Studi Ilmu Manajemen dan Organisasi (SIMO)
ISSN: 2745-7826, Vol 7, No 3, 2026, 543-559 https://doi.org/10.61401/simo.v7.n3.p543-559.2026

Algorithmic Trust in AI Personalization-Privacy Paradox: Impact on Social Commerce Consumer Purchase Intention

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Article History
Received on 05 September 2026
1st Revision on 16 September 2026
2nd Revision on 05 October 2026
3rd Revision on 09 October 2026
4th Revision on 13 October 2026
Accepted on 14 October 2026

Abstract

Purpose: This study examines the effects of AI-driven personalization and privacy assurance on purchase intention in social commerce, with Algorithmic Trust as a mediator explaining the personalization–privacy paradox.

Research Methodology: A quantitative explanatory survey involved 250 Indonesian social commerce consumers exposed to AI-based recommendations or personalized advertisements. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 to assess direct and indirect relationships.

Results: AI-Driven Personalization and Privacy Assurance significantly increased Algorithmic Trust, which positively influenced Purchase Intention. Privacy Assurance directly enhanced Purchase Intention, whereas AI-Driven Personalization operated primarily through Algorithmic Trust, highlighting trust's mediating role in consumer purchasing decisions.

Conclusions: Algorithmic Trust helps reconcile personalization benefits with privacy concerns. Consumer acceptance of AI-driven services depends on technological capabilities alongside perceived algorithmic reliability, transparency, and fairness.

Limitations: The cross-sectional design and self-reported perceptions limit causal inference and the assessment of changes in consumer attitudes and behaviors over time.

Contributions: This study extends the personalization–privacy paradox literature by identifying Algorithmic Trust as a mediating mechanism in AI-enabled social commerce. The findings also guide platforms and marketers in developing transparent, trustworthy, and privacy-oriented AI strategies to enhance purchase intention.

Keywords: *AI-Driven Personalization, Algorithmic Trust, Privacy Assurance, Purchase Intention*

How to Cite: Munawar, N. N. A., Sopyan, A., & Suryawan, R. F. (2026). Algorithmic Trust in AI Personalization-Privacy Paradox: Impact on Social Commerce Consumer Purchase Intention. *Studi Ilmu Manajemen dan Organisasi*, 7(3), 543-559.

1. Introduction

Digital transformation has fundamentally reshaped consumer decision-making processes by changing how individuals search for information, evaluate products, interact with brands, and complete transactions. The advancement of Artificial Intelligence (AI) has further accelerated this

transformation, particularly in social commerce, through personalized recommendations, targeted advertising, and adaptive digital experiences. AI-driven personalization enables platforms to analyze consumer data and provide relevant content and product suggestions, thereby increasing perceived usefulness, convenience, and purchase intention (Nusir, Wei, & Hamid, 2026; An, & Ngo, 2025). However, the increasing reliance on consumer data creates a persistent personalization-privacy paradox, where consumers simultaneously seek personalized experiences while becoming concerned about the collection, processing, and control of their personal information.

The personalization–privacy paradox has traditionally been explained through the trade-off perspective, suggesting that consumers evaluate the benefits obtained from personalization against the perceived risks associated with information disclosure (Cloarec, Meyer-Waarden, & Munzel, 2024). While previous studies have demonstrated that personalization benefits can enhance consumer engagement, privacy concerns may reduce willingness to adopt AI-enabled services. However, this perspective provides limited explanation regarding the psychological mechanism that determines whether consumers accept algorithm-based personalization despite privacy-related concerns. Therefore, understanding the role of trust becomes essential in explaining how consumers reconcile the perceived value and risks of AI personalization.

In this context, Algorithmic Trust provides a theoretical extension by explaining how consumers develop confidence in AI systems that make decisions, recommendations, and predictions on their behalf. Unlike traditional trust concepts that focus on sellers, brands, or platforms, algorithmic trust emphasizes consumers' perceptions regarding the reliability, fairness, transparency, and appropriate functioning of AI systems. From a trust-based perspective, consumers are more likely to accept algorithmic recommendations when they believe that AI systems operate accurately and responsibly. Previous research has highlighted the importance of algorithmic trust in AI-enabled commerce, demonstrating that trust in algorithms influences consumer acceptance and purchase-related decisions (Teodorescu, Aivaz, Vancea, Condrea, Dragan, & Olteanu, 2023; Nusir, Wel, & Ab, 2026). However, existing studies have not sufficiently explained how algorithmic trust is developed through the combination of personalization benefits and privacy protection mechanisms.

Privacy assurance represents another important mechanism influencing algorithmic trust. While previous privacy research has predominantly focused on privacy concerns as barriers to information disclosure, privacy assurance provides a complementary perspective by emphasizing organizational efforts to protect consumer data through transparency, control, security, and responsible data governance. When consumers perceive that platforms provide adequate privacy protection, they may develop greater confidence in AI systems that utilize their personal information. Recent studies suggest that transparency, user control, and ethical data practices are critical factors in strengthening trust in AI-enabled services (Canhoto, Keegan, & Ryzhikh, 2024; Vu, Ozuem, Willis, & Katz, 2026). Nevertheless, limited research has examined privacy assurance as an antecedent of algorithmic trust within social commerce environments.

Although previous studies have examined AI personalization, privacy concerns, and consumer trust, several theoretical limitations remain. First, existing personalization studies primarily focus on the positive outcomes of relevance and usefulness but provide limited explanation of how trust enables consumers to accept AI-driven recommendations despite privacy concerns. Second, privacy studies largely emphasize risk perception and information avoidance rather than examining privacy assurance as a trust-building mechanism. Third, social commerce research commonly investigates platform trust or seller trust, while the distinct role of trust toward algorithms remains underexplored.

