



THE PARADOX OF AI PERSONALIZATION: DECIPHERING THE INTERPLAY BETWEEN ALGORITHMIC CUSTOMIZATION AND CONSUMER PRIVACY ANXIETY IN E-COMMERCE

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Abstract

Artificial intelligence has transformed e-commerce through algorithmic personalization systems that provide customized recommendations, predictive advertising, and individualized shopping experiences. By analyzing behavioral and transactional data in real time, these systems enhance consumer convenience, purchasing efficiency, and platform engagement. However, increased reliance on data collection and predictive analytics has intensified concerns regarding privacy intrusion, surveillance, and loss of control over personal information. This study aimed to examine the relationship between AI-driven personalization and consumer privacy anxiety in e-commerce environments. Particular attention was given to the effects of algorithmic customization on consumer trust, purchase intention, perceived convenience, emotional discomfort, and privacy-related concerns. A mixed-methods explanatory sequential design was employed involving 450 active e-commerce consumers from five major online shopping platforms. Quantitative data were collected through standardized questionnaires, while qualitative data were obtained through behavioral simulations, reflective response forms, and semi-structured interviews. Structural equation modeling, regression analysis, and correlation testing were used to examine relationships among variables. Results revealed that AI personalization significantly increased consumer engagement, perceived shopping convenience, and purchasing intention. Nevertheless, privacy anxiety and surveillance concerns remained evident despite positive attitudes toward personalization benefits. Perceived algorithmic transparency and greater consumer control over personal data reduced emotional discomfort and strengthened trust in digital platforms. These findings indicate that sustainable AI personalization requires the integration of technological efficiency, ethical transparency, consumer empowerment, and responsible data governance.

Keywords: Algorithmic Personalization, Consumer Behavior, Data Privacy, E-Commerce, Privacy Anxiety



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INTRODUCTION

Artificial intelligence (AI) has become a central driver of transformation within contemporary e-commerce ecosystems (Al-Adwan et al., 2024). Digital platforms increasingly rely on algorithmic personalization systems to analyze consumer behavior, predict purchasing preferences, and deliver customized recommendations in real time. Personalized advertising, dynamic product suggestions, behavioral targeting, and predictive search optimization have reshaped online shopping experiences by increasing convenience, efficiency, and consumer engagement (An & Ngo, 2025). Expansion of AI-powered personalization has therefore enabled e-commerce companies to strengthen customer retention and improve transactional performance within highly competitive digital markets.

Consumer interaction with e-commerce platforms now generates extensive volumes of behavioral and personal data, including browsing history, purchasing patterns, geolocation records, device usage, and social media activity (Ayyash & Ali, 2026). AI systems process these data continuously to construct highly individualized consumer profiles capable of predicting preferences and influencing purchasing decisions. Personalized digital experiences often enhance perceived relevance and shopping satisfaction; however, growing dependence on extensive data collection practices has intensified concerns regarding surveillance, privacy intrusion, and algorithmic manipulation (Basu & Ray, 2025). Consumers increasingly recognize that convenience and personalization frequently require significant trade-offs involving personal information disclosure and reduced control over digital privacy.

Public awareness regarding data misuse, unauthorized tracking, and algorithmic opacity has generated rising levels of consumer privacy anxiety within digital commerce environments (Bigliardi et al., 2025). High-profile data breaches, targeted advertising controversies, and concerns regarding algorithmic exploitation have contributed to declining trust in digital platforms despite continued consumer reliance on personalized services. Such conditions create a paradoxical relationship in which consumers simultaneously value AI-driven convenience while expressing discomfort regarding the extensive collection and processing of personal information (Caliskan & Ergun, 2025). Understanding this paradox has become increasingly important for businesses, policymakers, and researchers seeking to balance technological innovation with ethical consumer protection in AI-mediated commerce environments.

Despite widespread adoption of AI personalization technologies in e-commerce, uncertainty persists regarding how consumers negotiate the tension between customized digital experiences and privacy-related concerns (Caragiuli et al., 2026). Many online shoppers continue to engage actively with personalized recommendation systems while simultaneously expressing anxiety regarding behavioral tracking, data exploitation, and algorithmic profiling (Chen et al., 2026). Such contradictory behavior complicates efforts to understand whether personalization ultimately strengthens consumer trust or contributes to long-term skepticism toward digital commerce platforms.

Existing e-commerce strategies frequently prioritize personalization efficiency and predictive accuracy without adequately considering the psychological and ethical implications associated with continuous consumer surveillance (Duivenvoorde, 2025). AI-driven recommendation systems often operate through opaque data-processing mechanisms that consumers neither fully understand nor actively control. Limited transparency regarding how personal data are collected, interpreted, and monetized may therefore intensify perceptions of vulnerability and reduce consumer confidence in digital platforms (Ebrahimi et al., 2026). Businesses consequently face increasing challenges in maintaining customer engagement while addressing growing expectations regarding privacy protection and ethical data governance.

Empirical findings concerning consumer responses to AI personalization also remain inconsistent across existing studies. Some research suggests that personalized digital experiences increase trust, satisfaction, and purchasing intention, whereas other studies indicate that excessive customization generates discomfort, perceived manipulation, and heightened

privacy anxiety (Gao et al., 2025). Variability in consumer digital literacy, cultural background, and prior exposure to data privacy incidents further complicates interpretation of these findings. Such inconsistencies highlight the need for deeper investigation into the psychological mechanisms shaping consumer reactions toward AI-driven personalization within contemporary e-commerce ecosystems.

