

AI-Driven Personalization and Consumer Behavior: The Mediating Role of Trust in Emerging Digital Markets

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Abstract This study investigates the influence of AI-driven personalization on consumer behavior, with particular emphasis on the mediating role of perceived digital trust. Drawing on the Stimulus–Organism–Response (S-O-R) framework, Trust Theory, and Privacy Calculus Theory, the study examines how personalized digital experiences shape purchase intention and consumer loyalty in AI-based environments. A conceptual model linking perceived personalization quality, perceived digital trust, purchase intention, and consumer loyalty was tested using Structural Equation Modeling (SEM). Data were collected from 508 users of the Yassir platform in Algeria. The findings reveal that perceived personalization quality significantly enhances digital trust, while trust strongly influences both purchase intention and consumer loyalty. The results further indicate that the impact of personalization on consumer behavior operates mainly through trust, highlighting the importance of transparency, reliability, and credibility in AI-driven digital interactions.

Keywords:

AI-driven personalization; perceived digital trust; purchase intention; consumer loyalty; structural equation modeling (SEM).

JEL Classification Codes

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1. INTRODUCTION

Artificial intelligence has significantly transformed digital marketing by enabling firms to provide personalized experiences based on consumers' preferences, behaviors, and previous interactions. Through technologies such as machine learning and recommendation systems, AI-driven personalization has become an important component of platform-based digital services. Consumers increasingly expect personalized recommendations and seamless digital experiences that improve convenience and decision-making.

Despite these advantages, consumer reactions to AI-driven personalization remain complex. While personalization may improve engagement and user experience, it can also generate concerns related to privacy, data collection, and dependence on algorithmic systems. In digital environments where interactions are highly automated, consumers are more likely to accept personalized services when they perceive digital platforms as trustworthy, transparent, and reliable. Consequently, perceived digital trust has become a key factor in explaining consumer responses to AI-based interactions.

Previous studies have examined the relationship between personalization and consumer behavior; however, findings remain inconclusive regarding its direct influence on purchase intention and consumer loyalty. Recent research suggests that trust may act as an important mechanism linking personalization to behavioral outcomes, particularly in emerging digital markets where confidence in digital platforms is still evolving.

Against this background, the present study investigates the relationships among perceived personalization quality, perceived

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digital trust, purchase intention, and consumer loyalty. The study also examines the mediating role of trust in AI-driven digital environments by integrating the Stimulus–Organism–Response (S-O-R) framework, Trust Theory, and Privacy Calculus Theory.

Accordingly, the study addresses the following research question:

To what extent does AI-driven personalization influence consumer behavior through perceived digital trust in digital platform environments?

Based on this research problem, the following hypotheses are proposed:

- H1: AI-driven personalized marketing has a significant effect on perceived digital trust.
- H2: Perceived digital trust has a significant effect on purchase intention.
- H3: Perceived digital trust has a significant effect on consumer loyalty.
- H4: Perceived digital trust mediates the relationship between AI-driven personalized marketing and purchase intention.
- H5: Perceived digital trust mediates the relationship between AI-driven personalized marketing and consumer loyalty.

2. Literature Review

2.1 AI-Driven Personalized Marketing

AI-driven personalized marketing involves using artificial intelligence technologies to provide customized content and recommendations based on consumers' preferences, online

behavior, and previous interactions. Unlike traditional marketing approaches that rely on broad segmentation, AI allows companies to personalize experiences in real time and respond more effectively to individual consumer needs (Huang & Rust, 2021; Davenport et al., 2020).

Research has shown that personalized marketing can improve consumer engagement by making digital interactions more relevant and useful. Recommendation systems, for example, help users find products or services that better match their interests while reducing the effort required to search for information (An & Ngo, 2025; Lo et al., 2026).

At the same time, consumers do not always react positively to personalization. In some situations, highly personalized content may create concerns about privacy or make users feel uncomfortable, especially when personal data appear to be excessively monitored or exploited (Aguirre et al., 2015). For this reason, trust becomes essential in AI-based environments, as consumers are more likely to accept personalized interactions when they perceive the platform as reliable and transparent (Martin & Murphy, 2017).

