

Algorithmic Intimacy: How AI-Personalised Marketing Shapes Brand Trust and Brand Loyalty

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Abstract:

Introduction: This research explores the effects of AI-based personalisation in the apparel industry on brand trust, brand loyalty and consumer privacy, and introduces the concept of algorithmic intimacy (the emotional relationship between the consumer and brands through AI).

Methods: Through a randomised experiment (n = 300), subjects were subjected to non-personalised advertising, basic advertisement, and deep AI-personalised advertisements.

Results: The findings indicate that deep personalisation improves brand trust and loyalty, although it also leads to a higher number of privacy concerns, which represents a trade-off between the emotional appeal and the sensitivity of the data. The connection between AI exposure and brand loyalty is partially mediated by algorithmic intimacy, which implies that emotional attachment, not functional advantages, is the reason consumers are loyal to a particular brand.

Discussion: The study makes a novel theoretical contribution is that it forms the concept of Perceived Algorithmic Intimacy (PAI), a unique construct that embodies closeness experienced emotionally and distinctly generated by AI-mediated personalisation.

Conclusion In contrast to conventional constructs like attachment, quality of relationship, or parasocial interaction, PAI characterises consumer-brand relationships that emerge without human agency, reciprocal social cues, or long-term relational history. These results offer practical recommendations to clothing brands that aim to reconcile intimate engagement with ethical data practices.

Keywords: AI personalisation, brand trust, brand loyalty, privacy, algorithmic intimacy.

1. INTRODUCTION

The digital marketing environment has been changed to a great extent by the introduction of artificial intelligence (AI), allowing companies to provide the most personalised experiences using consumer data, including browsing history, purchasing behaviour, and preferences (Hidayanti *et al.*, 2025; Samishetti, 2024). Product recommendations and other AI-based applications are now standard in the clothing industry and require brands to reorganise their customer relationships (Colucci *et al.*, 2025; Shirkhani *et al.*, 2023; Singh, 2024). Although there is an increasing trend towards AI-personalised marketing, the effects of these strategies on brand trust and brand loyalty have not been adequately researched. Both aspects are required by companies that want to establish long-

term relationships with their customers, and it is crucial to comprehend how AI affects them.

Although brand trust is a well-known factor that influences buying decisions, AI personalisation is a different matter. Even perceptions of AI-based exposure and awareness can strengthen or weaken trust, depending on factors such as transparency, control, and perceived fairness (Roy, 2024; Sipos, 2025). Moreover, trust is closely linked to brand loyalty, which affects customer retention and long-term profitability. Nevertheless, the dynamics of trust when thinking of AI-mediated interaction are quite different from those in conventional models, particularly in clothes, where the emotional component of the consumer behaviour is more pronounced (Wen & Li, 2025).

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Although the trend of AI-personalised marketing is on the rise, researchers still lack many insights into the dynamics of the emotions involved, not least the so-called algorithmic intimacy. This idea can be understood as the emotional connection built between consumers and brands through AI-driven experiences, where personalised experiences create a sense of connection and closeness (Alarcón-López & Aramendia-Muneta, 2025; Ferreira & Pereira, 2025). The existing models do not fully account for this emotional relationship, as they tend to ignore how AI-driven marketing alters the dynamics of trust and brand loyalty, given the mechanism of algorithmic intimacy.

Although PAI competes with emotional attachment, relationship quality, and parasocial interaction in conceptual space, it is theoretically different. Emotional attachment portrays a broad-based affective disposition of a brand, and relationship quality embodies many facets of satisfaction, trust and commitment. One-sided emotional relationships in the form of parasocial interaction are usually associated with media personalities. Conversely, PAI directly measures the distinct psychological connection that is created by the use of AI-driven personalisation where the consumer feels that the brand is responsive, attentive, and intimate to them based on algorithmically personalised experiences. Compared to conventional constructs, unlike pre-existing attitudes or social interactions, PAI targets the technologically mediated emotional proximity instead of the emotional proximity, thereby offering a fresh perspective on AI-based consumer-brand relationships.