This study aims to investigate the relationship between algorithmic personalization and consumer privacy anxiety within AI-driven e-commerce environments. Particular attention is directed toward examining how personalized recommendation systems influence consumer trust, perceived convenience, emotional comfort, and willingness to disclose personal information during online shopping interactions (Garaus et al., 2025). Evaluation of these dimensions is expected to provide deeper understanding regarding the complex psychological dynamics underlying consumer engagement with AI-mediated commerce technologies.

Another objective of this study is to analyze the factors influencing consumer acceptance or resistance toward AI personalization practices (Geng & Ning, 2025). The research seeks to identify how transparency, perceived control over personal data, digital literacy, and trust in platform governance shape consumer responses to algorithmic customization. Examination of these moderating variables may contribute to understanding why some consumers perceive personalization as beneficial while others experience heightened anxiety and discomfort.

The study further seeks to generate evidence-based recommendations for e-commerce businesses, policymakers, and digital platform developers regarding ethical personalization strategies and responsible AI governance (Gupta et al., 2025). Findings are expected to support development of consumer-centered digital commerce frameworks capable of balancing personalization effectiveness with privacy protection and algorithmic transparency. Such contributions may strengthen sustainable consumer trust and support more ethically responsible implementation of AI technologies within digital commerce ecosystems.

Existing literature on AI personalization in e-commerce primarily emphasizes marketing efficiency, consumer engagement, and purchasing behavior while providing limited attention to the psychological paradox created by simultaneous appreciation and fear of personalization technologies (Haji et al., 2025). Many studies focus narrowly on conversion rates, recommendation accuracy, or customer satisfaction without critically examining how consumers emotionally negotiate privacy-related uncertainty within algorithmically personalized environments. Such limitations restrict broader understanding regarding the long-term psychological consequences of AI-driven commerce systems.

Research concerning consumer privacy anxiety frequently investigates data protection concerns or online surveillance independently from personalization benefits. Previous investigations often treat privacy anxiety and personalization satisfaction as separate phenomena rather than interconnected dimensions of the same digital experience (Hasselwander et al., 2026). Limited integration between technological personalization research and consumer psychology therefore weakens efforts to explain contradictory consumer behavior in e-commerce contexts. Existing scholarship inadequately addresses how convenience, trust, emotional vulnerability, and algorithmic dependence interact simultaneously within AI-mediated purchasing environments.

Methodological limitations are additionally evident within current studies. Many investigations rely on short-term survey designs, hypothetical scenarios, or generalized technology acceptance models that inadequately capture real-world consumer experiences with algorithmic personalization systems (He et al., 2025). Cross-cultural variation, digital literacy differences, and evolving public awareness regarding data privacy remain insufficiently explored despite their substantial influence on consumer perception. Few studies also examine personalization paradoxes through interdisciplinary perspectives integrating marketing, behavioral psychology, information systems, and digital ethics simultaneously. Addressing

these gaps is therefore essential for developing more comprehensive understanding regarding consumer interaction with AI-driven personalization technologies.

This study introduces a novel contribution by conceptualizing AI personalization and consumer privacy anxiety as interconnected and mutually reinforcing dimensions within e-commerce experiences rather than isolated variables (Jasim et al., 2026). Integration of algorithmic customization, emotional consumer response, and ethical digital governance within a unified analytical framework distinguishes this research from previous studies focused primarily on marketing outcomes or technical personalization effectiveness. Such an interdisciplinary perspective enables deeper understanding regarding how consumers psychologically interpret and negotiate AI-mediated digital commerce interactions.

Methodological innovation is reflected in the study's combination of behavioral analysis, psychological perception measurement, and ethical evaluation within authentic e-commerce contexts. Examination of personalization acceptance, trust formation, privacy concern intensity, and perceived algorithmic transparency allows multidimensional interpretation of consumer behavior in AI-driven marketplaces (Kim & Zo, 2025). Longitudinal observation of consumer responses further strengthens the analytical framework by capturing evolving perceptions regarding personalization and privacy over time rather than relying exclusively on static cross-sectional assessment.

Significance of this research extends beyond academic discourse toward practical implications for digital commerce governance and ethical AI development. E-commerce platforms increasingly depend on algorithmic personalization to maintain competitiveness and consumer engagement; however, unsustainable data practices may weaken long-term trust and intensify public resistance toward AI technologies (Li et al., 2025). Findings from this study are therefore expected to provide evidence-based guidance for constructing personalization systems that maximize consumer benefit while respecting privacy expectations and ethical transparency standards. Contributions to the fields of digital marketing, consumer psychology, AI ethics, and information systems may ultimately support more sustainable and human-centered approaches to AI-powered commerce innovation.

RESEARCH METHOD

Research Design

This study employed a mixed-methods explanatory sequential design to investigate the relationship between algorithmic personalization and consumer privacy anxiety within AI-driven e-commerce environments. Quantitative methods were utilized to examine the influence of AI-based personalization on consumer trust, perceived convenience, purchasing intention, and privacy-related concerns during online shopping interactions. Qualitative approaches were subsequently implemented to explore consumers' emotional experiences, perceptions of surveillance, and ethical concerns regarding algorithmic customization practices (Li et al., 2025). Integration of quantitative and qualitative findings enabled comprehensive interpretation of both measurable behavioral patterns and subjective psychological responses associated with personalized digital commerce systems.

