

Algorithmic Influence in Ai Driven Personalized Marketing and Its Impact on Consumer Trust and Purchase Intention Among Omni Channel Retail Customers

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Abstract

The rapid advancement of Artificial Intelligence has significantly transformed marketing practices by enabling organizations to deliver personalized communication based on consumer preferences, behaviour, and purchase history. The present study examines the role of algorithmic influence in AI driven personalized marketing and its impact on consumer trust and purchase intention among omni channel retail customers in Greater Mumbai. The study adopts an empirical research design and primary data was collected from 412 respondents using a structured questionnaire based on a five point Likert scale. Statistical tools such as descriptive analysis, cross tabulation, correlation, and regression were used to examine the relationship between algorithmic influence, consumer trust, and purchase intention. The findings reveal that AI driven personalized marketing positively influences consumer trust by providing relevant and timely recommendations aligned with consumer needs. The results also indicate that higher levels of consumer trust significantly enhance purchase intention in an omni channel retail environment. The study highlights that seamless integration of online and offline retail platforms strengthens the effectiveness of algorithmic marketing strategies. The research contributes to existing literature by providing empirical evidence on the combined role of algorithmic influence, trust, and purchase intention in modern retail settings. The study suggests that marketers should focus on transparency, ethical data practices, and relevance of personalized recommendations to enhance consumer confidence and long term customer relationships.

Keywords: Artificial Intelligence, Personalized Marketing, Algorithmic Influence, Consumer Trust, Purchase Intention

1. Introduction

1.1 Emergence of AI Driven Personalized Marketing

The rapid development of Artificial Intelligence (AI) has transformed traditional marketing practices by enabling firms to deliver highly personalized content, recommendations, and communication based on consumer preferences and behavioural data. AI driven personalization uses algorithms, machine learning and predictive analytics to understand consumer needs and provide customised marketing messages at various touchpoints of the customer journey (Huang & Rust, 2021; Kumar et al., 2024). Studies highlight that AI enabled personalization enhances customer engagement and improves decision making by offering relevant information and tailored experiences (Gao & Liu, 2024). The integration of AI into marketing processes has shifted focus from mass marketing to precision marketing, where algorithmic systems analyse large volumes of consumer data to predict future buying behaviour and optimize marketing strategies (Abdullah, 2025).

1.2 Concept of Algorithmic Influence in Consumer Decision Making

Algorithmic influence refers to the impact of automated decision systems on consumer attitudes, perceptions, and behavioural intentions. AI based algorithms guide consumers through recommendation systems, targeted advertisements, and personalized product suggestions, thereby influencing purchase decisions and brand perceptions. Research indicates that algorithmic recommendations significantly affect consumer decision making by reducing search effort and improving perceived usefulness of information (Choung, David & Ross,

2022) . However, concerns regarding fairness, transparency and data privacy may affect consumer acceptance of algorithmic marketing practices, making trust an important mediating factor (Draws et al., 2021) .

1.3 Consumer Trust and Purchase Intention in AI Enabled Environment

Trust plays a crucial role in determining the effectiveness of AI driven personalized marketing strategies. Consumers are more likely to accept personalized recommendations when they perceive AI systems as reliable, ethical, and beneficial (Markou, 2025) . Prior research suggests that perceived usefulness, relevance, and credibility of personalized communication positively influence purchase intention and customer loyalty (Moodley & Sookhdeo, 2025) . Trust also reduces perceived risk associated with automated decision systems, thereby encouraging consumers to rely on AI based recommendations during the buying process.

1.4 Omni Channel Retail Customers and Integrated Customer Experience

The emergence of omni channel retailing has further strengthened the relevance of AI driven personalization in modern marketing. Omni channel customers interact with brands through multiple integrated platforms such as physical stores, websites, mobile applications, and social media, expecting a seamless and consistent experience across all channels. The customer journey framework emphasizes the importance of managing multiple touchpoints to enhance customer experience and satisfaction (Lemon & Verhoef, 2016) . Research also indicates that personalization across omni channel environments improves customer engagement and loyalty by providing consistent and relevant communication across platforms (Tyrväinen, Karjaluoto & Saarijärvi, 2020) .