The literature gap is the lack of empirical data on the effects of algorithmic intimacy, as a consequence of AI personalisation, on brand trust and brand loyalty, particularly in the clothing sector, where emotional attachment strongly influences brand preference. The majority of existing models centre around the transactional component of AI-driven marketing and overlook the psychological and emotional components that motivate more consumer engagement (Arora *et al.*, 2025; Sipos, 2025). In addition, although the potential of AI to improve the results of consumers is quite obvious, not many ethical dilemmas, such as privacy and the manipulation of data, are discussed. The research will fill these gaps by discussing the psychological and ethical consequences of AI-personalised marketing, which, in this instance, can be the topic of algorithmic intimacy, and its impact on trust and loyalty in the clothing sector. This research offers a holistic view of the potential of AI and the ethics involved in its use with the combination of data ethics, consumer psychology and trust.

2. LITERATURE REVIEW

2.1. Introduction to AI-Driven Marketing and Personalisation

The field of Artificial Intelligence (AI) has transformed the consumer-brand interaction through AI-personalised marketing. This has been applied to personalise marketing content, including product recommendations, advertisements,

and offers, by using machine learning algorithms on personal consumer data, including purchasing behaviour, browsing history, and demographics. Individual marketing is an effective method because it delivers more relevant and timely messages, thereby increasing consumer response (Behare *et al.*, 2025; Tanase, 2024). An example is the brands such as Amazon and Netflix that have managed to introduce AI in their apps, suggesting products and services that have established closer emotional bonds with the users (Hussain, 2025; Sajan & Giri, 2025).

2.2. AI Exposure, Awareness, and Brand Loyalty

The AI has redefined the relationship between consumers and brands because consumers are currently exposed to the application of AI, particularly in the clothing sector. (Mohamed & Ünsalan, 2025) claimed that the automations and unique features, including virtual try-ons and suitability suggestions, enhance consumer interest and engagement, and the consumer's behaviour cumulatively influences brand loyalty. Nonetheless, the research emphasised that this is reliant on the degree of awareness and exposure consumers have regarding AI. Exposure and awareness are very low, and therefore, consumer scepticism may increase. On the other hand, (Gao & Liang, 2025) criticised the clothing industry for failing to enhance transparency in the application of AI and for developing more beneficial awareness programs that can positively influence continued brand loyalty.

2.3. Brand Trust, Loyalty and AI Personalisation

The fundamental principle of successful brand relationships is brand trust: it is key to the success of AI-personalised marketing. (Li & Hingoro, 2025; and Sheth *et al.*, 2022) contended that, the benevolence, integrity and competence of the platform is one of the key determinants of trust in digital platforms, particularly in online shopping. (Xie, 2025; and Zhang, 2025) remarked that the issue of trust gains even greater importance in marketing, which uses AI, where people are supposed to share or provide their personal information to allow AI algorithms to act efficiently. The effect of the openness of AI use, which (Binlibdah, 2024; and Balage & Sedera, 2024) identified, is increased confidence since the consumers view the use of AI as transparent, fair, and value-added. Secondly, brand loyalty is closely related to trust, the fact that a consumer is likely to buy the same brand again because of the beneficial emotional response and strong involvement. (Shabankareh *et al.*, 2025) also emphasized that brand loyalty is also dependent on trust, which implied that consumers have more chances to demonstrate loyalty once trust has been developed. Moreover, (Sharma *et al.*, 2025; and Rahevar & Darji, 2024) discussed that AI personalisation has potential to enhance trust and loyalty through providing products that are unique to consumers and enhance their consumer experience. To sum up, brand trust will still form the basis of consumer interaction and loyalty in AI-personalised marketing.

2.4. Privacy Concerns and AI Personalisation

The privacy factor also emerges with Deep AI personalisation, in which consumers are becoming more

concerned about the way their personal data is processed. (Kudapa, 2024) claimed that in this case, the privacy paradox can be observed: deep personalisation can be more concerned with privacy, but the customers still choose personalised content due to relevance and emotional appeal. According to (Kudapa, 2024), AI personalisation raises the concerns of privacy considerably, particularly in the Deep AI personalised group. Conversely, these privacy issues can be reduced because AI personalisation will lead to a more passionate commitment to the brand, which will increase brand loyalty. Therefore, regardless of the privacy issues, the deep AI personalisation can have a positive impact on the consumer-brand relationships

2.5. Algorithmic Intimacy: A Mediating Construct in AI-driven Marketing

(Kudapa, 2024) asserted that the concept of algorithmic intimacy is an emotional association that consumers have with brands where artificial intelligence is used to deliver personalised and near-intimate experiences, which is a new phenomenon in AI-based marketing. At the same time, AI is regarded as one of the technologies that promote efficiency in the work of organizations, although in practice, it can also form a human-oriented brand experience to improve emotional attachment. It is in this emotional attachment that (Ahmed *et al.*, 2025) argued that consumer satisfaction, confidence, and loyalty is created. Instead, algorithmic intimacy (PAI) offers a conceptual point of contact between AI-based marketing and emotional connection to emphasize how AI contacts are perceived as personal and intimate among consumers. Therefore, PAI is an important construct that the personalisation of AI can lead to brand trust and loyalty.