To address these gaps, this study develops an integrated model that examines how AI-Driven Personalization and Privacy Assurance influence Purchase Intention through Algorithmic Trust. The model extends previous AI personalization and privacy paradox literature by shifting the focus from a simple benefit–risk trade-off toward a trust-mediated mechanism that explains how consumers evaluate and accept AI-based recommendations. Theoretically, this study contributes by positioning Algorithmic Trust as a central psychological mechanism that connects personalization value and

privacy protection in shaping consumer behavior. Practically, the findings provide insights for social commerce platforms to design AI systems that combine accurate personalization with transparent data practices and stronger consumer control.

2. Literature Review and Hypotheses Development

2.1 AI-Driven Personalization

AI-Driven Personalization refers to the capability of artificial intelligence-based systems to analyze consumer data, preferences, behavioral patterns, and interaction histories to provide individually tailored recommendations, advertisements, and shopping experiences. From the perspective of technology-enabled marketing, AI personalization is expected to increase relevance, efficiency, and consumer engagement by reducing information overload and improving product–consumer matching.

Previous studies have generally emphasized the positive effects of AI-driven personalization on consumer responses. An and Ngo (2025) found that AI-powered personalization improves advertising relevance and usefulness, which subsequently enhances purchase intention. Adawiyah, Purwandari, Eitiveni, and Purwaningsih (2024) demonstrated that personalized recommendations increase consumers' perceived suitability of product information. Tangari, Bui, Krishen, and Kemp (2026) further indicated that AI-based personalization in social media advertising contributes to consumer trust and behavioral responses.

However, existing research provides an incomplete explanation of how personalization generates positive consumer outcomes. Most studies focus on the functional benefits of personalization, such as relevance and convenience, while giving less attention to the psychological conditions required for consumers to accept AI-generated recommendations. In particular, personalization relies on extensive consumer data collection, which may create privacy concerns and reduce consumer acceptance. Therefore, previous studies have not fully explained why some consumers perceive AI personalization as beneficial while others perceive it as intrusive. This limitation highlights the importance of examining trust-based mechanisms that explain how AI personalization influences consumer behavior.

2.2 Privacy Assurance

Privacy Assurance refers to consumers' perceptions that digital platforms can protect personal information through transparent data practices, security mechanisms, user control, and responsible information management. Unlike privacy concerns, which emphasize perceived risks associated with data disclosure, privacy assurance represents a confidence-building mechanism that may encourage consumers to engage with AI-enabled services.

Previous studies have shown that privacy protection contributes to consumer trust and behavioral intention. The privacy assurance mechanisms, including privacy policies, protection technologies, and regulatory support, increase consumers' willingness to share information in social commerce. Saxena and Thakur (2024) also found that assurance mechanisms related to data protection and transaction security strengthen consumer trust and purchase intention. Wang, Hu, Wang, and Qin (2022) highlighted the importance of privacy protection in developing consumer confidence toward e-commerce platforms.

Nevertheless, prior research has predominantly examined privacy from a risk-reduction perspective, focusing on privacy concerns, information avoidance, or consumers' reluctance to disclose personal data. This approach provides limited insight into how proactive privacy assurance practices contribute to trust formation in AI-driven environments. Furthermore, previous studies often examine trust toward platforms or sellers rather than trust toward the algorithmic systems responsible for processing consumer data. Therefore, this study extends previous privacy research by positioning Privacy Assurance as an antecedent of Algorithmic Trust in social commerce contexts.

2.3 Algorithmic Trust

Algorithmic Trust refers to consumers' confidence that AI-based systems operate reliably, accurately, transparently, and appropriately when providing recommendations or supporting decision-making

processes. Unlike conventional trust constructs that focus on human actors, algorithmic trust emphasizes consumers' perceptions toward non-human decision-making systems. Previous research indicates that trust plays an important role in consumer acceptance of AI technologies. Teodorescu et al. (2023) found that transparency, perceived usefulness, and familiarity with AI influence consumers' trust in algorithmic systems. Ding and Najaf (2024) demonstrated that interactive and human-like AI characteristics strengthen trust in e-commerce chatbots. Despite these findings, the development mechanism of algorithmic trust remains insufficiently explored. Existing studies often treat algorithmic trust as an outcome of AI characteristics, such as transparency or usefulness, but provide limited explanation of how consumer perceptions of personalization benefits and privacy protection jointly shape trust toward algorithms. This creates a theoretical gap because the personalization–privacy paradox cannot be fully understood without examining the trust mechanism that enables consumers to balance convenience and perceived risk. Therefore, this study positions Algorithmic Trust as a mediating mechanism connecting AI-driven personalization and privacy assurance with purchase intention.

2.4 Purchase Intention

Purchase Intention represents consumers' willingness or tendency to engage in purchasing behavior after evaluating product information, perceived benefits, risks, and trust. In digital commerce environments, purchase intention is not only influenced by product characteristics but also by consumers' confidence in technological systems that mediate interactions between consumers and sellers. Previous studies have identified several determinants of purchase intention in social commerce. Selem, Shoukat, Shah, and de Brito (2023) found that interactivity, information quality, and digital experience influence consumer purchase intention. Zhang, Zhang, and Daim (2023) demonstrated that utilitarian and hedonic values contribute to purchase intention through social commerce experiences (Bhagat, Chauhan, & Bhagat, 2023).

Al-Adwan, Alrousan, Yaseen, Alkufahy, and Alsoud (2022) further emphasized that trust, security, and privacy perceptions are important factors influencing purchasing decisions in online environments. However, previous studies have primarily examined purchase intention through traditional trust perspectives, such as platform trust, seller trust, or brand trust. Less attention has been given to the role of algorithmic trust, even though AI systems increasingly determine product recommendations, advertisements, and consumer experiences in social commerce (Gvili, & Levy, 2023; Handoyo, 2024). This limitation suggests that understanding purchase intention in AI-enabled commerce requires consideration of consumers' trust toward the algorithms shaping their decision-making processes. Therefore, this study proposes an integrated framework in which AI-Driven Personalization and Privacy Assurance influence Purchase Intention through Algorithmic Trust. The framework extends previous research by moving beyond the direct effect perspective and explaining the psychological mechanism through which consumers accept AI-based personalization despite privacy-related concerns. The proposed research model is presented in Figure 1.