2.2 Consumer Trust in AI Contexts

Consumer trust plays an important role in shaping behavior in digital environments. It refers to the extent to which consumers feel confident that a platform is reliable, honest, and capable of protecting their interests (Mayer et al., 1995; McKnight et al., 2002). In AI-based environments, trust becomes more significant because consumers interact mainly with automated systems rather than with human employees.

In online platforms, trust helps reduce uncertainty and makes consumers feel more comfortable when using digital services or following AI-generated recommendations (Gefen et al., 2003; Pavlou, 2003). Consumers are generally more likely to trust platforms that provide accurate recommendations, clear information, and consistent experiences (Glikson & Woolley, 2020). When personalized suggestions appear relevant and understandable, users tend to perceive the platform as more dependable and credible (Rahman, 2026).

At the same time, trust can decrease when consumers become concerned about privacy, excessive data collection, or unclear use of personal information (Martin & Murphy, 2017; Srivastava & Gurme, 2026). Because of these concerns, trust becomes a key factor influencing whether consumers accept AI-driven personalization or react to it negatively.

2.3 Purchase Intention and Consumer Loyalty

Purchase intention reflects consumers' willingness to purchase products or services through digital platforms. In AI-based environments, this intention is influenced by factors such as personalized recommendations, user experience, and trust in the platform (Huang & Mohamad, 2026). Previous studies suggest that personalization may influence purchase intention indirectly through consumers' perceptions and trust rather than through a purely direct effect (An & Ngo, 2025).

Consumer loyalty represents a long-term relationship between consumers and digital platforms. Loyal consumers are more likely to continue using the platform and recommend it to others. Trust and positive digital experiences play an important

role in strengthening loyalty, particularly when personalized services are perceived as relevant, useful, and reliable (Srivastava & Gurme, 2026; Lo et al., 2026).

2.4 The Mediating Role of Trust

The impact of AI-driven personalization on consumer behavior is not always direct. In many digital environments, consumers' reactions to personalized recommendations depend largely on how much they trust the platform providing these services. Personalized interactions may attract consumers' attention and improve their experience, but their influence on behavioral outcomes often becomes stronger when consumers perceive the platform as trustworthy (Huang & Mohamad, 2026).

Within AI-based systems, trust helps consumers feel more confident when interacting with digital services. When recommendations appear relevant, consistent, and aligned with users' needs, consumers are more likely to develop positive perceptions toward the platform. This trust can reduce feelings of uncertainty and make consumers more comfortable with engaging in online transactions and maintaining long-term relationships with digital platforms (An & Ngo, 2025; Srivastava & Gurme, 2026).

From this perspective, trust can be viewed as an important mechanism linking AI-driven personalization to consumer responses. Rather than influencing purchase intention and loyalty independently, personalization may first shape consumers' trust, which then affects their behavioral intentions and future engagement with the platform. Consequently, trust plays an essential role in explaining how personalized digital

experiences translate into both short-term and long-term consumer outcomes (Wang et al., 2025).

2.5 Theoretical Foundations

This study is based on the integration of the Stimulus–Organism–Response (S-O-R) framework, Trust Theory, and Privacy Calculus Theory to explain consumer responses to AI-driven personalization in digital environments. Within this framework, perceived personalization quality (PPQ) represents the external stimulus, perceived digital trust (PDT) reflects the internal psychological state, while purchase intention (PI) and consumer loyalty (CI) represent behavioral outcomes.

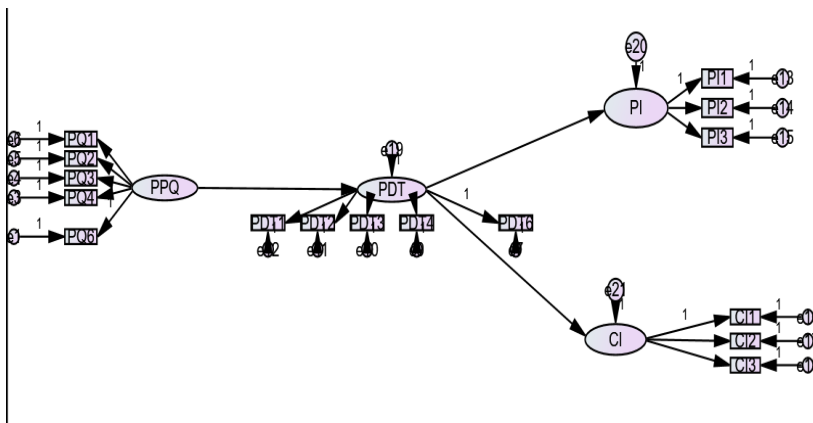
The model suggests that the effect of AI-driven personalization on consumer behavior is mainly explained through perceived digital trust. In this context, personalized interactions may shape consumers' perceptions of the platform, while trust subsequently influences both purchase intention and consumer loyalty. Consumers are generally more willing to engage with digital platforms when they perceive them as reliable, transparent, and capable of meeting their expectations (Huang & Mohamad, 2026; Rahman, 2026).