(Horton & Wohl, 1956) indicated that the Parasocial Interaction Theory indicates that consumers are capable of developing un-reciprocated emotional attachment especially when the brands appear to seem to focus on them. Conversely, algorithmic intimacy is even deeper and suggests that AI personalisation can enable brands to form authentic and more personal intimacy with consumers. (Daft & Lengel, 1984) suggested that the Media Richness Theory suggests that richer media are more effective at the complex messages, and AI personalisation is such a rich media, which conveys personalised messages that appeal to personal preferences. At the same time, these customized engagements form brand trust and loyalty, which makes the difference between PAI and traditional theories of emotional attachment. In such a way, algorithmic intimacy offers a conceptually unique perspective to interpret AI-mediated consumer interaction.

(Alharbi *et al.*, 2025; and Bozdaoglu, 2025) asserted that the mediating effect of algorithmic intimacy is not sufficiently examined even though there is an increased interest in AI-based marketing. At the same time, the emotional bonding that PAI supports underlies the reason why AI personalisation influences the consumer performances, especially the brand loyalty. Quite to the contrary, although AI has got functional advantages, it is PAI which gives us the emotional attachment which transforms these advantages to relational value. PAI, therefore, plays an important mediator between AI personalisation and brand loyalty.

(Ahmed *et al.*, 2025) stated that functional rewards, like personalised suggestions are not the only factors that contribute to the development of loyalty; the connection with the customer based on emotional attachment using PAI also plays a crucial role. (Rahevar & Darji, 2024) indicated that AI marketing is intimate and close, thereby increasing satisfaction and repeat buying, thus, bolstering loyalty. In their study, (Obiegbu & Larsen, 2024) argued that AI personalisation is capable of enhancing brand loyalty despite the lack of algorithmic intimacy, which also suggests that functional advantages are sufficient to drive consumer behaviour. Thus, although algorithmic intimacy results in loyalty, AI personalisation has an independent worth of stimulating consumer engagement. The following are the objectives relevant to the study

To examine the impact of AI-based personalised marketing on brand trust in the clothing retail sector

To investigate the impact of AI-based personalised marketing on brand loyalty in the clothing retail sector.

To examine the extent to which AI-based personalised marketing influences consumers' privacy concerns in the clothing retail sector.

2.6. Hypotheses

Based on the literature reviewed, which highlights the impact of AI personalisation on brand trust, brand loyalty, privacy concerns, and the mediating role of algorithmic intimacy, the following hypotheses are proposed. These hypotheses stem directly from the study's aim: to examine how AI-driven personalisation, particularly through algorithmic intimacy, influences consumer trust and loyalty in the clothing sector.

H1: Higher levels of AI personalisation positively affect Perceived Algorithmic Intimacy (PAI).

H2: Higher levels of AI personalisation positively affect Brand Trust (BT).

H3: Higher levels of AI personalisation positively affect Brand Loyalty (BL).

H4: Higher levels of AI personalisation increase Privacy Concerns (PC).

H5: Perceived Algorithmic Intimacy (PAI) mediates the relationship between AI Exposure & Awareness and Brand Loyalty (BL).

Above is the conceptual framework for the study showing independent, dependent, moderator and mediator variable along with their impacts on dependent variable (Fig. 1).

3. METHODOLOGY

In this study, the researchers have used the between-subjects randomised controlled experiment to investigate the effect of AI-personalised marketing on brand trust and brand loyalty in the fashion industry. The research aimed to determine the influence of varying degrees of AI personalisation on consumer's attitudes and behaviour (*i.e.*,

brand trust and brand loyalty). The experiment design was a between-subjects design, with participants randomly assigned to one of three groups. Random assignment was done by the online survey tool to eliminate potential biases by giving each participant an equal chance of being in one of the conditions. Different groups were also exposed to different levels of AI personalisation, allowing for comparisons of the impact of brand personalisation on brand trust and brand loyalty. Experimental conditions were the following:

Control: Exposed to traditional non-personalised marketing (*i.e.*, no personalisation of ads).

Experiment Group 1: Exposed to ads with basic personalisation, which included personalised information such as the consumer's name and location.