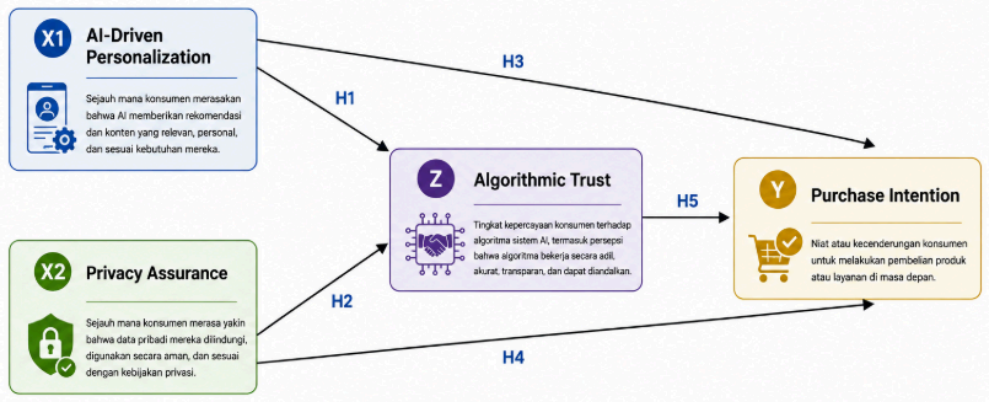


Figure 1. Framework model

2.5 Research Hypotheses

2.5.1 The Effect of AI-Driven Personalization on Algorithmic Trust

AI-Driven Personalization enables artificial intelligence systems to provide recommendations that are more relevant, accurate, and aligned with consumer preferences. From a trust-based perspective, consumers are more likely to develop confidence in algorithmic systems when they perceive that the system can effectively understand their needs and provide valuable recommendations. Therefore, personalization quality may strengthen consumers' perceptions regarding algorithmic reliability and competence.

Previous studies have shown that AI personalization enhances perceived usefulness, relevance, and consumer confidence toward AI-enabled services (An & Ngo, 2025; Tangari et al., 2026). However, most studies focus on personalization outcomes rather than explaining how personalization contributes to trust formation toward algorithms. This study extends previous research by proposing that personalization benefits represent an important antecedent of algorithmic trust.

H_1: AI-Driven personalization has a significant positive effect on algorithmic trust

2.5.2 The Effect of Privacy Assurance on Algorithmic Trust

Privacy Assurance represents consumers' perceptions that digital platforms manage personal data responsibly through transparency, security, and user control mechanisms. In AI-enabled social commerce, consumers must provide personal information to receive personalized recommendations; therefore, confidence in data protection becomes essential for developing trust toward algorithms.

According to trust-based perspectives, consumers are more willing to rely on technological systems when perceived risks are reduced and responsible data practices are demonstrated. Previous studies have found that privacy protection mechanisms strengthen consumer trust in digital platforms (Wang et al., 2024). However, previous research has mainly examined trust toward platforms rather than trust toward algorithmic decision-making systems. Therefore, this study examines privacy assurance as a foundation for developing algorithmic trust.

H_2: Privacy assurance has a significant positive effect on algorithmic trust

2.5.3 The Effect of AI-Driven Personalization on Purchase Intention

AI-Driven Personalization can improve purchase intention by providing consumers with relevant recommendations, reducing search effort, and increasing perceived value during the shopping process. When consumers receive personalized content that matches their preferences, they may perceive greater usefulness and convenience, which can encourage purchasing decisions.

Previous studies have demonstrated that AI-based personalization influences consumer responses and purchase intention (Nusir, Wei, & Hamid, 2026; An, & Ngo, 2025). However, the direct relationship between personalization and purchase intention may not fully explain consumer decision-making because personalized recommendations also raise concerns regarding privacy and data usage. Therefore, this study argues that the effect of personalization on purchase intention may depend on consumers' trust in the algorithms generating those recommendations.

H_3: AI-Driven Personalization has a significant positive effect on Purchase Intention

2.5.4 The Effect of Privacy Assurance on Purchase Intention

Privacy Assurance can influence purchase intention by reducing uncertainty and perceived risk associated with online transactions. When consumers believe that platforms provide adequate protection of personal information, they are more likely to engage in purchasing activities because concerns regarding data misuse are minimized.

Previous studies indicate that privacy protection, security perception, and responsible data management contribute to stronger purchase intention in digital commerce (Saxena & Thakur, 2024; Al-Adwan et al., 2024). Nevertheless, privacy research has often emphasized avoidance behavior rather than examining how assurance mechanisms encourage purchasing decisions in AI-driven

environments. Therefore, this study proposes that privacy assurance directly contributes to purchase intention.

H_4: Privacy assurance has a significant positive effect on purchase intention

2.5.5 The Effect of Algorithmic Trust on Purchase Intention

Algorithmic Trust reflects consumers' confidence that AI systems operate accurately, reliably, and appropriately when generating recommendations or supporting purchase decisions. In social commerce, algorithms increasingly influence consumer exposure to products, advertisements, and information; therefore, trust toward these systems becomes an important determinant of purchasing behavior.

Previous studies have shown that trust in AI systems influences consumer acceptance and behavioral intention (Teodorescu et al., 2023; Nusir et al., 2026). However, traditional e-commerce research has primarily focused on seller trust or platform trust, while the role of algorithmic trust remains relatively underexplored. By incorporating algorithmic trust into the purchase decision process, this study provides a deeper explanation of consumer behavior in AI-mediated commerce.

H_5: Algorithmic trust has a significant positive effect on purchase intention

2.5.6 Mediating Role of Algorithmic Trust

The personalization–privacy paradox suggests that consumers simultaneously seek personalized experiences while remaining concerned about the use of their personal information. This creates a theoretical challenge because personalization benefits alone may not guarantee consumer acceptance. Algorithmic Trust provides a mechanism that reconciles this paradox by explaining how consumers transform perceived AI benefits and privacy protection into confidence and purchasing willingness.