Trust may also contribute to both short-term and long-term consumer responses. It can encourage consumers to engage in future transactions by reducing uncertainty and increasing confidence in digital interactions. At the same time, trust may strengthen long-term relationships with digital platforms, leading to continued usage and positive recommendations (Wang et al., 2025).

The study relies on multidimensional constructs adapted from previous research. Perceived personalization quality includes aspects related to relevance, targeting, and convenience (Bleier & Eisenbeiss, 2015; Tam & Ho, 2006). Perceived digital trust reflects reliability, privacy, and transparency in digital interactions (Mayer et al., 1995; Gefen et al., 2003). Purchase intention refers to consumers' willingness to engage in future transactions, while consumer loyalty reflects long-term engagement and recommendation behavior (An & Ngo, 2025).

Overall, the framework provides a broader understanding of how AI-driven personalization may influence consumer behavior in digital environments, particularly within emerging digital markets such as Algeria.

Figure 1 presents the conceptual model and the hypothesized relationships among the study variables.



Source: Developed by the author based on prior literature and study findings

3. Methodology

3.1 Research Design and Data Collection

This study follows a quantitative research approach to examine the relationships between AI-driven personalization, perceived digital trust, purchase intention, and consumer loyalty. Data were collected through an online questionnaire designed specifically for the objectives of the study and distributed to users of the Yassir platform in Algeria.

Because the study explores consumer perceptions in a digital environment, a convenience sampling method was considered appropriate. The questionnaire was shared through online channels and targeted individuals who regularly use platform-based digital services.

3.2 Sample Characteristics

A total of 508 valid responses were obtained and included in the analysis. This sample size is considered adequate for Structural Equation Modeling (SEM) and provides sufficient statistical power for examining relationships between the study variables, particularly mediation effects.

The participants represent active users of digital platforms in Algeria, making the sample relevant for understanding consumer behavior within an emerging digital market context.

3.3 Measurement Scales

The measurement items used in this study were adapted from previous studies and adjusted to fit the research context. The questionnaire included four main constructs.

Perceived Personalization Quality (PPQ) was measured through items related to relevance, targeting accuracy, and the effectiveness of personalized content. Perceived Digital Trust (PDT) focused on consumers' perceptions of reliability, transparency, and privacy protection. Purchase Intention (PI) measured the likelihood of engaging in future purchasing behavior, while Consumer Loyalty (CI) reflected continued usage intentions and recommendation behavior.

All items were assessed using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree").

3.4 Convergent Validity and Composite Reliability

To further assess the adequacy of the measurement model, convergent validity and composite reliability were evaluated using Average Variance Extracted (AVE) and Composite Reliability (CR). The results are presented in Table X.

Table 1. Convergent Validity and Composite Reliability

Construct	CR	AVE
PPQ	0.790	0.433
PDT	0.812	0.472
PI	0.835	0.629
CI	0.816	0.598

Source: Author calculation based on study data.

The results indicate satisfactory levels of internal consistency across all constructs, as all CR values exceed the recommended threshold of 0.70. In addition, the AVE values for Purchase Intention and Consumer Loyalty are above the recommended cutoff of 0.50, supporting convergent validity.

Although the AVE values for Perceived Personalization Quality and Perceived Digital Trust are slightly below the recommended level, previous SEM research suggests that convergent validity may still be considered adequate when composite reliability values are above 0.70 and factor loadings remain acceptable (Fornell & Larcker, 1981; Hair et al., 2019).

3.6 Data Analysis Technique

The collected data were analyzed using Structural Equation Modeling (SEM) through AMOS software. The analysis was conducted in two stages.