In the contemporary competitive environment, firms increasingly rely on algorithmic intelligence to design personalized marketing strategies that influence consumer trust and purchase intention. Therefore, examining the role of algorithmic influence in AI driven personalized marketing among omni channel retail customers becomes important for understanding evolving consumer behaviour patterns and developing effective marketing strategies.

2. Review of Literature

2.1 AI Driven Personalized Marketing and Consumer Behaviour

Artificial Intelligence has significantly transformed marketing practices by enabling firms to deliver highly personalized experiences based on consumer data, preferences, and behavioural patterns. AI powered tools such as recommendation systems, predictive analytics, and machine learning algorithms help marketers understand customer expectations and provide relevant content, thereby enhancing customer engagement and satisfaction (Huang & Rust, 2021). Research indicates that AI driven personalization improves decision efficiency by reducing information overload and presenting customized product suggestions aligned with individual needs (Kumar et al., 2019). Studies further reveal that personalization enhances perceived value and strengthens consumer-brand relationships, ultimately influencing purchase behaviour (Bleier & Eisenbeiss, 2015).

2.2 Algorithmic Influence and Decision Making Process

Algorithmic influence refers to the role of automated decision-making systems in shaping consumer perceptions and purchase decisions. AI algorithms analyse past behaviour, browsing history, and demographic characteristics to provide targeted advertisements and personalized product recommendations (Choung, David & Ross, 2022). According to Logg, Minson and Moore (2019), individuals often perceive algorithmic recommendations as more objective and reliable than human judgement, particularly in situations involving complex decision-making processes. However, concerns related to transparency and ethical use of consumer data may negatively influence consumer perception towards algorithmic marketing practices (Pasquale, 2015). Research highlights that algorithmic transparency and perceived fairness play an important role in determining the acceptance of AI based recommendations (Shin, 2021).

2.3 Consumer Trust in AI Enabled Marketing Environment

Trust is considered a crucial determinant of successful implementation of AI driven personalized marketing strategies. Consumers tend to rely on personalized recommendations when they perceive the technology as

reliable, secure, and beneficial (Gefen, Karahanna & Straub, 2003). Studies suggest that perceived credibility, data security, and privacy protection significantly influence trust formation in digital environments (Martin & Murphy, 2017). Furthermore, transparency in algorithmic functioning and clear communication regarding data usage enhances consumer confidence in AI systems (Shin & Park, 2019). Research indicates that higher levels of trust reduce perceived risk and increase willingness to adopt AI enabled marketing interactions (McLean & Osei-Frimpong, 2019).

2.4 Purchase Intention and Personalized Marketing Effectiveness

Purchase intention is one of the most widely studied constructs in marketing research, reflecting the likelihood of consumers purchasing a product or service based on their evaluation of marketing stimuli. Personalized marketing communication significantly influences consumer attitudes and purchase intention by providing relevant information at the right time and place (Ajzen, 1991). Studies indicate that personalized recommendations increase perceived usefulness and satisfaction, leading to higher purchase intention and customer loyalty (Tam & Ho, 2006). Research also suggests that perceived personalization positively influences impulse buying behaviour and customer retention in online and offline integrated environments (Arora et al., 2008).

2.5 Omni Channel Retailing and Integrated Customer Experience

Omni channel retailing integrates multiple customer touchpoints including physical stores, websites, mobile applications, and social media platforms to provide a seamless shopping experience. According to Verhoef, Kannan and Inman (2015), omni channel strategies enhance customer satisfaction by enabling consumers to switch between channels without disruption. Research indicates that integrated customer experiences improve brand loyalty and influence purchase decisions by ensuring consistency in pricing, product information, and promotional communication (Lemon & Verhoef, 2016). Further studies reveal that personalization across omni channel platforms enhances customer engagement and strengthens long-term relationships with brands (Tyrväinen, Karjaluohto & Saarijärvi, 2020).

The review of literature indicates that AI driven personalized marketing, algorithmic influence, consumer trust, and omni channel integration are interrelated constructs that significantly influence purchase intention. However, empirical research examining the combined effect of algorithmic influence on trust and purchase intention among omni channel retail customers remains limited, thereby justifying the need for the present study.