When consumers perceive AI personalization as useful and privacy practices as reliable, they are more likely to trust algorithmic systems. This trust subsequently encourages purchase intention by reducing uncertainty and increasing acceptance of AI-generated recommendations. Therefore, Algorithmic Trust is proposed as a mediating mechanism between AI-Driven Personalization, Privacy Assurance, and Purchase Intention.

H_6: Algorithmic trust mediates the relationship between ai-driven personalization and purchase intention

H_7: Algorithmic trust mediates the relationship between privacy assurance and purchase intention

3. Research Methodology

3.1 Research Design and Data Collection

This study employed a quantitative approach with an explanatory research design to examine the relationships among AI-Driven Personalization, Privacy Assurance, Algorithmic Trust, and Purchase Intention in the context of social commerce. This research design was selected because the study aims to empirically test the proposed theoretical model and examine both direct and indirect relationships among latent constructs.

The population of this study consisted of social commerce consumers who had experience interacting with AI-enabled features, including personalized product recommendations, targeted advertisements, algorithm-based content suggestions, or other AI-supported shopping experiences on social commerce platforms. The population criteria were established to ensure that respondents had sufficient experience to evaluate AI personalization practices and privacy-related issues. Respondents were required to have used social commerce platforms within the previous six months, have received AI-generated recommendations, advertisements, or personalized content, and have completed at least one product search, interaction, or purchasing activity through social commerce platforms.

Data were collected using a structured questionnaire distributed online through Google Forms. The questionnaire was disseminated through social media networks, online consumer communities, and

digital communication channels relevant to social commerce users. Respondents were selected using purposive sampling because the study required participants with specific experiences related to AI-based personalization and digital commerce interactions. This sampling technique was considered appropriate because general social media users may not necessarily have sufficient exposure to AI-driven shopping features. To ensure data quality, respondents were provided with information regarding the research purpose, confidentiality of responses, and voluntary participation. This procedure helped minimize invalid responses and ensured that collected data represented consumers with relevant experience.

3.2 Measurement Instrument

The research instrument was developed based on previously validated measurement scales from relevant literature and adapted to the social commerce context. AI-Driven Personalization indicators were adapted from previous studies examining AI-based recommendation systems and personalized digital experiences (An & Ngo, 2025; Adawiyah et al., 2024). Privacy Assurance measurement items were adapted from studies focusing on privacy protection, data security, and consumer confidence in digital platforms (Wang et al., 2024). Algorithmic Trust indicators were derived from research on consumer trust toward AI systems, emphasizing reliability, transparency, accuracy, and confidence in algorithmic decision-making (Teodorescu et al., 2023; Nusir et al., 2026). Purchase Intention indicators were adapted from previous social commerce studies measuring consumers' willingness and intention to purchase through digital platforms (Selem et al., 2023; Al-Adwan et al., 2024).

All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Before the main data collection, the questionnaire was reviewed to ensure clarity, relevance, and suitability for social commerce consumers. The validity and reliability of the measurement model were subsequently assessed using PLS-SEM analysis.

3.3 Data Analysis

Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4. PLS-SEM was selected because it is appropriate for examining complex relationships among latent constructs and is widely applied in prediction-oriented research models (Hair et al., 2019). The analysis was conducted in two stages. First, the measurement model (outer model) was evaluated to assess construct reliability and validity. Convergent validity was examined through outer loadings and Average Variance Extracted (AVE), while internal consistency was assessed using Cronbach Alpha and Composite Reliability. Discriminant validity was evaluated to confirm that each construct represented a distinct concept within the research model.

Second, the structural model (inner model) was assessed by examining R^2, f^2, Q^2, and Variance Inflation Factor (VIF) values to evaluate explanatory power, effect size, predictive relevance, and potential multicollinearity. Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS to estimate path coefficients, *t*-statistics, confidence intervals, and *p*-values (Hair et al., 2019). A relationship was considered statistically significant when the t-statistic exceeded 1.96 and the *p*-value was below 0.05.

4. Results and Discussions

4.1 Respondent Demographic Characteristics

This study involved 130 respondents who were selected based on predetermined criteria relevant to the research objectives. The demographic characteristics of respondents were analyzed to provide an overview of their background, including gender, age, education level, and occupation. Understanding these characteristics is important because individual demographic factors may influence consumer perceptions, attitudes, and behavioral responses related to the research variables. The distribution of respondents' demographic characteristics is presented in Table 1.

Table 1. Respondent demography

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	55	42.3
	Female	75	57.7
Age	18–25 years	62	47.7
	26–35 years	43	33.1
	36–45 years	18	13.8
	>45 years	7	5.4
Education	High School/Vocational School	38	29.2
Education	Diploma	17	13.1
	Bachelor Degree	62	47.7
	Master/Doctoral Degree	13	10.0
Occupation	Student	35	26.9
	Private Employee	48	36.9
	Entrepreneur	25	19.2
	Civil Servant	12	9.2
	Others	10	7.7
Social Commerce Usage Frequency	<1 time/week	12	9.2
	1–2 times/week	36	27.7
	3–5 times/week	48	36.9
	>5 times/week	34	26.2
Most Frequently Used Platform	TikTok Shop	48	36.9
	Instagram	29	22.3
	Shopee	38	29.2
	Facebook	9	6.9
	Others	6	4.6