The first stage focused on evaluating the measurement model to ensure the reliability and consistency of the constructs. The second stage examined the structural relationships among the variables in order to test the proposed hypotheses.

To assess the adequacy of the model, several fit indices were considered, including χ^2/df , RMSEA, CFI, TLI, and GFI, following commonly accepted SEM standards.

4. Results and Discussion

4.1 Model Fit and Conceptual Model Presentation

The model fit results indicate that the proposed structural model demonstrates an acceptable level of fit with the observed data, supporting its suitability for further analysis. Although the chi-square statistic is statistically significant, this result is expected in studies with relatively large sample sizes, as the chi-square index is highly sensitive to sample size and model complexity (Hair et al., 2019). The relative chi-square value ($\chi^2/\text{df} = 4.478$) remains within the acceptable range, suggesting a reasonable degree of model parsimony (Kline, 2016).

The absolute fit indices also support the adequacy of the model. RMSEA (0.083) and RMR (0.058) fall within acceptable limits commonly reported in behavioral and social science research. While the RMSEA value slightly exceeds the stricter threshold of 0.08, values below 0.10 are still considered acceptable in complex SEM models involving latent constructs and mediation relationships (Byrne, 2016).

Furthermore, the goodness-of-fit index (GFI = 0.902) exceeds the recommended cutoff value, indicating satisfactory overall model fit. The incremental fit indices, including CFI (0.879), TLI (0.854), and NFI (0.851), are marginally below the conventional benchmark of 0.90. Nevertheless, previous SEM studies have noted that slightly lower values may still indicate an acceptable model fit, particularly in models characterized by structural complexity and mediation effects (Hair et al., 2019).

Overall, the combination of absolute and incremental fit indices suggests that the proposed model adequately represents the relationships among the study variables and can therefore be considered appropriate for structural analysis and hypothesis testing.

Table 2. Model Fit Indices

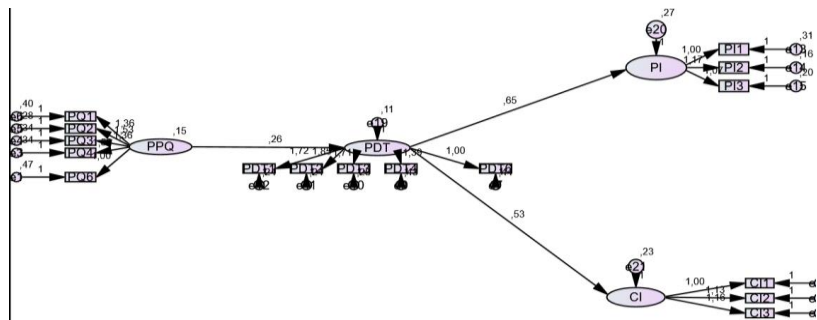
Fit Index	Recommended Threshold	Obtained Value	Interpretation
χ^2/df	< 5.00	4.478	Acceptable
RMSEA	$\leq 0.08-0.10$	0.083	Acceptable
RMR	≤ 0.08	0.058	Good
GFI	≥ 0.90	0.902	Good
CFI	≥ 0.90	0.879	Acceptable
TLI	≥ 0.90	0.854	Acceptable
NFI	≥ 0.90	0.851	Acceptable

Source: Author's elaboration based on SEM results

Conceptual Model Presentation

Figure 1 illustrates the proposed conceptual model linking perceived personalization quality, perceived digital trust, purchase intention, and consumer loyalty. The model assumes that AI-driven personalization influences consumer behavior indirectly through trust, which acts as a mediating mechanism between personalization and behavioral outcomes. Specifically, personalized digital experiences enhance consumers’ trust in the platform, while trust positively influences both purchase intention and consumer loyalty.

Figure 1. Structural Model of AI-Driven Personalization, Trust, Purchase Intention, and Consumer Loyalty



Source: Developed by the author based on prior literature and empirical results

4.2 Structural Model and Hypothesis Testing

The structural model results provide strong empirical support for the proposed relationships among the study variables and offer important insights into consumer behavior in AI-driven digital environments. Overall, the findings confirm that perceived digital

trust plays a central role in explaining how consumers respond to AI-driven personalization.