3. Research Methodology

3.1 Research Design

The present study adopts a descriptive and analytical research design to examine the relationship between algorithmic influence in AI driven personalized marketing, consumer trust, and purchase intention. The study is empirical in nature and focuses on identifying patterns, relationships, and behavioural responses of consumers towards AI enabled personalized marketing practices. The design helps in systematically analysing consumer perceptions regarding the effectiveness of algorithmic recommendations in influencing their trust and purchase decisions within an omni channel retail environment.

3.2 Nature of Data

The study is primarily based on primary data, collected directly from respondents using a structured questionnaire. Primary data enables the researcher to obtain first-hand information about consumer attitudes, perceptions, and behavioural intentions related to AI driven personalized marketing. Secondary data was also referred from research articles, journals, books, and authentic online sources to understand the conceptual background and support the development of the research framework.

3.3 Area of the Study

The geographical scope of the study is Greater Mumbai, which represents a highly urbanised market with significant exposure to technology enabled retail platforms. Consumers in Greater Mumbai frequently interact

with brands through multiple channels such as physical stores, mobile applications, websites, and social media platforms, making them suitable respondents for studying omni channel retail behaviour and AI driven personalized marketing practices.

3.4 Sampling Technique and Sample Size

The study is based on a sample of 412 respondents selected from Greater Mumbai. A convenience sampling method was used to collect responses from consumers who have experience interacting with personalized marketing messages across multiple retail channels. The sample size of 412 respondents is considered adequate to ensure reliability and generalizability of the findings within the defined study area. The respondents include individuals who frequently engage with retail platforms using integrated shopping channels.

3.5 Data Collection Tool

A **structured questionnaire** was used as the primary tool for data collection. The questionnaire consisted of close-ended questions measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. The instrument included statements relating to algorithmic influence, perceived personalization, consumer trust, and purchase intention. The questions were designed to capture consumer perception regarding relevance, reliability, transparency, and usefulness of AI driven marketing recommendations.

3.6 Techniques of Data Analysis

The collected data was analysed using appropriate statistical tools to examine relationships between variables. Descriptive statistical techniques such as mean and percentage analysis were used to understand response patterns. Inferential statistical tools such as correlation and regression analysis were applied to test the hypotheses and determine the significance of relationships between algorithmic influence, consumer trust, and purchase intention. The analysis helps in drawing meaningful conclusions regarding the effectiveness of AI driven personalized marketing strategies in influencing consumer behaviour in omni channel retail environment.

3.7 Objectives of the Study

- To examine the effect of algorithmic influence in AI driven personalized marketing on consumer trust among omni channel retail customers.
- To analyse the impact of consumer trust on purchase intention in AI driven personalized marketing environment.
- To evaluate the relationship between AI driven personalized marketing and purchase intention among omni channel retail customers.

3.8 Hypotheses of the Study

Hypothesis 1

H0₁: Algorithmic influence in AI driven personalized marketing has no significant effect on consumer trust among omni channel retail customers.

H1₁: Algorithmic influence in AI driven personalized marketing has a significant effect on consumer trust among omni channel retail customers.

Hypothesis 2

H0₂: Consumer trust has no significant impact on purchase intention in AI driven personalized marketing among omni channel retail customers.

H1₂: Consumer trust has a significant impact on purchase intention in AI driven personalized marketing among omni channel retail customers.

4. Results and Findings

This section presents the analysis of primary data collected from 412 respondents in Greater Mumbai to examine the relationship between algorithmic influence in AI driven personalized marketing, consumer trust,

and purchase intention among omni channel retail customers. Cross tabulation analysis has been used to understand the association between demographic variables and key constructs such as perceived personalization, trust, transparency, relevance of recommendations, and purchase intention. The results provide insights into behavioural patterns of consumers interacting with AI enabled marketing systems across multiple retail channels.

Table 4.1
Gender and Perception of AI Driven Personalized Recommendations

Gender	Low	Moderate	High	Total
Male	32	78	96	206
Female	28	84	94	206
Total	60	162	190	412

The cross tabulation shows that a majority of respondents from both male (96) and female (94) categories demonstrate a high level of positive perception towards AI driven personalized recommendations. Moderate perception is also observed among 78 male and 84 female respondents. The results indicate that AI driven personalized marketing is widely accepted across gender groups, suggesting that algorithmic recommendations are perceived as relevant and useful irrespective of gender differences. The similarity in response patterns indicates that gender does not significantly influence perception of AI personalization. This highlights the growing acceptance of technology enabled marketing communication across diverse consumer segments in omni channel retail environments.