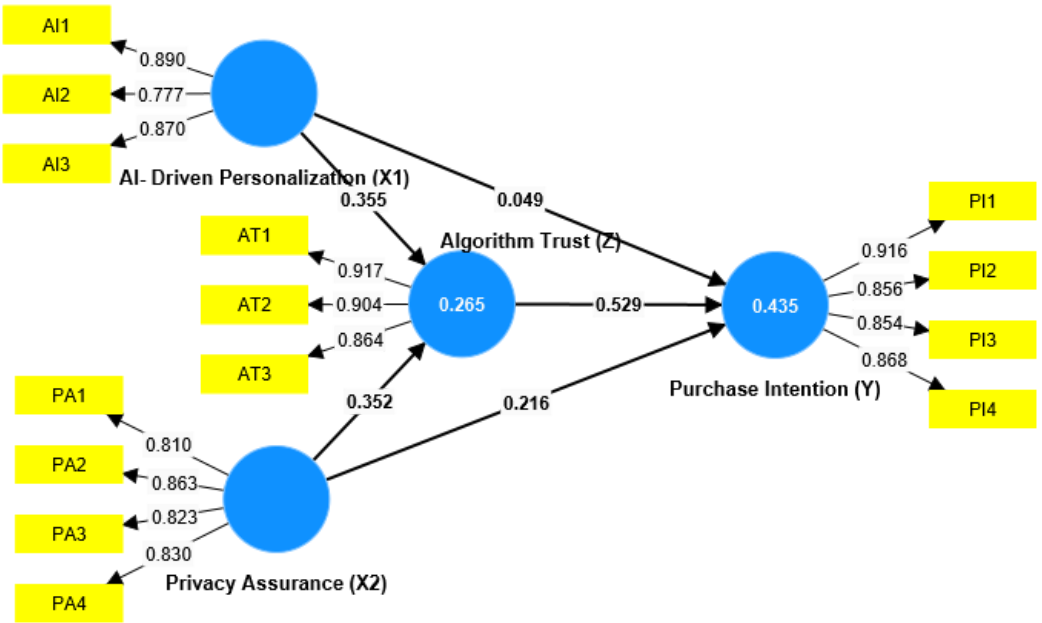


Figure 2. Measurement model algorithm

Table 1 shows the respondent consisted of 130 respondents. The female with 75 respondents (57.7%), while 55 respondents (42.3%) were male. In terms of age, most respondents were between 18 and 25 years old, accounting for 62 respondents (47.7%), followed by those aged 26–35 years (33.1%).

Regarding educational background, respondents with a bachelor's degree represented the largest group, with 62 respondents (47.7%). In terms of occupation, private employees constituted the largest group, comprising 48 respondents (36.9%). Regarding social commerce usage, 48 respondents (36.9%) used social commerce platforms 3–5 times per week. TikTok Shop was the most frequently used platform, reported by 48 respondents (36.9%), followed by Shopee (29.2%). Overall, the respondents had relevant experience with social commerce, making them appropriate for examining AI-driven personalization, privacy assurance, algorithmic trust, and purchase intention, as can be seen in Figure 2.

Table 2. Reflective measurement model

Construct	Indicators	Outer Loading	VIF	A	Composite Reliability	AVE
AI-Driven Personalization	AI1: The AI recommendations match my needs	0.890	2.032	0.811	0.884	0.718
	AI2: The AI recommendations match my preferences	0.777	1.777			
	AI3: The AI recommendations adapt to changes in my needs	0.870	1.654			
Privacy Assurance	PA1: The platform protects my personal data.	0.810	1.830	0.852	0.900	0692
	PA2: The platform explains how my personal data is used	0.863	2.264			
	PA3: I can control how my personal data is used.	0.823	1.978			
	PA4: The platform keeps my personal information confidential.	0.830	1.912			
Algoritm Trust	AT1: I trust that AI algorithms are reliable.	0.917	2.606	0.876	0.923	0.801
	AT2: I trust that AI algorithms provide accurate recommendations.	0.904	2.538			
	AT3: I trust that AI algorithms work accurately and reliably.	0.864	2.131			
Purchase Intention	PI1: I intend to purchase products through social commerce.	0.916	3.368	0.897	0.928	0.763
	PI2: I would consider purchasing products recommended by AI	0.856	2.349			
	PI3: I am likely to purchase the products offered	0.854	2.340			
	PI4: I plan to make purchases through social commerce	0.868	2.358			

Based on Table 2 the measurement model assessment demonstrates that all constructs satisfy the recommended criteria for indicator validity, reliability, and convergent validity. The outer loading values range from 0.777 to 0.917, exceeding the recommended threshold of 0.70, indicating that all indicators adequately represent their respective latent constructs. The Variance Inflation Factor (VIF) values range from 1.654 to 3.368, which are below the threshold of 5.00, indicating that no problematic multicollinearity exists among the indicators. Furthermore, Cronbach Alpha values range from 0.811 to 0.897, while Composite Reliability values range from 0.884 to 0.928, demonstrating satisfactory to high internal consistency reliability. The Average Variance Extracted (AVE) values range from 0.692 to 0.801, exceeding the minimum criterion of 0.50 and confirming convergent validity. Overall, the measurement model can be considered valid and reliable, and all indicators can be retained for subsequent structural model assessment and hypothesis testing using SEM-PLS.

4.2 Structural Model

The structural model assessment is conducted to evaluate the relationships among the latent constructs and to test the proposed hypotheses. In this study, the structural model examines the effects of AI-Driven Personalization and Privacy Assurance on Algorithmic Trust and Purchase Intention, as well as the effect of Algorithmic Trust on Purchase Intention as shown in Figure 3 and Table 3.