Experiment Group 2: Exposed to highly personalised ads, which included personalised information such as the consumer's purchase history, browsing history and preferences.

For each group, 300 people were recruited through online crowdsourcing websites (MTurk & Prolific). But it is noted that the sample was somewhat unbalanced in terms of age and gender, and this may lead to sampling bias and a lack of external validity. This type of recruitment was aimed at reducing potential sampling bias and to ensure a diverse sample across key demographics such as age, gender and technological success. The sample is eclectic which enhances external validity.

3.1. Pre-Test and Post-Test Surveys

The study had two main phases: the pre-test and post-test survey.

Pre-test survey: This survey gathered demographic information (such as age, gender, and technology literacy) and participants' baseline brand trust in the digital marketing

environment. It also assessed participants' awareness of AI technology to avoid biases due to experience. These were used as control variables to minimise the impact of these differences on the experiment.

Marketing stimulus experiment: The participants were exposed to 3-5 advertisements, depending on the group they were assigned to. The advertisements were shown for only a certain amount of time to standardise the amount of time spent viewing advertisements. To overcome the realism problem, the mock-up ads were designed to be representative of e-commerce ads or social media ads (confirmed by expert opinion). The design, colour and content of the advertisements were kept standardised to prevent confounding factors and to ensure that any effects were due to the personalisation of the message. However, manipulation checks were also undertaken to ensure that the participants had the same perception of personalisation in the two conditions.

Post-test survey: Participants also completed a post-test survey after exposure to the marketing to assess perceived algorithmic intimacy (PAI), brand trust, brand loyalty, and privacy concerns. Questions about the creepiness and authenticity of the personalised ads were also included in the questionnaire. Respondents were also asked whether they would repurchase the brand or refer their friends to purchase it, both of which are essential indices of brand loyalty.

3.2. Manipulation Checks and Construct Validity

The manipulation checks were introduced to guarantee the construct validity of the study. The questionnaire required the respondents to assess the extent of personalisation they felt in the advertisements they had watched. A one-way ANOVA was run on the manipulation check items to ensure that there were significant differences between the three experimental groups, indicating that the different levels of AI personalisation were perceived by participants.

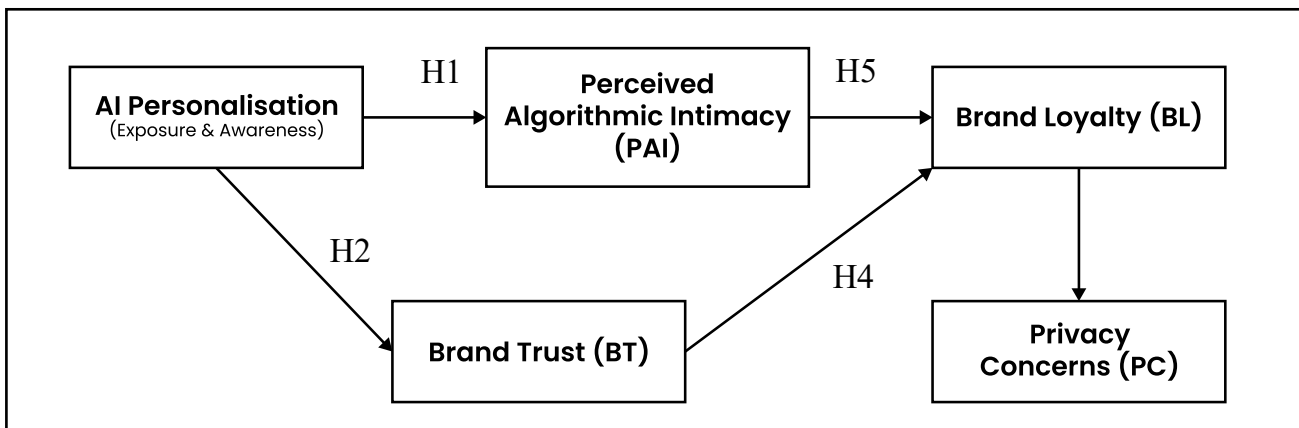


Fig. (1). Model diagram.

3.3. Instruments Used

The Trust Scale (McKnight *et al.*, 2002) was used to measure the brand trust. The scale uses the benevolence, integrity and competence dimensions of a brand, which are important in brand trust in the online context. This scale is commonly employed in the literature to measure brand trust in online e-commerce platforms and AI marketing (Febrian, 2025). The Brand Loyalty Scale was used to measure brand loyalty (Bobălcă *et al.*, 2012). The scale is used to assess the preference for the brand, brand attachment and purchase intention. These are critical in measuring the effect of personalised marketing on brand loyalty in the long term.

