization differ from country to country. A study comparing participants in North America, Europe, and East Asia found that East Asian consumers have slightly higher trust. North American consumers have moderate levels of trust, and European consumers behaved more cautiously (Badhusha et al., 2025; Jain et al., 2025).

The literature review suggests that AI-driven personalization is a core strategy for enhancing perceived relevance and driving purchase intention. Further research is needed to test consumer trust as moderator variable between AI-driven personalization and purchase intention in digital markets.

Conceptual Framework

The conceptual framework for this study is designed to investigate the relationships between AI-driven personalization and consumer purchase intention, with, consumer trust as moderator.



Trust is conceptualized as a critical moderator in this framework. Consumers who trust an online retailer are more likely to believe that the personalization is intended to benefit them rather than exploit their data. The relationship between AI-driven personalization and purchase intention is not uniform but is instead dependent upon the customer's level of trust.

4. Hypotheses

Based on the literature review and the conceptual framework, the following hypotheses are proposed:

- **H1:** There is a significant positive relationship between AI-driven personalization and consumer purchase intention.
- **H2:** Consumer trust positively moderates the relationship between AI-driven

personalization and consumer purchase intention.

5. Methodology

This study employs a quantitative, cross-sectional research design. A positivist research approach has been adopted for this research (Creswell & Creswell, 2017). The target population for this study is based on university students in Peshawar, Khyber Pakhtunkhwa (KP), who have experience with online purchasing (Guerra-Tamez et al., 2024).

Convenience sampling technique has been adopted for the research. This sampling technique has been adopted due to ease and time constraints. The sample size of research is 384 respondents, which is based on the criteria proposed by Sekaran and Bougie (2016). Inclusion criteria required participants to be currently enrolled university students in Peshawar and to have made at least one online purchase in the past six months. Data were collected through a self-administered online questionnaire created using Google Forms.

Measurement Instruments

The questionnaire consisted of sections covering demographic information and the measurement scales for the core constructs of the study. All constructs were measured using multiple items on a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). AI-Driven Personalization was measured using scale adapted from Aksoy et al. (2023). The items of scale were modified to specifically reflect the role of AI in the personalization process. Trust and Consumer Purchase Intention were measured using scales adapted from Meng and Wei (2020).

Results and Analysis

The mean scores for AI-Driven Personalization (3.61), Consumer Trust (3.45), and Consumer Purchase Intention (3.55) indicate a general agreement among respondents. The standard deviations (0.93, 1.02, 0.88) suggest a reasonable dispersion of responses for all constructs.

Table 1: Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
AI-Driven Personalization	384	1.00	5.00	3.61	0.932
Consumer Trust	384	1.00	5.00	3.45	1.021
Consumer Purchase Intention	384	1.00	5.00	3.55	0.884
Valid N (listwise)	384				

4.2. Moderation Analysis

Moderation analysis was done with multiple linear regression model through SPSS.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	R Square Change	F Change	df1	df2	Sig. F Change
1	.451[a]	.203	.199	.203	48.651	2	381	.000
2	.478[b]	.228	.222	.025	10.153	1	380	.002

a. Predictors: (Constant), CT_centered, AIP_centered

b. Predictors: (Constant), CT_centered, AIP_centered, AIP_x_CT

The Model Summary table (Table 2) indicates that in Model 1, the main effects of AIP and CT accounted for a significant portion of the variance in CPI ($R^2 = .203$, $F(2, 381) = 48.65$, $p < .001$). The inclusion of the interaction term in Model 2 resulted in a statistically significant increase in the explained variance ($\Delta R^2 = .025$, $F(1, 380) = 10.15$, $p = .002$). Model 2, including the interaction term, explained 22.8% of the variance in Consumer Purchase Intention.

Table 3: ANOVA[a]

Model	Source	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67.243	2	33.621	48.651	.000[b]
	Residual	263.301	381	0.691		
	Total	330.544	383			
2	Regression	75.367	3	25.122	43.431	.000[c]
	Residual	255.177	380	0.672		
	Total	330.544	383			

a. Dependent Variable: CPI
b. Predictors: (Constant), CT_centered, AIP_centered
c. Predictors: (Constant), CT_centered, AIP_centered, AIP_x_CT

The ANOVA table (Table 3) confirms that both regression models were statistically significant. Model 1, containing only the main effects, was significant ($F(2, 381) = 48.65$, $p < .001$). Similarly, Model 2, which included the interaction term, was also significant ($F(3, 380) = 43.43$, $p < .001$), indicating that the overall models effectively predict Consumer Purchase Intention.

Table 4: Coefficients[a]

Model	Predictor	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.551	.042		84.153	.000
	AIP_centered	.309	.045	.327	6.852	.000
	CT_centered	.237	.041	.275	5.760	.000
2	(Constant)	3.540	.041		85.539	.000
	AIP_centered	.283	.044	.300	6.398	.000
	CT_centered	.221	.041	.256	5.438	.000
	AIP_x_CT	.158	.050	.151	3.186	.002

a. Dependent Variable: CPI

The Coefficients table (Table 4) shows results for our hypothesis tests. Direct positive relationship between AI-Driven Personalization and Consumer Purchase Intention was assessed through Model 1. The results show that AI-Driven Personalization has a statistically significant and positive effect on Consumer Purchase Intention ($B = .309$, $p < .001$). This suggests that, holding consumer trust constant, a one-unit increase in perceived AI-driven personalization is associated with a 0.309-unit increase in purchase intention. Therefore, H_1 is accepted.

Model 2 of the table was analyzed to test H_2. The critical value for interpretation is the coefficient for the interaction term (AIP_x_CT) in the model. The findings show that interaction effect is positive and statistically significant ($B = .158$, $p = .002$). The significance confirms the presence of a moderation effect. The positive coefficient indicates that the slope of the relationship between AI-Driven Personalization and Consumer Purchase Intention becomes significantly more positive as Consumer Trust increases. This directly supports H2, which suggests that the effect of AI-driven personalization is conditional upon consumer trust.

Conclusion

This study reveals that AI-driven personalization's effectiveness is based more on consumer trust

than on the technology itself. This study confirms moderating role of customer trust in relationship of AI personalization's and purchase intention.

Implications of the Study

This study makes valuable contributions to the literature on digital marketing and consumer behavior. It extends the literature by empirically validating a moderated model that integrates a key technological strategy i.e. AI personalization with trust. Prior researches have often considered trust as a direct antecedent to purchase intention (Wen & Li, 2025). This research highlight its crucial role as a moderator.

The practical implications of this study are significant for digital marketing strategists and managers. The main outcome of this research is that it is not sufficient to simply deploy sophisticated AI algorithms. Firms must simultaneously invest in strategies that cultivate and maintain consumer trust.

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