A cross-sectional analytical framework was implemented to evaluate variations in consumer responses toward AI personalization across different demographic and digital literacy groups. Participants were categorized according to frequency of online shopping activity, level of exposure to personalized advertising, and degree of familiarity with AI-driven recommendation systems (Ma et al., 2026). Comparative analysis allowed examination of how differing levels of technological engagement influenced perceptions of convenience, trust, personalization acceptance, and privacy anxiety. Such a framework supported multidimensional understanding of the personalization paradox within contemporary e-commerce ecosystems.

Methodological rigor was strengthened through triangulation of survey data, behavioral simulation tasks, and semi-structured interviews. Statistical analysis included descriptive statistics, structural equation modeling (SEM), regression analysis, and correlation testing to identify predictive relationships among personalization perception, trust, privacy concern, and purchasing intention variables. Qualitative thematic analysis was employed to identify recurring patterns related to emotional discomfort, algorithmic transparency, perceived manipulation, and consumer adaptation strategies. Combination of these approaches facilitated holistic interpretation regarding how consumers negotiate the tension between personalization benefits and privacy vulnerability in AI-mediated commerce environments.

Research Target/Subject

The population of this study consisted of active e-commerce consumers utilizing AI-driven digital shopping platforms for purchasing activities (Nayal et al., 2024). Participants represented consumers engaged with online marketplaces, social commerce applications, and personalized retail platforms integrating recommendation systems, targeted advertising, and algorithmic product customization features. Selection of digitally active consumers reflected increasing global dependence on AI-supported commerce systems and rising public concern regarding personal data collection within online shopping environments.

A purposive sampling technique was employed to select participants with prior experience interacting with AI-personalized e-commerce platforms. Five major online shopping platforms widely recognized for algorithmic recommendation practices were identified as contextual references for participant recruitment. A total of 450 respondents participated in the quantitative phase of the study, while 40 participants representing diverse levels of digital literacy, privacy sensitivity, and online purchasing frequency were selected for in-depth qualitative interviews. Sampling procedures ensured demographic diversity regarding age, gender, educational background, income level, and technological familiarity.

Additional contextual information was collected to examine factors influencing consumer privacy anxiety and personalization acceptance. Variables included average frequency of online purchases, level of awareness regarding data privacy policies, history of exposure to data breach incidents, and familiarity with digital privacy protection tools. Participants were also categorized according to self-reported trust in e-commerce platforms and perceived control over personal information disclosure. Ethical approval procedures were implemented prior to data collection, and informed consent was obtained from all participants to ensure confidentiality and responsible handling of consumer information throughout the research process.

Research Procedure

Research procedures began with participant orientation sessions explaining the objectives of the study, ethical considerations, and data confidentiality protocols associated with the research process. Quantitative data collection commenced through administration of online questionnaires measuring perceptions of personalization, trust, purchasing intention, and privacy anxiety among e-commerce consumers. Initial demographic and digital behavior information was also collected to identify patterns associated with online shopping frequency, AI exposure, and digital literacy levels.

Participants subsequently engaged in behavioral simulation activities involving AI-personalized e-commerce interfaces designed to replicate authentic online shopping experiences. Simulation environments varied in personalization intensity, recommendation transparency, and behavioral targeting visibility to examine how different algorithmic conditions influenced consumer emotional response and purchasing behavior (Nong & Wu, 2025). Participants completed reflective response forms immediately following interaction with

each simulation scenario to capture immediate perceptions regarding personalization benefits and privacy-related discomfort.

Qualitative interviews were conducted after completion of quantitative analysis to provide deeper contextual understanding regarding consumer interpretation of algorithmic personalization practices. Interview sessions explored experiences related to trust formation, perceived surveillance, emotional discomfort, digital convenience, and privacy negotiation during online shopping activities. Quantitative data were analyzed using statistical software to identify significant relationships among variables, while qualitative findings were transcribed, coded, and interpreted thematically. Integration of quantitative and qualitative findings occurred during the interpretation stage to generate comprehensive understanding regarding the paradoxical relationship between AI-driven personalization and consumer privacy anxiety within contemporary e-commerce ecosystems.

Instruments, and Data Collection Techniques

Data collection relied on multiple instruments designed to evaluate consumer perceptions regarding AI personalization, trust formation, purchasing behavior, and privacy anxiety. Quantitative instruments included standardized questionnaires adapted from validated consumer behavior and information privacy scales. Survey items measured perceived personalization relevance, trust in algorithmic recommendations, perceived convenience, emotional comfort during online shopping, privacy concern intensity, and willingness to disclose personal information for personalized digital experiences.

Behavioral simulation tasks were additionally developed to examine participant reactions toward varying levels of algorithmic customization within controlled e-commerce scenarios. Participants interacted with simulated online shopping interfaces containing personalized advertisements, product recommendations, and behavioral targeting features of differing intensity levels (Peltier et al., 2025). Responses regarding comfort, trust, emotional reaction, and purchasing intention were subsequently recorded and analyzed. Reliability testing using Cronbach's Alpha demonstrated acceptable internal consistency across all quantitative measurement dimensions. Pilot testing was also conducted to refine item clarity and ensure contextual relevance within AI-driven commerce environments.

Qualitative instruments included semi-structured interview protocols and reflective consumer response forms. Interview questions explored participant experiences regarding personalized advertising, feelings of surveillance, perceptions of data exploitation, trust in digital commerce platforms, and emotional negotiation of privacy-related concerns. Reflective response forms allowed participants to document emotional reactions following exposure to simulated algorithmic recommendation environments. Triangulation of survey responses, behavioral interaction data, and qualitative narratives strengthened the validity and credibility of the research findings.