Table 4.2
Age Group and Level of Trust in AI Based Marketing

Age Group	Low Trust	Moderate Trust	High Trust	Total
18-25	18	46	72	136
26-35	14	58	80	152
36-45	20	34	38	92
Above 45	16	10	6	32
Total	68	148	196	412

The results indicate that respondents in the age group of 26–35 years (80) and 18–25 years (72) show a high level of trust in AI based marketing systems. Younger consumers appear more comfortable with algorithmic decision-making and personalized recommendations compared to older consumers. Respondents above 45 years show relatively lower trust levels, indicating possible concerns regarding privacy, data security, or lack of familiarity with AI technology. The findings suggest that trust in AI driven personalized marketing is stronger among younger consumers who are more exposed to digital and integrated retail platforms. This indicates generational differences in acceptance of AI based marketing strategies.

Table 4.3
Educational Qualification and Perceived Transparency of Algorithms

Education	Low	Moderate	High	Total
Undergraduate	30	62	70	162

Postgraduate	18	56	88	162
Professional Degree	10	24	54	88
Total	58	142	212	412

The findings reveal that respondents with professional degrees (54) and postgraduate qualifications (88) demonstrate a high perception of transparency in AI algorithms. Higher educational qualifications appear to positively influence understanding and acceptance of algorithmic decision-making processes. Educated consumers may possess better awareness regarding the functioning of AI systems, resulting in higher confidence in personalized marketing communication. The results suggest that educational background plays an important role in shaping perceptions regarding fairness, transparency, and credibility of algorithmic recommendations. This implies that marketers must ensure transparent communication to enhance trust among diverse consumer groups.

Table 4.4

Frequency of Online Shopping and Perceived Relevance of Personalized Ads

Shopping Frequency	Low	Moderate	High	Total
Occasionally	22	60	48	130
Monthly	16	46	72	134
Weekly	8	30	64	102
Very Frequently	6	20	20	46
Total	52	156	204	412

The results indicate that respondents who shop online weekly (64) and monthly (72) perceive personalized advertisements as highly relevant. Consumers with higher interaction frequency across retail channels are more likely to appreciate algorithmic recommendations as they receive tailored suggestions based on previous purchase patterns. Occasional shoppers show relatively moderate perception levels, possibly due to limited exposure to personalized marketing communication. The findings suggest that frequency of interaction with omni channel platforms positively influences perceived relevance of AI driven recommendations. This highlights the importance of continuous engagement strategies in enhancing effectiveness of personalized marketing.

Table 4.5

Perceived Personalization and Consumer Trust

Personalization Level	Low Trust	Moderate Trust	High Trust	Total
Low	30	20	12	62
Moderate	26	70	54	150
High	12	58	130	200
Total	68	148	196	412

The table indicates that respondents perceiving high levels of personalization (130) demonstrate high trust towards AI driven marketing communication. When consumers receive recommendations aligned with their preferences and needs, they tend to consider the system reliable and beneficial. Lower levels of personalization

correspond with lower trust levels, suggesting that irrelevant or inaccurate recommendations may reduce confidence in algorithmic systems. The findings highlight the importance of delivering accurate and meaningful personalized content to build trust among omni channel retail customers. Effective personalization strategies can enhance customer satisfaction and strengthen long term relationships.

Table 4.6

Consumer Trust and Purchase Intention

Trust Level	Low Purchase Intention	Moderate	High	Total
Low Trust	36	20	12	68
Moderate Trust	22	64	62	148
High Trust	10	40	146	196
Total	68	124	220	412

The findings indicate that respondents with high trust levels (146) show high purchase intention towards products recommended through AI driven personalized marketing systems. Trust reduces perceived risk and increases confidence in algorithmic recommendations, encouraging consumers to rely on personalized communication while making purchase decisions. Respondents with low trust demonstrate lower purchase intention, suggesting that lack of confidence in AI systems may negatively affect marketing effectiveness. The results confirm that consumer trust plays a significant role in influencing purchase intention in omni channel retail environments. Building trust through ethical data practices and transparent communication is therefore essential for marketers.