The Perceived Algorithmic Intimacy (PAI) measure was a Likert-type scale that has been developed to measure emotional and social responses of consumers to AI-driven interactions. The tool was conceptually based on previous research on parasocial interaction, computational intimacy, and human-computer relationship theory, highlighting perceived proximity, emotional attachment, and personalised responsiveness in mediated relationships (Horton & Wohl, 1956; Daft & Lengel, 1984; Ferreira & Pereira, 2025). The scale items measured the perceptions of emotional connection, personal relevance, and perceived closeness to the brand caused by AI personalisation. The internal consistency analysis ensured satisfactory reliability by linking items with recognised conceptual aspects of intimacy in online relationships and took into account content validity. This approach validates PAI as a mediating factor between AI exposure and awareness, and brand loyalty.

For AI Exposure and Awareness, we used the study of (Gao & Liang, 2025) and modified the statements to suit the environment in our study. It focuses on the impact of exposure and awareness of AI on purchase decision-making and brand loyalty.

In this study, (Kudapa, 2024) scale was adopted to measure Privacy Concerns. Some words were replaced to reflect AI-controlled personalised marketing in the fashion sector, to ensure relevance. Businesses that are not exposed to AI were excluded, and terms were altered to capture interest in data collection, openness and invasiveness. Reliability Analysis of Scales. Cronbach's Alpha was used to test the reliability of the scales used in the study, as per Table 1. The results showed:

Table 1. Reliability.

Scale	Cronbach's Alpha	Interpretation
Brand trust	0.91	Excellent consistency
Brand Loyalty	0.85	Good consistency
Perceived Algorithmic Intimacy (PAI)	0.88	Strong consistency
Privacy Concerns	0.90	Excellent Consistency
AI Exposure and Awareness	0.86	Strong Consistency

These measures suggest that the scales used to measure brand trust, brand loyalty, privacy concerns, AI exposure and awareness and algorithmic intimacy (PAI) were consistent in measuring the constructs.

3.4. Data Collection and Instrument Questionnaire

The aim of the study was to ensure there were consistent procedures for all participants. Firstly, all participants answered the pre-test questionnaire (see Appendix A), and then viewed the personalised advertising. The participants were given the post-test survey. This pre-post quantitative two-stage experiment ensured that the variation in brand trust and brand loyalty were valid measures that could be measured before and after the marketing campaign. The questionnaire used in the data collection process is attached to the study. It includes all questions on brand trust, brand loyalty, algorithmic intimacy (PAI), and privacy issues.

The paper has used a detailed data testing procedure that includes One-Way ANOVA and the Process Macro Model 4 to test the aim and objectives/hypotheses of this study. One-Way ANOVA was selected because it is appropriate for comparing mean differences across more than two independent groups under experimental conditions. The means of the three experimental groups (non-personalised, basic AI personalisation, and deep AI personalisation) were compared using a one-way ANOVA to test H0, H1, and H5. This has enabled the determination of high and low levels of AI personalisation across trust, loyalty, and privacy. Process Macro Model 4 has subsequently been used to test the mediation effect of Algorithmic Intimacy (PAI) in the correlation between AI personalisation and brand trust and brand loyalty. This technique was chosen due to its robustness in testing indirect effects within behavioural research. This hybrid methodology has presented a powerful construct through which AI personalisation can be seen to affect consumer outcomes and the mediating effect of algorithmic intimacy in such relationships.

4. RESULTS

4.1. Frequency Analysis

The frequency analysis for the pre-test survey is given in Table 2:

Age: The majority of respondents are young adults (25-44 years old at 54.7%) which suggests tech-savvy consumers with awareness of AI marketing are well represented. However, this may mean that the results are more representative of tech-savvy consumers than the general population.

Gender Distribution: There is a strong male bias (77.3%) in the sample, which can impact the interpretation of the results on brand trust and brand loyalty. This skew is a potential limitation for generalising the findings to both genders

Understanding of Digital Marketing: Many respondents (67.4%) are familiar with digital marketing technologies, in line with increasing familiarity with AI and awareness of AI-based marketing practices. This justifies the investigation into the impact of AI personalisation but also emphasises privacy concerns. Privacy Concerns: Although the majority of respondents are at least slightly concerned about privacy 29.7% are slightly concerned and 27.3% are moderately worried this highlights the need to address privacy issues in AI-driven marketing techniques. This is consistent with the theoretical debate about the privacy-personalisation paradox.