Data Analysis Technique

Furthermore, validity and reliability testing were conducted before the main data collection process to ensure measurement accuracy and instrument consistency. Construct validity was evaluated through factor loading analysis and expert judgment involving specialists in digital consumer behavior and AI-mediated commerce, while reliability testing employed Cronbach's Alpha coefficients for all quantitative dimensions. Results of the pilot testing demonstrated satisfactory validity and reliability levels, confirming the suitability of the instruments for investigating consumer responses toward algorithmic personalization and privacy anxiety.

Qualitative data analysis followed thematic analysis procedures involving data transcription, open coding, category development, and interpretation of recurring themes associated with personalization experiences and privacy-related emotions (Rahman, 2026).

Quantitative and qualitative findings were subsequently integrated during the interpretation stage using a convergence approach to identify complementary and contradictory patterns across datasets. This integration strengthened the interpretive depth of the study by connecting measurable behavioral tendencies with consumers' subjective experiences and emotional negotiations within AI-driven e-commerce environments.

RESULTS AND DISCUSSION

The quantitative dataset consisted of 450 active e-commerce consumers recruited from five major online shopping platforms implementing AI-driven personalization systems. Participants represented diverse demographic backgrounds and varying levels of digital literacy and online purchasing behavior. Descriptive analysis revealed that 84% of respondents interacted regularly with personalized product recommendations, while 76% reported awareness that e-commerce platforms continuously tracked browsing and purchasing activity to generate algorithmic customization. Average weekly online shopping engagement reached 11.3 hours, with mobile-based purchasing accounting for 69% of total transactional activity.

Table 1. Descriptive Statistics of AI Personalization Perception and Consumer Privacy Anxiety in E-Commerce

Variable	Mean	SD	Minimum	Maximum
Perceived Personalization Relevance	4.18	0.73	1.82	5.00
Consumer Trust in Platform	3.74	0.88	1.40	5.00
Privacy Anxiety Level	4.01	0.81	1.60	5.00
Purchase Intention	4.12	0.77	1.75	5.00
Perceived Data Control	2.91	0.94	1.00	5.00
Algorithmic Transparency Awareness	2.68	0.86	1.00	5.00

Normality testing using the Kolmogorov Smirnov procedure demonstrated acceptable distribution patterns across major variables, allowing the use of parametric inferential analyses. Descriptive findings indicated that consumers generally perceived AI personalization as useful and convenient while simultaneously reporting elevated privacy anxiety and low perceived control over personal data processing. Such patterns illustrate the paradoxical coexistence of appreciation and discomfort within AI-mediated commerce environments.

Secondary digital commerce reports further indicated increasing consumer sensitivity regarding algorithmic surveillance and data protection issues. Participants exposed previously to data breach incidents demonstrated higher privacy anxiety scores and lower trust in personalized recommendation systems. E-commerce platforms emphasizing transparency notices and customizable privacy settings demonstrated moderately stronger consumer trust levels compared to platforms with opaque personalization mechanisms.

Descriptive findings indicate that algorithmic personalization significantly enhances perceived shopping convenience and consumer engagement. Participants reported that AI-generated recommendations improved product discovery efficiency, reduced search effort, and increased relevance of online shopping experiences. Personalized recommendation systems were particularly valued among consumers with frequent purchasing activity and high digital platform engagement. Such findings suggest that AI-driven customization contributes positively to user satisfaction and purchasing intention within e-commerce ecosystems.

Strong consumer appreciation for personalization benefits, however, coexisted with elevated concerns regarding data surveillance and algorithmic monitoring. Many respondents expressed discomfort regarding the extent to which platforms tracked behavioral patterns, browsing history, and personal preferences without clear explanation of data processing

mechanisms. Such emotional tension demonstrates that convenience generated through personalization does not eliminate underlying psychological concerns related to digital privacy.

Low scores related to perceived data control and algorithmic transparency further reveal substantial consumer uncertainty regarding how AI systems operate within e-commerce environments (Rahmani et al., 2025). Participants frequently reported limited understanding regarding why specific recommendations appeared, how personal data were interpreted, or whether collected information was shared with external entities. Such informational asymmetry appears to intensify feelings of vulnerability and reduce long-term confidence in platform governance practices.

Institutional trust also influenced consumer perception of personalization practices. Participants engaging with platforms perceived as ethically responsible and transparent demonstrated lower privacy anxiety despite exposure to similar levels of algorithmic customization (Sarker et al., 2025). Such findings indicate that consumer interpretation of personalization depends not solely on technological functionality but also on broader perceptions regarding organizational accountability and digital ethics.

Longitudinal observation revealed evolving consumer behavior patterns throughout repeated interaction with AI-personalized shopping environments. Participants initially responded positively to personalized product recommendations due to improved convenience and perceived relevance (Shao & Ho, 2025). Continued exposure to highly targeted advertisements and predictive recommendation systems, however, gradually increased awareness regarding behavioral surveillance and intensified concern regarding privacy intrusion.

Differences also emerged across demographic and digital literacy groups. Younger participants and highly digitally literate consumers demonstrated greater acceptance of algorithmic personalization despite acknowledging privacy-related risks (Sharma & Kumar, 2026). Older consumers and participants with lower technological familiarity reported stronger discomfort regarding behavioral tracking and expressed greater skepticism toward AI-mediated recommendation systems. Such variation suggests that digital competence significantly influences consumer interpretation of personalization practices.

Consumers with prior experience involving data breaches or unauthorized advertising exposure demonstrated substantially higher privacy anxiety levels than participants without such experiences (Singh et al., 2024). Personalized recommendations perceived as excessively accurate or intrusive frequently triggered emotional discomfort and perceptions of surveillance among these consumers. Such responses indicate that previous exposure to digital privacy incidents shapes sensitivity toward algorithmic customization practices.