The results indicate that perceived personalization quality has a significant effect on perceived digital trust ($\beta = 0.291$, $p < 0.001$), supporting H1. This finding suggests that consumers are more likely to trust digital platforms when personalized interactions are perceived as relevant, accurate, and aligned with their preferences. In AI-based environments, personalization appears to function as an indicator of platform competence and responsiveness, which may strengthen users' confidence in digital services. This result is consistent with previous studies emphasizing that personalized recommendations can enhance perceptions of relevance and improve trust in digital interactions (Bleier & Eisenbeiss, 2015; Huang & Rust, 2021). It also supports more recent research arguing that trust becomes increasingly important in AI-mediated environments where consumers interact primarily with algorithmic systems rather than human agents (An & Ngo, 2025).

The findings further show that perceived digital trust has a significant effect on purchase intention ($\beta = 0.403$, $p < 0.001$), supporting H2. This result confirms that trust remains one of the main factors influencing consumers' willingness to engage in online transactions. Consumers who perceive digital platforms as reliable and trustworthy are generally more comfortable making purchase decisions and accepting AI-generated recommendations. This finding is aligned with earlier research highlighting the role of trust in reducing uncertainty and perceived risk in online environments (Gefen et al., 2003; Pavlou, 2003). However, the relatively strong coefficient observed in this study may also reflect the characteristics of emerging digital markets, where consumers

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tend to rely more heavily on trust when interacting with AI-based systems.

Similarly, perceived digital trust demonstrates a significant effect on consumer loyalty ($\beta = 0.357$, $p < 0.001$), supporting H3. This result suggests that trust contributes not only to short-term behavioral intentions but also to long-term consumer relationships. Consumers who trust a digital platform are more likely to continue using its services and recommend it to others. This finding is consistent with studies showing that trust and satisfaction are closely associated with continued engagement and relationship continuity in digital environments (Srivastava & Gurme, 2026; Wang et al., 2025). Compared with purchase intention, the effect on loyalty highlights the relational dimension of trust, particularly in platform-based services where repeated interactions shape long-term consumer perceptions.

The mediation analysis provides additional insight into the underlying mechanism linking personalization and consumer behavior. The results reveal that perceived digital trust significantly mediates the relationship between perceived personalization quality and purchase intention ($\beta = 0.117$), supporting H4. Likewise, trust significantly mediates the relationship between personalization and consumer loyalty ($\beta = 0.104$), supporting H5. These findings suggest that personalization alone may not be sufficient to directly generate behavioral responses. Instead, its influence appears to operate through consumers' psychological evaluation of the platform, particularly through the development of trust.

This interpretation is consistent with recent studies arguing that the effectiveness of AI-driven personalization depends largely on

consumers' perceptions of reliability, transparency, and privacy protection rather than on personalization itself (Srivastava & Gurme, 2026; Rahman, 2026). Unlike earlier digital marketing research that often-treated personalization as a direct driver of consumer behavior, the present findings suggest that trust functions as the central mechanism translating personalized experiences into behavioral outcomes.

From a theoretical perspective, the results support the assumptions of the Stimulus–Organism–Response (S-O-R) framework, where personalization acts as the external stimulus, trust represents the internal psychological state, and purchase intention and loyalty constitute behavioral responses. The findings also reinforce the logic of Privacy Calculus Theory, which suggests that consumers evaluate personalized digital experiences by balancing perceived benefits against potential risks related to privacy and data usage. In this process, trust appears to reduce uncertainty and facilitate consumer engagement with AI-based platforms.

Overall, the findings highlight that trust is not simply an additional factor in AI-driven personalization, but rather a central mechanism explaining how personalized digital experiences influence consumer behavior, particularly within emerging digital markets such as Algeria.

The results of the structural model analysis are summarized in Table X, which presents the proposed hypotheses, standardized path coefficients, significance levels, and the corresponding empirical results. The findings provide overall support for the proposed conceptual framework and confirm the significant role of perceived digital trust in explaining consumer responses to AI-driven personalization.