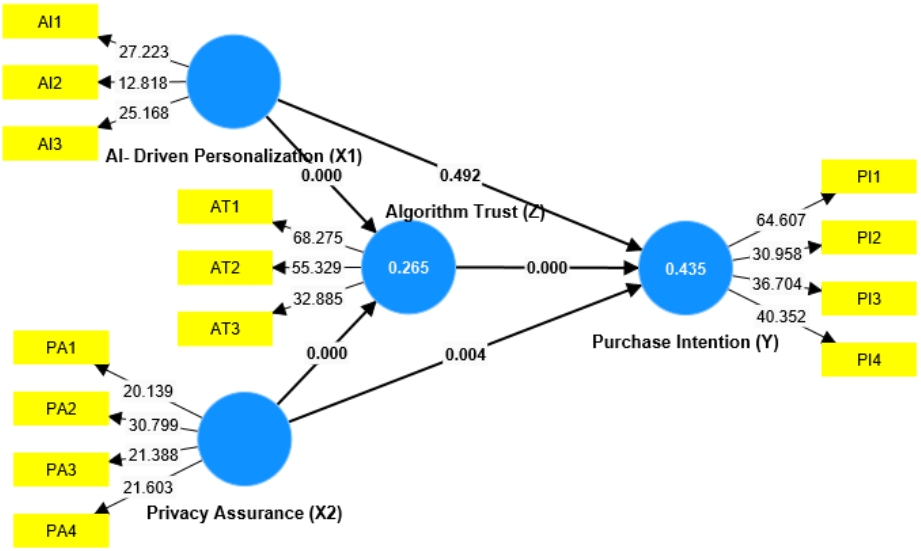


Figure 3. Structural model

Table 3. Hypotheses testing (Direct Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
AI- Driven Personalization (X_1) → Algorithmic Trust (Z)	0.355	0.362	0.067	5.312	0.000	Accepted
AI- Driven Personalization (X_1) → Purchase Intention (Y)	0.049	0.050	0.072	0.688	0.492	Rejected
Algorithmic Trust (Z) → Purchase Intention (Y)	0.529	0.528	0.078	6.809	0.000	Accepted
Privacy Assurance (X_2) → Algorithmic Trust (Z)	0.352	0.359	0.068	5.196	0.000	Accepted
Privacy Assurance (X_2) → Purchase Intention (Y)	0.216	0.219	0.075	2.883	0.004	Accepted

Based on Table 3, the direct-effect hypothesis testing results indicate that four out of the five proposed hypotheses are supported. First, a positive and significant effect of AI-Driven Personalization on Algorithmic Trust is identified ($\beta = 0.355$; $t = 5.312$; $p = 0.000$), thereby supporting H_1. This finding demonstrates that higher relevance and preference-based characteristics of AI recommendations are associated with increased consumer trust in AI algorithms. Second, a positive and significant influence of Privacy Assurance on Algorithmic Trust is confirmed ($\beta = 0.352$; $t = 5.196$; $p = 0.000$), supporting H_2. This suggests that consumers are more likely to trust AI algorithms when they perceive that the platform adequately protects and manages their personal information. In contrast, AI-Driven Personalization does not have a significant direct effect on Purchase Intention ($\beta = 0.049$; $t = 0.688$; $p = 0.492$), resulting in the rejection of H_3. This finding suggests that personalization alone is insufficient to directly generate purchase intention. Fourth, Privacy Assurance has a positive and significant effect on Purchase Intention ($\beta = 0.216$; $t = 2.883$; $p = 0.004$), supporting H_4. Finally, Algorithmic Trust has a positive and significant effect on Purchase Intention and represents the strongest direct relationship in the model ($\beta = 0.529$; $t = 6.809$; $p = 0.000$), supporting H_5. Overall, the results highlight the important role of Algorithmic Trust in translating consumers' perceptions of AI and privacy protection into purchase intention in social commerce.

Table 4. Mediation effect (Indirect Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
AI- Driven Personalization (X_1) → Algorithmic Trust (Z) → Purchase Intention (Y)	0.188	0.192	0.048	3.909	0.000	Significant

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
Privacy Assurance (X_2) → Algorithmic Trust (Z) → Purchase Intention (Y)	0.186	0.190	0.047	3.953	0.000	Significant

Table 4 shows the indirect-effect analysis demonstrates that Algorithmic Trust plays a significant mediating role in the relationships between the independent variables and Purchase Intention. First, the indirect effect of AI-Driven Personalization on Purchase Intention through Algorithmic Trust is confirmed to be positive and significant (β = 0.188; t = 3.909; p = 0.000). Personalized AI recommendations contribute to purchase intention primarily by strengthening consumers' trust in the reliability and accuracy of AI algorithms. Given that the direct effect of AI-Driven Personalization on Purchase Intention is not significant (β = 0.049; t = 0.688; p = 0.492), Algorithmic Trust can be interpreted as an indirect-only mediator in this relationship.

Second, The indirect effect of Privacy Assurance on Purchase Intention through Algorithmic Trust is confirmed to be positive and significant (β = 0.186; t = 3.953; p = 0.000). This finding demonstrates that privacy protection mechanisms contribute to the enhancement of consumer trust in AI algorithms, which subsequently increases purchase intention in social commerce environments. Since the direct effect of Privacy Assurance on Purchase Intention is also positive and significant (β = 0.216; t = 2.883; p = 0.004), Algorithmic Trust functions as a complementary or partial mediator. Overall, the findings highlight Algorithmic Trust as an important psychological mechanism linking AI-related personalization and privacy assurance with consumers' purchase intentions in social commerce.

4.3 Discussion

The findings demonstrate that Algorithmic Trust is a central mechanism through which consumers translate perceptions of AI personalization and privacy protection into purchase intention. The direct-effect results show that AI-Driven Personalization has a positive and significant effect on Algorithmic Trust (β = 0.355; t = 5.312; $p < 0.001$), while Privacy Assurance also has a positive and significant effect on Algorithmic Trust (β = 0.352; t = 5.196; $p < 0.001$). Furthermore, Algorithmic Trust has the strongest direct effect on Purchase Intention (β = 0.529; t = 6.809; $p < 0.001$). Privacy Assurance also directly influences Purchase Intention positively and significantly (β = 0.216; t = 2.883; p = 0.004). In contrast, AI-Driven Personalization does not have a significant direct effect on Purchase Intention (β = 0.049; t = 0.688; p = 0.492). The indirect-effect results further show that Algorithmic Trust significantly mediates the relationship between AI-Driven Personalization and Purchase Intention (β = 0.188; t = 3.909; $p < 0.001$), as well as between Privacy Assurance and Purchase Intention (β = 0.186; t = 3.953; $p < 0.001$).