Platform-level variation also influenced consumer response patterns. E-commerce systems providing visible privacy settings, recommendation explanations, and transparent data usage notices generated stronger trust and lower anxiety levels compared to platforms lacking clear communication regarding personalization mechanisms. Consumer reactions therefore appeared strongly influenced by perceived transparency and opportunities for personal data control.

Structural equation modeling (SEM) revealed statistically significant relationships between AI personalization relevance, consumer trust, purchase intention, and privacy anxiety ($p < .001$). Perceived personalization relevance positively predicted purchase intention ($\beta = .64$, $p < .001$) and consumer engagement, indicating that algorithmic customization substantially influences consumer willingness to interact with e-commerce platforms.

Regression analysis further demonstrated that privacy anxiety negatively predicted trust in e-commerce platforms ($\beta = -.58$, $p < .001$). Consumers experiencing heightened concern regarding data misuse and behavioral surveillance demonstrated reduced confidence in personalized recommendation systems despite acknowledging convenience-related benefits.

Such findings confirm the coexistence of attraction and discomfort within AI-personalized commerce environments.

Perceived algorithmic transparency significantly moderated the relationship between personalization and privacy anxiety. Participants reporting stronger understanding regarding data collection and recommendation processes exhibited lower anxiety levels and stronger trust in AI-mediated systems. Transparency therefore emerged as a critical mediating factor influencing consumer acceptance of personalization technologies.

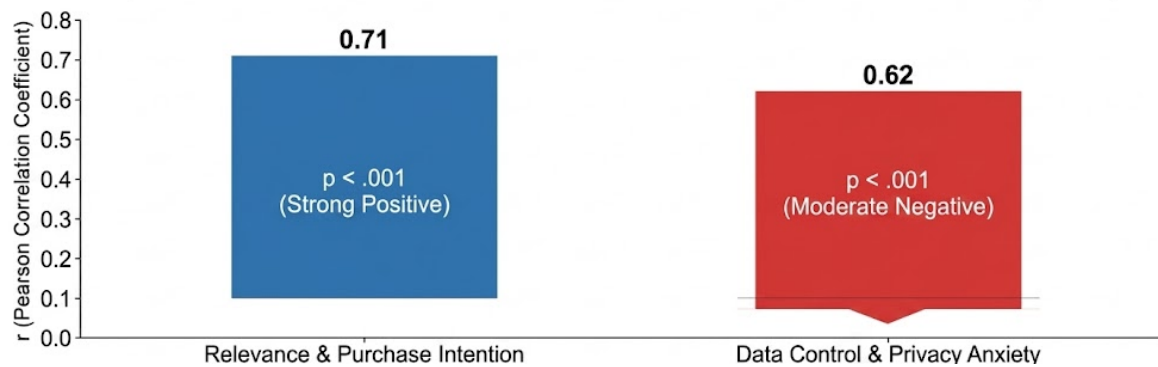


Figure 1. Correleation Analysis Result in Digital Commerce

Correlation analysis revealed strong positive relationships between personalization relevance and purchase intention ($r = .71$, $p < .001$), alongside moderate negative relationships between perceived data control and privacy anxiety ($r = -.62$, $p < .001$). Consumers perceiving greater ability to manage personal information demonstrated substantially lower emotional discomfort during personalized shopping interactions. Such findings reinforce the importance of consumer empowerment within digital commerce environments.

Strong relationships emerged between perceived personalization relevance and consumer purchasing behavior. Participants receiving highly tailored recommendations demonstrated stronger purchasing intention, longer platform engagement duration, and greater likelihood of repeated online transactions. AI-driven personalization therefore appeared effective in strengthening consumer participation and commercial interaction within e-commerce ecosystems.

Relationships between privacy anxiety and trust formation also proved substantial. Consumers reporting elevated concerns regarding data collection practices demonstrated lower emotional comfort and reduced confidence in platform reliability. Such findings suggest that privacy-related uncertainty functions as a significant psychological barrier potentially undermining long-term consumer loyalty despite personalization convenience.

Digital literacy additionally influenced the relationship between personalization acceptance and privacy concern. Consumers with stronger understanding regarding algorithmic functionality demonstrated more balanced perceptions regarding the risks and benefits of AI personalization (Wang et al., 2026). Such participants frequently adopted adaptive strategies including privacy setting customization, selective information disclosure, and use of tracking protection tools to maintain greater control over digital interaction.

Institutional transparency demonstrated meaningful relationships with consumer emotional response. Platforms communicating openly regarding personalization mechanisms and data governance practices generated stronger trust and reduced anxiety levels among users. Ethical platform behavior therefore appeared essential for sustaining sustainable consumer relationships within AI-mediated commerce systems.

A case study conducted during the behavioral simulation phase illustrated the paradoxical consumer response toward AI-driven personalization within online retail environments. A

participant with high online shopping frequency initially responded positively to a simulated e-commerce platform providing highly accurate product recommendations aligned closely with recent browsing behavior and purchasing interests. Early interaction responses indicated strong appreciation regarding convenience, efficiency, and recommendation relevance.

Repeated exposure to increasingly precise personalized advertisements gradually altered emotional perception during subsequent interaction phases (Yuan et al., 2025). The participant expressed discomfort after observing recommendations linked to products previously searched on unrelated social media platforms and external websites. Reflective responses indicated growing awareness regarding cross-platform behavioral tracking and feelings of continuous digital surveillance.