4.2. One-Way Analysis of Variance (ANOVA)

One-way ANOVA was conducted after the experiment. To analyse the effects of different levels of AI personalisation on

four primary dependent variables, the One-Way Analysis of Variance (ANOVA) as presented in Table 4 was performed to examine the effects of various degrees of AI personalisation on the four main dependent variables namely Perceived Algorithmic Intimacy (PAI), Brand Trust (BT), Brand Loyalty (BL) and Privacy Concerns (PC). Assumptions of normality and homogeneity of variance were assessed prior to hypothesis testing. Visual inspection of skewness and kurtosis values indicated acceptable normality across constructs.

All the variables had statistically significant Kolmogorov-Smirnov and Shapiro-Wilk tests ($p < .001$), which is an indication of non-perfectly normal data (Table 3). ANOVA is however, said to be robust to normality violations due to the large sample ($n = 300$). Also, the skewness and kurtosis values were visually inspected, and it showed that the distribution patterns were acceptable. Hence, it was considered that parametric testing was relevant. The statistical test shows that the groups for each dependent variable differ significantly, confirming the hypotheses (H1-H4) that AI personalisation affects perceptions of algorithmic intimacy, Brand trust, loyalty, and privacy concerns. This analysis directly tests the hypotheses derived from the theoretical framework discussed earlier.

Table 2. Pre-test survey analysis.

Category	Subcategory	Frequency	Percentage
Age Distribution	Under 18	21	7.0%
	18-24	27	9.0%
	25-34	83	27.7%
	35-44	81	27.0%
	45-54	52	17.3%
	55-64	22	7.3%
	65+	14	4.7%
Gender Distribution	Male	232	77.3%
	Female	68	22.7%
Familiarity with Digital Marketing	Not at all familiar	51	17.0%
	Slightly familiar	101	33.7%
	Moderately familiar	64	21.3%
	Very familiar	47	15.7%
	Extremely familiar	37	12.3%
Privacy Concerns	Not at all concerned	56	18.7%
	Slightly concerned	89	29.7%
	Moderately concerned	82	27.3%
	Very concerned	50	16.7%
	Extremely concerned	23	7.7%

Table 3. Tests of normality.

Variable	Kolmogorov-Smirnov ^a (Statistic)	df	Sig.	Shapiro-Wilk (Statistic)	df	Sig.
PAI	0.168	300	0.000	0.944	300	0.000
BT	0.147	300	0.000	0.962	300	0.000
BL	0.185	300	0.000	0.927	300	0.000
PC	0.190	300	0.000	0.901	300	0.000

Table 4. ANOVA results for hypothesis testing.

-	Sum of Squares (Between Groups)	df (Between Groups)	Mean Square (Between Groups)	F-value	Sig. (p-value)
Perceived Algorithmic Intimacy (PAI)	37.045	2	18.523	25.423	< .001
Brand Trust (BT)	30.992	2	15.496	27.546	< .001
Brand Loyalty (BL)	22.962	2	11.481	15.910	< .001
Privacy Concerns (PC)	6.134	2	3.067	4.864	0.008

The ANOVA results indicate statistically significant differences across the three experimental conditions for all dependent variables. Perceived Algorithmic Intimacy, Brand Trust, and Brand Loyalty showed strong effects of AI personalisation ($p < 0.001$), while Privacy Concerns also differed significantly across groups ($p = .008$). The difference in PAI among the three groups in the experiment is highly significant, as indicated by an F-value of 25.423 and a p -value $< .001$. The difference in BT (Brand Trust) is also significantly different across the experimental groups, as the F -value of 27.546 and p -value $< .001$ again support the hypothesis that brand trust increases when the level of AI personalisation is high. BL (Brand Loyalty) outcomes are also significantly different between the experimental groups, with an F -value of 15.910 and a p -value $< .001$. The PC (Privacy Concerns) indicates that the three groups in the experiment differ significantly, with an F-value of 4.864 and a p -value of 0.008. In line with the Parasocial Interaction and Media Richness theories, greater AI personalisation appears to lead to heightened emotional closeness. The results of the one-way ANOVA confirm that AI personalisation is statistically significant in influencing brand trust, brand loyalty, and privacy concerns. Still, the extent of this influence varies across these variables. The most affected were brand trust and brand loyalty, as the greater the level of personalisation, the greater the increase in both.