4.3.1 AI-Driven Personalization and Algorithmic Trust

The positive and significant relationship between AI-Driven Personalization and Algorithmic Trust indicates that consumers are more likely to trust AI-based algorithms when personalized recommendations are perceived as relevant to their needs and preferences. The coefficient of 0.355 suggests that personalization is not merely a functional marketing mechanism but also contributes to the development of consumers' confidence in the underlying algorithm. When AI recommendations appear consistent with consumers' preferences and adapt to changing needs, consumers may perceive the algorithm as more capable, accurate, and useful. Research by Nnanna-Ohuonu et al. (2026) further highlights the relevance of AI-driven personalized recommendations to consumer responses, emphasizing the importance of trustworthy and ethical data practices.

The findings support the view that trust in AI is closely related to consumers' evaluation of the reliability and performance of algorithmic recommendations. The present result extends this argument by demonstrating that personalization itself can become an important antecedent of algorithmic trust in social commerce. Similarly, An and Ngo (2025) found that AI-powered personalization improves perceived relevance and usefulness, which subsequently contributes to trust. Related findings by Lady et al. (2026) demonstrate that trust and recommendation-related signals play important roles in shaping consumer purchase intention in digital commerce. The present finding reinforces the

argument that consumers do not evaluate AI personalization only in terms of commercial convenience but also use the quality and relevance of recommendations as signals of algorithmic competence.

4.3.2 Privacy Assurance and Algorithmic Trust

The positive and significant effect of Privacy Assurance on Algorithmic Trust is confirmed ($\beta = 0.352$; $t = 5.196$; $p < 0.001$). This finding demonstrates that trust in AI algorithms is strengthened when social commerce platforms are perceived to provide personal information protection, transparency in data utilization, user control over personal data, and confidentiality assurance. The magnitude of the coefficient is almost identical to the effect of AI-Driven Personalization, suggesting that trust in AI personalization depends not only on the usefulness of personalization but also on the perceived safety of the data environment supporting that personalization. Related research by Sabirin et al. (2024) highlights the relevance of perceived security in social commerce adoption.

This result is strongly supported by Wang et al. (2022), who found that privacy assurances positively influence consumer behavior in social commerce. Their study showed that privacy policies, privacy-protective technologies, government regulation, and industry self-regulation can reduce consumers' threat perceptions and strengthen their coping evaluations. Research by Noventa (2024) also provides a related perspective on the importance of digital service quality for customer loyalty in digital banking. The present study extends this perspective by showing that privacy assurance is directly relevant to trust in the algorithm itself. In other words, consumers may question not only whether the platform protects their information but also whether the AI system using that information can be trusted. This is particularly important in AI-driven social commerce because personalization requires the collection and processing of increasingly detailed consumer data.

4.3.3 AI-Driven Personalization and Purchase Intention

An important finding is that AI-Driven Personalization has a positive but statistically insignificant direct effect on Purchase Intention ($\beta = 0.049$; $t = 0.688$; $p = 0.492$). This result suggests that personalized recommendations alone are insufficient to make consumers intend to purchase. Although consumers may recognize that AI recommendations are relevant or convenient, these perceptions do not automatically translate into purchasing intentions. Related research by Walewangko et al. (2024) highlights the importance of broader brand perceptions in shaping consumer purchase intention, suggesting that purchasing decisions involve considerations beyond individual marketing features.

This finding is particularly meaningful because it challenges the assumption that greater personalization necessarily produces stronger purchase intentions. It is consistent with An and Ngo (2025), who found that perceived personalization did not directly influence trust but instead operated through perceived relevance and usefulness. Their study further demonstrated that trust, relevance, and usefulness are important determinants of purchase intention. Related findings by Ramdan et al. (2025) indicate that information quality and quantity significantly influence purchase intention, emphasizing the importance of consumers' evaluations of digital information.

The present research provides a complementary explanation: personalization can generate favorable perceptions, but consumers need to develop trust in the AI system before those perceptions become sufficiently persuasive to influence purchase intention. This interpretation is also supported by Syaefulloh et al. (2025), who demonstrated that consumer trust mediates relationships between selected purchase-related factors and repurchase intention in online commerce. The finding is further consistent with Nusir et al. (2026), who identified algorithmic trust as an important mechanism connecting consumers' evaluations of AI-based personalization and their intention to purchase. Thus, the insignificant direct relationship identified in the present study should not be interpreted as evidence that personalization is unimportant. Rather, it suggests that personalization works primarily through an intervening psychological mechanism.

4.3.4 Privacy Assurance and Purchase Intention

In contrast to AI-Driven Personalization, Privacy Assurance has a positive and significant direct effect on Purchase Intention ($\beta = 0.216$; $t = 2.883$; $p = 0.004$). This finding demonstrates that consumers'

willingness to purchase through social commerce is influenced by their perception that their personal information is adequately protected. Consumers may be reluctant to complete transactions when they perceive uncertainty regarding how their personal data will be collected, stored, or used. Related research by Ahyani and Solihin (2025) demonstrates that perceived risk negatively influences online purchase intention, emphasizing the importance of reducing uncertainty in digital transactions. Privacy assurance therefore reduces perceived risk and creates a more favorable environment for purchasing decisions.

This result is consistent with Wang et al. (2022), whose findings demonstrate the importance of privacy assurance in facilitating consumer participation in social commerce. It is also consistent with Selem et al. (2023), who found that privacy-related factors are relevant to consumer behavioral outcomes in social commerce. Similarly, Sabirin et al. (2025) found that perceived security and privacy strengthen consumer trust in social commerce, reinforcing the importance of protection mechanisms in digital transactions. Research by Lady et al. (2026) further highlights the relevance of platform trust and security in shaping purchase intention among Generation Z consumers. These findings collectively indicate that privacy has moved beyond being a purely technical or regulatory issue; it has become an important component of consumer decision-making and commercial performance.