Despite reporting heightened privacy anxiety, the participant continued engaging actively with personalized recommendations and ultimately completed multiple simulated purchase decisions (Yu et al., 2026). Interview responses revealed that perceived convenience and efficiency outweighed emotional discomfort during purchasing evaluation processes. Such contradictory behavior reflects the central paradox explored within this study, where consumers simultaneously resist and depend upon algorithmic customization systems.

Follow-up interviews further demonstrated that increased transparency regarding data usage mechanisms reduced emotional discomfort substantially (Yao et al., 2026). Explanation regarding recommendation logic and availability of privacy customization settings contributed to stronger feelings of control and restored trust in the simulated e-commerce platform. Such findings emphasize the importance of transparent communication within AI-mediated consumer environments.

Case study findings suggest that consumer privacy anxiety emerges not merely from data collection itself but from uncertainty regarding how personal information is interpreted, shared, and monetized within algorithmic ecosystems. Personalized recommendations became psychologically uncomfortable when consumers perceived surveillance occurring invisibly across multiple digital environments without explicit awareness or consent. Such emotional reactions indicate that opacity intensifies anxiety more significantly than personalization alone.

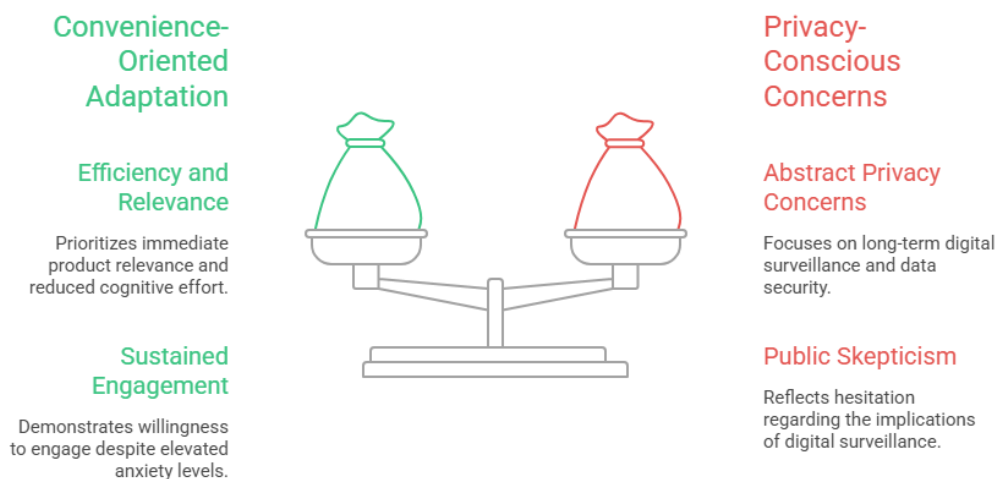


Figure 2. Comparison of Consumer Priorities in Digital Commerce

Consumer willingness to continue engaging with personalized systems despite elevated anxiety levels demonstrates the strength of convenience-oriented behavioral adaptation within digital commerce environments (Xie, 2026). Participants frequently prioritized efficiency, product relevance, and reduced cognitive effort over abstract privacy concerns during immediate purchasing decisions. Such behavioral patterns explain why personalized recommendation systems remain commercially effective despite widespread public concern regarding digital surveillance.

Institutional transparency and perceived consumer control significantly influenced emotional adaptation toward personalization systems. Participants provided with accessible explanations regarding data processing and opportunities to customize privacy preferences demonstrated lower anxiety and stronger trust formation. Consumer empowerment therefore appears essential for reducing psychological resistance toward algorithmic customization practices.

Psychological tension observed throughout the findings also reflects broader contradictions within contemporary digital culture. Consumers increasingly depend upon personalized digital ecosystems for convenience and efficiency while simultaneously fearing loss of privacy and autonomy. Such contradictions position AI personalization as both a source of consumer empowerment and emotional vulnerability within modern e-commerce environments.

The findings confirm that AI-driven personalization significantly enhances consumer engagement, purchasing intention, and perceived convenience within e-commerce ecosystems (Tiwari & Kaurav, 2025). Personalized recommendation systems contribute positively to shopping efficiency and strengthen consumer interaction through highly relevant algorithmic customization practices.

Longitudinal and inferential findings simultaneously demonstrate that extensive personalization intensifies consumer privacy anxiety and perceptions of digital surveillance, particularly when algorithmic processes operate opaquely. Convenience and emotional discomfort therefore coexist within AI-mediated commerce environments, creating a paradoxical relationship shaping contemporary consumer behavior.

Perceived transparency and consumer control emerged as critical moderating factors influencing personalization acceptance. Consumers experiencing greater understanding regarding data governance and stronger opportunities to regulate personal information demonstrated lower anxiety and stronger trust in digital platforms. Ethical communication therefore functions as an essential mechanism for sustaining consumer confidence in AI-driven commerce systems.

Results collectively suggest that sustainable implementation of AI personalization requires balanced frameworks integrating technological innovation, consumer empowerment, algorithmic transparency, and responsible data governance. Human-centered personalization strategies may therefore become increasingly necessary for maintaining long-term trust and ethical legitimacy within evolving digital commerce ecosystems.

The findings of this study demonstrate that AI-driven personalization significantly enhances consumer engagement, purchasing intention, and perceived convenience within e-commerce environments. Consumers generally responded positively toward personalized recommendation systems because algorithmic customization reduced search effort, improved product relevance, and created more efficient digital shopping experiences. Personalized interfaces were perceived as valuable tools capable of simplifying decision-making processes and increasing satisfaction during online transactions.