4.3. Post-Hoc Test (Tukey HSD)

The Post-Hoc Tukey HSD Test was conducted in a bid to test pairwise dissimilarity between the three experimental conditions (Non-personalised, Basic AI personalised and Deep AI personalised) and four dependent variables (Perceived Algorithmic Intimacy (PAI), Brand Trust (BT),

Brand Loyalty (BL) and Privacy Concerns (PC)). This analysis clarifies which levels of personalisation drive the observed ANOVA effects. Table 5 analyses the results of each of these variables. The post hoc Tukey HSD Test Results are characterised by asterisks, *i.e.*, the statistically significant difference between the groups of experiment with a p -value that is less than the traditionally accepted value, *i.e.*, 0.05. These considerable differences indicate that the differences that were found between the groups are not likely to have happened by accident. For example, in Non-personalised *vs.* Deep AI personalised PAI, the mean difference is -0.83333 with a p -value $< .001$, marked with an asterisk, indicating it is statistically significant. In contrast, comparisons that lacked asterisks, *e.g.*, Non-personalised *vs.* Basic AI personalised in PAI, have p -values exceeding 0.05, indicating no statistically significant difference between the groups. They also use asterisks to mark points of substantial change in the data clearly. This suggests a threshold effect, where emotional and relational outcomes intensify only at higher levels of AI personalisation.

The means plots (Figs. 2-5) show the results of the experiment for each group across all variables used in this study. At the same time, privacy concerns also increase, highlighting a clear benefit-risk trade-off rather than a uniformly positive effect. The average in the Deep Personalised AI groups is clearly large across all variables, indicating that Deep Personalised AI had an impact. That is, the higher the AI personalisation, the higher brand trust, brand loyalty, perceived algorithmic familiarity and perceived privacy issues. The importance of the final variable, privacy concern, is, however, an issue that requires further research to resolve.

4.4. Mediation Analysis: The Role of Algorithmic Intimacy in the Relationship Between AI Personalisation and Brand Loyalty

The mediation analysis in PROCESS Model 4 by (Preacher & Hayes, 2004) examines how the Perceived Algorithmic Intimacy (PAI) mediates the association between AI Exposure and Awareness and Brand Loyalty (BL) (Table 6). This analysis operationalises algorithmic intimacy as the psychological mechanism proposed in the literature review. The results suggest partial mediation. While the direct effect is weak, the primary effect is through algorithmic intimacy, which supports theoretical claims that emotions play a crucial role in AI-powered brand relationships. However, due to the nature of the experimental design, these outcomes should be

taken with a grain of salt and not be seen as a long-term loyalty measure.

4.5. Direct and Indirect Effects of AI Personalisation on Brand Loyalty

The direct effect of exposure to AI personalisation on brand loyalty is not statistically significant (coefficient = 0.097, $p = 0.072$). However, the indirect effect, mediated through perceived algorithmic intimacy (PAI), is substantial (effect = 0.231, $p < 0.001$). This suggests that PAI plays a critical role in enhancing brand loyalty. The PAI variable itself shows a strong positive effect on brand loyalty (coefficient = 0.554, $p < 0.001$), indicating the critical role of emotional connection in AI-driven marketing.

Table 5. Post-hoc turkey HSD test results.

Dependent Variable	Comparison	Mean Difference (I-J)	Std. Error	Sig. (p-value)
PAI	Non-personalised vs. Basic AI personalised	-0.230	0.121	0.139
	Non-personalised vs. Deep AI personalised	-0.833***	0.121	< .001
	Basic AI personalised vs. Deep AI personalised	-0.603***	0.121	< .001
BT	Non-personalised vs. Basic AI personalised	-0.323***	0.106	0.007
	Non-personalised vs. Deep AI personalised	-0.783***	0.106	< .001
	Basic AI personalised vs. Deep AI personalised	-0.460***	0.106	< .001
BL	Non-personalised vs. Basic AI personalised	-0.183	0.120	0.280
	Non-personalised vs. Deep AI personalised	-0.657***	0.120	< .001
	Basic AI personalised vs. Deep AI personalised	-0.473***	0.120	< .001
PC	Non-personalised vs. Basic AI personalised	-0.063	0.112	0.839
	Non-personalised vs. Deep AI personalised	-0.330***	0.112	0.010
	Basic AI personalised vs. Deep AI personalised	-0.267**	0.112	0.048