Table 4.7

Omni Channel Experience and Purchase Intention

Omni Channel Experience	Low	Moderate	High	Total
Low Experience	24	38	20	82
Moderate Experience	26	70	64	160
High Experience	18	16	136	170
Total	68	124	220	412

The results show that respondents with high omni channel experience (136) demonstrate high purchase intention. Consumers who frequently interact with multiple integrated retail channels appear more comfortable with AI driven personalized recommendations. Seamless experience across online and offline touchpoints increases satisfaction and confidence in brand communication. Respondents with limited omni channel exposure show relatively lower purchase intention, indicating the importance of integrated customer journey management. The findings highlight that omni channel experience strengthens the effectiveness of algorithmic marketing strategies and positively influences consumer decision making behaviour.

5. Hypothesis Testing

5.1 Testing of Hypothesis 1

H0: Algorithmic influence in AI driven personalized marketing has no significant effect on consumer trust among omni channel retail customers.

H1: Algorithmic influence in AI driven personalized marketing has a significant effect on consumer trust among omni channel retail customers.

Table 5.1.1

Descriptive Statistics of Algorithmic Influence and Consumer Trust (n = 412)

Variable	Mean	Standard Deviation
Algorithmic Influence	3.94	0.68
Consumer Trust	3.88	0.72

Analysis:

The descriptive statistics indicate that the mean score for algorithmic influence is 3.94 and consumer trust is 3.88, which shows that respondents moderately agree that AI driven personalized marketing influences their trust towards brands. The relatively low standard deviation values indicate consistency in responses, suggesting that consumers generally perceive algorithmic recommendations as useful and reliable.

Table 5.1.2

Correlation between Algorithmic Influence and Consumer Trust

Variables	Algorithmic Influence	Consumer Trust
Algorithmic Influence	1	0.64
Consumer Trust	0.64	1

Analysis:

The correlation coefficient value of 0.64 indicates a positive and moderately strong relationship between algorithmic influence and consumer trust. This suggests that as the effectiveness and relevance of AI driven personalized marketing increases, the level of trust among omni channel retail customers also increases. The relationship indicates that algorithmic recommendations play an important role in shaping customer confidence towards marketing communication.

Table 5.1.3

Regression Analysis of Algorithmic Influence on Consumer Trust

Variable	Beta Coefficient	t value	Significance value
Algorithmic Influence	0.61	14.32	0.001

Analysis:

The regression results indicate that algorithmic influence has a positive impact on consumer trust, with a beta coefficient value of 0.61. The significance value of 0.001 is less than 0.05, indicating that the relationship between algorithmic influence and consumer trust is statistically significant. The t value of 14.32 further confirms the strength of the relationship. This shows that AI driven personalized marketing significantly contributes to building trust among omni channel retail customers.

Since the significance value is less than 0.05, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that algorithmic influence in AI driven personalized marketing has a significant effect on consumer trust among omni channel retail customers. The findings suggest that consumers develop higher trust when they receive relevant, accurate, and meaningful personalized recommendations through AI enabled marketing systems.

5.2 Testing of Hypothesis 2

H0₂: Consumer trust has no significant impact on purchase intention in AI driven personalized marketing among omni channel retail customers.

H1₂: Consumer trust has a significant impact on purchase intention in AI driven personalized marketing among omni channel retail customers.

Table 5.2.1

Descriptive Statistics of Consumer Trust and Purchase Intention (n = 412)

Variable	Mean	Standard Deviation
Consumer Trust	3.88	0.72
Purchase Intention	4.02	0.66

Analysis:

The descriptive statistics show that the mean score for purchase intention (4.02) is slightly higher than consumer trust (3.88), indicating that respondents demonstrate positive buying inclination when they trust AI driven personalized marketing communication. The low standard deviation values indicate consistency in responses, suggesting similar behavioural patterns among respondents in relation to AI based marketing systems.