Longitudinal observation further revealed that positive consumer responses toward personalization coexist with elevated levels of privacy anxiety and emotional discomfort. Participants frequently expressed concern regarding behavioral surveillance, data exploitation, and lack of transparency surrounding algorithmic data processing practices. Such findings indicate that appreciation for personalization convenience does not eliminate psychological unease associated with extensive consumer data collection and predictive behavioral monitoring.

Inferential analysis additionally demonstrated that perceived algorithmic transparency and consumer control significantly influence emotional adaptation toward AI personalization systems. Consumers experiencing stronger understanding regarding data governance mechanisms demonstrated lower anxiety and higher trust in digital commerce platforms.

Opportunities to customize privacy settings and regulate personal data usage contributed substantially to more positive emotional responses toward personalized shopping experiences.

Behavioral simulation findings also confirmed the existence of paradoxical consumer behavior within AI-mediated commerce environments. Participants frequently continued interacting with personalized recommendation systems and completing purchase decisions despite acknowledging discomfort regarding surveillance and data tracking practices. Such contradictory responses suggest that convenience and privacy concern operate simultaneously rather than independently within contemporary digital consumer experiences.

The findings align with previous studies emphasizing the effectiveness of AI personalization in improving consumer engagement and commercial performance within e-commerce systems. Earlier research demonstrated that personalized recommendation systems increase purchasing intention, customer satisfaction, and platform loyalty by delivering highly relevant content tailored to individual preferences. Results from this study support these observations while extending understanding regarding the emotional and ethical consequences accompanying algorithmic customization practices.

Comparisons with privacy concern literature also reveal strong consistency regarding growing public discomfort toward behavioral tracking and data surveillance within digital environments. Previous investigations identified concerns regarding data misuse, unauthorized profiling, and algorithmic opacity as central factors contributing to declining trust in digital platforms. Findings from this study confirm that such concerns remain highly influential even among consumers actively benefiting from personalized digital experiences.

Differences emerge, however, in relation to the interpretation of consumer behavior within personalized commerce ecosystems. Existing technology acceptance studies frequently conceptualize personalization satisfaction and privacy concern as separate variables influencing consumer decision-making independently. The present study demonstrates that these dimensions coexist simultaneously within the same consumer experience, producing paradoxical emotional responses characterized by simultaneous appreciation and anxiety. Such findings challenge simplified assumptions regarding linear relationships between personalization effectiveness and consumer trust.

Distinctive contributions also appear regarding the role of transparency and consumer agency. Previous research often emphasized technological performance and predictive accuracy while giving limited attention to emotional adaptation processes associated with personalization systems. Findings from this study suggest that consumer acceptance depends not only on recommendation relevance but also on perceived ethical governance, informational clarity, and opportunities for personal data control. Such perspectives broaden contemporary understanding regarding sustainable AI integration within e-commerce environments.

The findings signify that contemporary digital consumers increasingly inhabit environments characterized by negotiated dependence on algorithmic systems. Consumers rely extensively on AI-driven personalization to simplify information overload, optimize purchasing efficiency, and navigate complex digital marketplaces. Simultaneous discomfort regarding surveillance and data exploitation indicates that digital convenience often develops alongside growing awareness of technological vulnerability and reduced informational autonomy.

The results also indicate that consumer privacy anxiety does not necessarily produce rejection of AI personalization technologies. Participants frequently continued engaging with personalized platforms despite acknowledging discomfort regarding behavioral tracking practices. Such patterns suggest that consumers increasingly normalize surveillance-oriented commerce environments when convenience benefits outweigh perceived immediate risks. Digital adaptation therefore appears shaped by pragmatic negotiation rather than absolute acceptance or rejection of algorithmic systems.

Longitudinal behavioral trends further signify that trust within AI-mediated commerce environments depends increasingly on perceptions of ethical governance and institutional accountability. Consumers demonstrated stronger emotional comfort when platforms communicated transparently regarding data collection and recommendation processes. Such findings indicate that technological sophistication alone cannot sustain long-term consumer loyalty without corresponding development of trustworthy and ethically responsible digital governance structures.

The findings additionally signal broader transformation in consumer identity and decision-making within digital capitalism. Personalized recommendation systems continuously shape consumer attention, preference formation, and purchasing behavior through invisible algorithmic mediation. Consumer experiences within e-commerce environments are therefore becoming increasingly co-constructed by predictive technologies, raising important questions regarding autonomy, informed consent, and digital self-determination within algorithmically governed marketplaces.

The implications of these findings are substantial for e-commerce strategy and digital platform governance. Businesses implementing AI-driven personalization systems should prioritize transparent communication regarding data collection practices, recommendation logic, and consumer privacy rights. Personalization effectiveness alone may prove insufficient for sustaining long-term consumer trust if users perceive algorithmic systems as intrusive or ethically ambiguous.

Consumer empowerment mechanisms also emerge as critical practical implications. E-commerce platforms should provide accessible privacy customization tools, recommendation explanation features, and simplified consent management systems enabling users to regulate their digital interaction more actively. Increased consumer control may reduce privacy anxiety while preserving the convenience benefits associated with AI personalization technologies.

Regulatory and policy implications additionally arise regarding ethical AI governance within digital commerce ecosystems. Findings from this study support the need for stronger transparency standards, responsible data management policies, and algorithmic accountability frameworks capable of protecting consumer rights without obstructing technological innovation. Governments and regulatory institutions may therefore need to strengthen oversight mechanisms addressing emerging risks associated with predictive behavioral commerce systems.