Table 3. Structural Path Results

Hypothesis	Structural Path	β	C.R.	p-value	Result
H1	PPQ $\rightarrow$ PDT	0.291	4.564	< 0.001	Supported
H2	PDT $\rightarrow$ PI	0.403	6.274	< 0.001	Supported
H3	PDT $\rightarrow$ CI	0.357	5.677	< 0.001	Supported
H4	PPQ $\rightarrow$ PDT $\rightarrow$ PI	0.117	—	< 0.001	Supported
H5	PPQ $\rightarrow$ PDT $\rightarrow$ CI	0.104	—	< 0.001	Supported

Note: PPQ = Perceived Personalization Quality; PDT = Perceived Digital Trust; PI = Purchase Intention; CI = Consumer Loyalty.

Source: Study data.

5. Conclusion

This study explored how AI-driven personalization influences consumer behavior, focusing specifically on the role of perceived digital trust in shaping purchase intention and consumer loyalty. By combining the S-O-R framework with Trust Theory and Privacy Calculus Theory, the study aimed to better understand how consumers respond to personalized digital experiences within AI-based environments.

The findings indicate that perceived personalization quality contributes significantly to the development of digital trust. Consumers appear more likely to trust platforms that provide relevant, accurate, and personalized experiences aligned with their preferences. This result supports previous studies suggesting that personalization can strengthen consumers' perceptions of platform reliability and responsiveness (Bleier & Eisenbeiss, 2015; Huang & Rust, 2021). The findings also reinforce more recent research arguing that trust has become increasingly

important in AI-mediated interactions, where consumers rely heavily on algorithm-based recommendations rather than direct human interaction (An & Ngo, 2025).

The results further show that perceived digital trust has a significant influence on both purchase intention and consumer loyalty. Consumers who perceive digital platforms as trustworthy are generally more willing to engage in transactions and maintain long-term relationships with those platforms. This finding is consistent with earlier studies emphasizing the role of trust in reducing uncertainty and perceived risk in digital environments (Gefen et al., 2003; Pavlou, 2003). At the same time, the relatively strong effect observed in this study highlights the growing importance of trust in emerging digital markets, where consumers may still demonstrate caution toward AI-based systems and data-driven interactions.

The mediation results also provide important insight into the mechanism linking personalization and consumer behavior. The findings suggest that personalization does not influence behavioral outcomes independently, but rather through the development of trust. In other words, personalized experiences become more effective when consumers perceive the platform as reliable and capable of protecting their interests. This interpretation is aligned with recent studies showing that the effectiveness of AI-driven personalization depends not only on technological sophistication, but also on consumers' psychological evaluations of transparency, credibility, and privacy protection (Srivastava & Gurme, 2026; Rahman, 2026).

From a theoretical perspective, the study extends existing literature by emphasizing the importance of internal psychological

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processes in explaining consumer responses to AI-driven personalization. The findings support the assumptions of the S-O-R framework by showing that consumer behavior is shaped through an internal evaluative process in which trust acts as a central mechanism between technological stimuli and behavioral outcomes. The study also supports Privacy Calculus Theory by suggesting that consumers continuously balance the perceived benefits of personalization against concerns related to privacy and data usage.

Overall, the study contributes to a deeper understanding of how AI-driven personalization shapes consumer behavior in digital environments. More importantly, it highlights that trust represents a critical element in determining whether personalized digital experiences translate into purchase intention and long-term consumer loyalty, particularly within emerging digital markets such as Algeria.

6. Theoretical Contributions

The study contributes to the literature on AI-driven personalization and digital consumer behavior by integrating the S-O-R framework, Trust Theory, and Privacy Calculus Theory within a unified conceptual model. The findings emphasize the central role of perceived digital trust in explaining how personalization influences consumer behavior. In addition, the study provides further insight into consumer responses within emerging digital markets, particularly in the Algerian context. From a methodological perspective, the use of Structural Equation Modeling (SEM) allowed the examination of both direct and mediating relationships among the study variables.

7. Managerial Implications

The findings indicate that AI-driven personalization is more effective when consumers trust digital platforms. Therefore, companies should focus on transparency, privacy protection, and reliable personalized services to strengthen consumer confidence and long-term loyalty.

8. Limitations and Future Research

The study is limited to a single platform and a cross-sectional design, which may affect the generalizability of the findings. Future research could examine additional variables, different digital contexts, and alternative analytical methods to better understand consumer behavior in AI-driven environments.

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