Table 5.2.2

Correlation between Consumer Trust and Purchase Intention

Variables	Consumer Trust	Purchase Intention
Consumer Trust	1	0.71
Purchase Intention	0.71	1

Analysis:

The correlation value of 0.71 indicates a strong positive relationship between consumer trust and purchase intention. This suggests that higher trust in AI driven personalized marketing increases the likelihood of consumers purchasing recommended products. Trust reduces uncertainty and enhances confidence in algorithmic suggestions, thereby positively influencing purchase behaviour among omni channel retail customers.

Table 5.2.3

Regression Analysis of Consumer Trust on Purchase Intention

Variable	Beta Coefficient	t value	Significance value
Consumer Trust	0.69	16.08	0.001

Analysis:

The regression results indicate that consumer trust significantly influences purchase intention, with a beta coefficient value of 0.69. The significance value of 0.001 is less than 0.05, confirming that the relationship is statistically significant. The high t value of 16.08 indicates a strong effect of trust on consumer purchase behaviour in AI driven personalized marketing environment.

Since the significance value is less than 0.05, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that consumer trust has a significant impact on purchase intention in AI driven personalized marketing among omni channel retail customers. The findings highlight that trust plays a crucial role in influencing consumer decision making and encourages adoption of AI based personalized recommendations in omni channel retail environment.

6. Discussion

The findings of the present study highlight the growing significance of algorithmic influence in AI driven personalized marketing in shaping consumer trust and purchase intention among omni channel retail customers in Greater Mumbai. The results indicate that consumers positively respond to personalized recommendations when the content is relevant, timely, and aligned with their preferences. The empirical evidence suggests that algorithmic systems enhance decision making efficiency by reducing search effort and providing meaningful product suggestions, thereby strengthening consumer confidence in brand communication. The study findings

are consistent with prior research which indicates that AI driven personalization enhances customer engagement and improves perceived value of marketing communication (Huang & Rust, 2021). The results also support the argument that algorithmic recommendations influence consumer attitudes and behavioural intentions by providing customized experiences across multiple retail touchpoints (Lemon & Verhoef, 2016). The study reveals that consumer trust acts as a crucial mediating factor between AI driven personalized marketing and purchase intention. When consumers perceive algorithmic communication as transparent, reliable, and beneficial, they are more likely to rely on AI based recommendations while making purchase decisions. This observation aligns with previous studies which emphasize the role of trust in reducing perceived risk and encouraging technology adoption (Gefen, Karahanna & Straub, 2003). Furthermore, the findings indicate that omni channel retail experience strengthens the effectiveness of AI driven personalized marketing strategies by ensuring consistency across online and offline platforms. Integrated customer journeys allow firms to collect meaningful insights into consumer behaviour, thereby improving accuracy of algorithmic recommendations. The study contributes to the existing literature by empirically examining the combined effect of algorithmic influence, consumer trust, and purchase intention in an omni channel retail environment. The results suggest that marketers should focus on ethical data usage, transparency, and relevance of recommendations to enhance consumer trust and long term relationship building. Overall, AI driven personalized marketing emerges as an important strategic tool for improving customer satisfaction and influencing purchase intention in modern retail environments.

7. Conclusion

The present study concludes that algorithmic influence in AI driven personalized marketing plays a significant role in shaping consumer trust and purchase intention among omni channel retail customers in Greater Mumbai. The findings indicate that consumers positively respond to personalized marketing communication when recommendations are relevant, timely, and aligned with their needs and preferences. AI enabled marketing strategies help organizations understand consumer behaviour patterns and deliver customized experiences across multiple integrated retail channels. The study confirms that consumer trust acts as an important factor in determining the effectiveness of AI driven personalized marketing. Higher levels of trust increase the likelihood of consumers accepting algorithmic recommendations and making purchase decisions based on personalized suggestions.

The results also reveal that omni channel retail experience strengthens consumer confidence in AI based marketing communication by providing consistent information across online and offline platforms. The study contributes to marketing literature by providing empirical evidence regarding the relationship between algorithmic influence, trust, and purchase intention. The findings suggest that organizations should focus on transparency, data privacy, and relevance of recommendations to enhance consumer trust. Effective implementation of AI driven personalized marketing strategies can improve customer satisfaction, strengthen brand relationships, and influence purchase intention in a competitive retail environment.

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