Broader societal implications also emerge regarding public digital literacy and technological awareness. Consumers demonstrating stronger understanding regarding algorithmic functionality and data governance practices exhibited healthier adaptation toward personalization technologies. Educational initiatives promoting digital literacy and privacy awareness may therefore strengthen consumer resilience and support more balanced engagement with AI-mediated commercial environments.

The findings occurred because AI personalization systems effectively satisfy consumers' cognitive and practical desire for efficiency within increasingly information-saturated digital marketplaces. Personalized recommendations reduce decision fatigue, simplify product discovery, and create perceptions of individualized service quality. Such convenience-oriented benefits likely explain why consumers continue engaging with algorithmic systems despite acknowledging privacy-related discomfort and surveillance concerns.

Privacy anxiety emerged because consumers frequently perceived limited transparency regarding how algorithmic systems collected, processed, and monetized personal information. Invisible behavioral tracking and cross-platform data integration intensified perceptions of surveillance and informational vulnerability. Emotional discomfort therefore appeared less related to personalization itself and more connected to uncertainty regarding hidden data-processing mechanisms and lack of consumer oversight.

Psychological adaptation mechanisms also contributed substantially to paradoxical consumer behavior. Participants frequently rationalized privacy-related concerns by emphasizing immediate convenience benefits and transactional efficiency associated with personalized commerce environments. Such cognitive balancing processes explain why consumers simultaneously criticize surveillance practices while continuing to participate actively within AI-driven digital marketplaces.

Institutional trust additionally influenced emotional interpretation of personalization systems. Platforms perceived as ethically responsible and transparent generated stronger consumer confidence despite utilizing similar personalization technologies as less trusted competitors. Consumer response therefore depended not solely on technological functionality but also on broader perceptions regarding organizational integrity, accountability, and ethical commitment within digital commerce ecosystems.

Future research should investigate long-term psychological adaptation toward AI-driven personalization across broader cultural, demographic, and technological contexts. Comparative international studies may reveal how varying regulatory environments, cultural attitudes toward privacy, and digital literacy levels influence consumer responses toward algorithmic customization systems. Longitudinal investigations extending beyond short-term interaction periods may also provide deeper understanding regarding evolving trust formation and privacy negotiation processes.

Further investigation is needed regarding the effectiveness of algorithmic transparency interventions and consumer empowerment mechanisms within real-world e-commerce environments. Future studies may examine how recommendation explanation systems, adaptive privacy controls, and ethical AI communication strategies influence consumer emotional comfort, trust formation, and purchasing behavior over time.

Technological development additionally presents opportunities for designing more ethically responsible personalization systems. Human-centered AI frameworks prioritizing consumer agency, contextual privacy sensitivity, and transparent recommendation processes may contribute to more sustainable digital commerce ecosystems. Future research exploring privacy-preserving personalization technologies and decentralized data governance models may therefore become increasingly significant.

Digital commerce institutions should move toward balanced personalization frameworks integrating technological innovation with ethical accountability and consumer well-being. Sustainable implementation of AI-driven commerce systems ultimately depends on preserving consumer trust through transparent governance, responsible data practices, and meaningful opportunities for personal control within increasingly algorithmic digital marketplaces.

CONCLUSION

The most significant finding of this study is that AI-driven personalization simultaneously strengthens consumer engagement and intensifies privacy anxiety within e-commerce environments, creating a persistent paradox in digital consumer behavior. Consumers demonstrated strong appreciation for personalized recommendation systems due to increased convenience, purchasing efficiency, and relevance of product suggestions. Distinctive findings further revealed that elevated privacy concern did not necessarily reduce participation in personalized digital commerce systems. Many consumers continued interacting actively with algorithmically customized platforms despite expressing discomfort regarding surveillance, behavioral tracking, and limited control over personal data processing. Such results indicate that convenience-oriented adaptation frequently coexists with emotional vulnerability and growing awareness of algorithmic intrusion within contemporary digital marketplaces.

The study contributes conceptually and methodologically to the fields of digital marketing, consumer psychology, and AI ethics. Conceptually, the research introduces an integrated analytical perspective positioning personalization satisfaction and privacy anxiety as interconnected dimensions rather than isolated variables within consumer experience. Such an approach expands existing personalization discourse by emphasizing the coexistence of trust, convenience, discomfort, and surveillance awareness within AI-mediated commerce systems. Methodologically, the study combines quantitative behavioral analysis, structural equation modeling, behavioral simulation activities, and qualitative emotional response exploration within authentic e-commerce contexts. Integration of psychological perception measurement with algorithmic transparency evaluation provides a multidimensional framework for understanding how consumers negotiate personalization benefits and privacy-related risks simultaneously.

Several limitations should be acknowledged when interpreting the findings of this study. Participant selection focused primarily on digitally active consumers familiar with AI-driven e-commerce platforms, potentially limiting generalizability to populations with lower technological access or differing cultural attitudes toward digital privacy. Observation periods were also relatively limited, restricting deeper examination of long-term behavioral adaptation and evolving consumer trust dynamics in rapidly changing technological environments. Dependence on self-reported emotional perception measures may additionally introduce subjective response bias despite triangulation with simulation-based interaction analysis. Future research should therefore investigate cross-cultural consumer behavior, examine longitudinal transformation of personalization acceptance, and explore emerging privacy-preserving AI personalization frameworks capable of balancing algorithmic efficiency with ethical digital governance and consumer autonomy.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used QuillBot to assist in improving grammar, language quality, and overall readability of the text. After using this tool, the author(s) carefully reviewed and edited the content as necessary and take full responsibility for the content of the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; Investigation.

Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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