4.3.5 Algorithmic Trust and Purchase Intention

The strongest direct effect in the proposed model is confirmed to be associated with the relationship between Algorithmic Trust and Purchase Intention (β = 0.529; t = 6.809; p < 0.001). The finding establishes Algorithmic Trust as the most influential direct predictor of purchase intention among the variables examined. Consumers are more likely to purchase through social commerce when they believe that AI algorithms are reliable, accurate, and capable of generating appropriate recommendations. This finding provides strong empirical support for Teodorescu et al. (2023), who emphasized the importance of consumer trust in AI algorithms within e-commerce. It is also consistent with Nusir et al. (2026), who specifically investigated algorithmic trust in GenAI-personalized social commerce. Their research identifies algorithmic trust as an important pathway toward social commerce purchase intention. Thus, the present study confirms that the success of AI-driven personalization depends not simply on the sophistication of the technology but on consumers' confidence that the technology is reliable and operates appropriately.

4.3.6 The Mediating Role of Algorithmic Trust

The indirect-effect results provide the most important theoretical contribution of this study. AI-Driven Personalization has a significant indirect effect on Purchase Intention through Algorithmic Trust (β = 0.188; t = 3.909; p < 0.001). Because the direct effect of AI-Driven Personalization on Purchase Intention is insignificant (β = 0.049; p = 0.492), the findings indicate indirect-only mediation. This means that personalization does not independently persuade consumers to purchase; instead, its influence is transmitted through consumers' trust in the AI algorithm.

This result is consistent with Zed and Sellina (2025), who found that personalization and consumer trust significantly contribute to purchase intention and that trust mediates the personalization–purchase intention relationship. Similarly, An and Ngo (2025) demonstrated that personalized advertising can strengthen consumer responses through intermediate perceptual mechanisms such as relevance, usefulness, and trust. Therefore, the present study contributes by identifying Algorithmic Trust specifically as the psychological mechanism that converts AI personalization into purchase intention. Privacy Assurance also has a significant indirect effect on Purchase Intention through Algorithmic Trust (β = 0.186; t = 3.953; p < 0.001). Since its direct effect on Purchase Intention is also significant (β = 0.216; p = 0.004), the result indicates complementary mediation. Thus, Privacy Assurance affects purchase intention through two pathways, such as first, the effect is realized directly through the reduction of uncertainty and the enhancement of consumers' willingness to transact. Second, the effect is indirectly established through the strengthening of trust in AI algorithms. This finding contributes to a deeper understanding of the personalization–privacy paradox, where personalized services are valued by consumers, while concerns related to the management and

processing of personal data remain present. Privacy assurance helps resolve this tension by making consumers more comfortable with the use of their data and, consequently, more willing to trust the AI system (Supriatna & Widiantoro, 2026).

Overall, the findings demonstrate that Algorithmic Trust is the central mechanism in the AI personalization–privacy–purchase relationship. AI-Driven Personalization strengthens trust, Privacy Assurance strengthens trust, and trust subsequently generates stronger Purchase Intention. The results therefore suggest that social commerce platforms should not treat personalization and privacy as separate strategic priorities. Instead, personalization should be accompanied by transparent data practices, meaningful user control, and demonstrable algorithmic reliability. The central implication is that effective AI personalization is not simply about making recommendations more personal; it is about making those recommendations sufficiently trustworthy for consumers to act on them. This finding strengthens the theoretical explanation of the AI Personalization–Privacy Paradox by showing that Algorithmic Trust functions as the bridge between technological personalization, privacy assurance, and consumers' behavioral intentions.

5. Conclusions

5.1 Conclusion

This study concludes that Algorithmic Trust plays a critical role in explaining how consumers reconcile the benefits of AI-driven personalization with concerns regarding privacy in social commerce environments. The findings extend existing digital consumer behavior literature by demonstrating that trust in algorithmic decision-making represents an important mechanism through which AI technologies can generate positive consumer responses. Theoretically, this study contributes to the personalization–privacy paradox literature by positioning Algorithmic Trust as a key psychological mechanism that connects technological capabilities with consumer decision-making. This perspective provides a more comprehensive understanding of consumer acceptance of AI-enabled commerce beyond the traditional focus on personalization benefits or privacy concerns alone. Practically, the findings suggest that social commerce platforms and marketers should prioritize transparent AI practices, responsible data management, and trust-building strategies to increase consumer confidence and encourage purchase intention. Therefore, developing trustworthy AI systems is essential for maximizing the value of personalization while addressing consumer privacy expectations.

5.2 Research Limitations

This study has several limitations that should be considered. First, the cross-sectional research design limits the ability to capture the dynamic development of consumer trust and behavioral changes over time. Second, the study relies on self-reported responses from social commerce users, which may not fully reflect actual purchasing behavior and may be influenced by individual perceptions or response bias. Third, this research focuses on AI-Driven Personalization, Privacy Assurance, Algorithmic Trust, and Purchase Intention, while other relevant factors, such as perceived risk, AI literacy, consumer involvement, ethical concerns, and demographic characteristics, are not included in the research model.

5.3 Suggestions and Directions for Future Research

Future research is encouraged to adopt longitudinal research designs to examine how Algorithmic Trust develops and changes as consumers gain more experience with AI-based social commerce services. Further studies may expand the proposed framework by incorporating additional variables, including perceived risk, AI transparency, ethical considerations, consumer knowledge, and digital literacy, to provide a broader understanding of consumer responses toward AI technologies. Comparative studies across different social commerce platforms, countries, and consumer groups are also recommended to explore the influence of contextual, cultural, and technological differences on the relationships among AI-Driven Personalization, Privacy Assurance, Algorithmic Trust, and Purchase Intention.

Acknowledgement
The authors would like to express their sincere appreciation to all respondents who participated in this study and provided valuable information regarding their experiences with AI-driven personalization and social commerce platforms. The authors also acknowledge the support and academic assistance provided by STIE Krakatau Lampung Indonesia throughout the research process.

Author Contributions
All authors contributed to the development and completion of this research. NNAM was responsible for conceptualization, research design, methodology, and manuscript preparation. AS contributed to data collection, data analysis, interpretation of results, and critical revision of the manuscript. RFS contributed to theoretical development, validation of findings, manuscript review, and final editing. All authors have read and approved the final version of the manuscript.

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