Note: ***: significant at 1%; **: significant at 5%

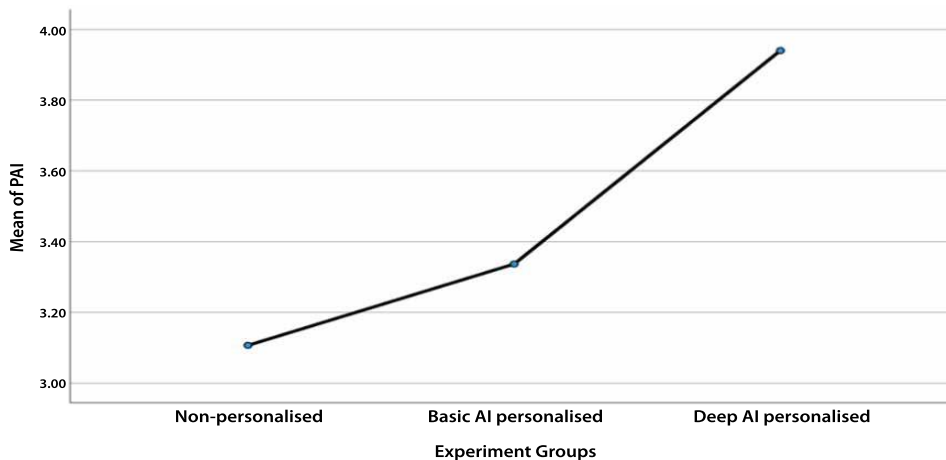


Fig. (2). Experiment group mean plot 1.

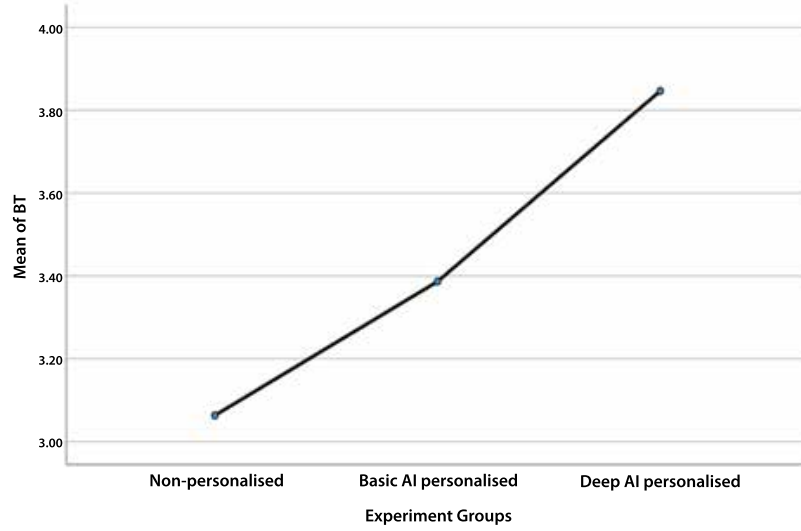


Fig. (3). Experiment group mean plot 2.

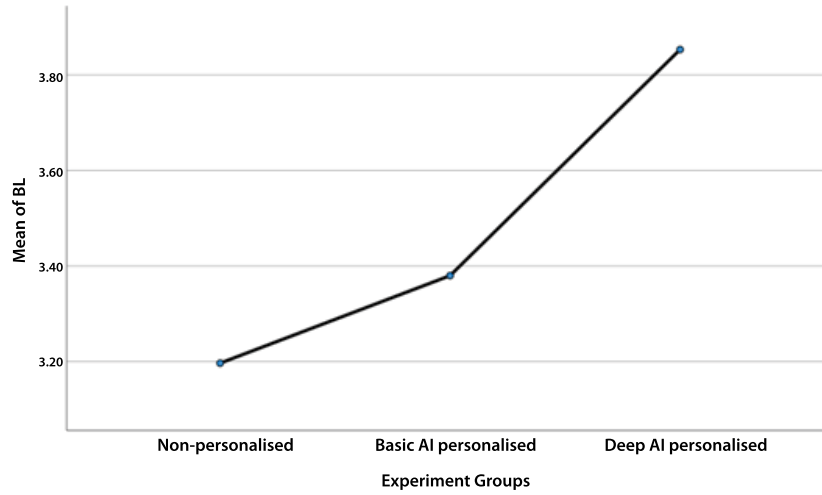


Fig. (4). Experiment group mean plot 3.

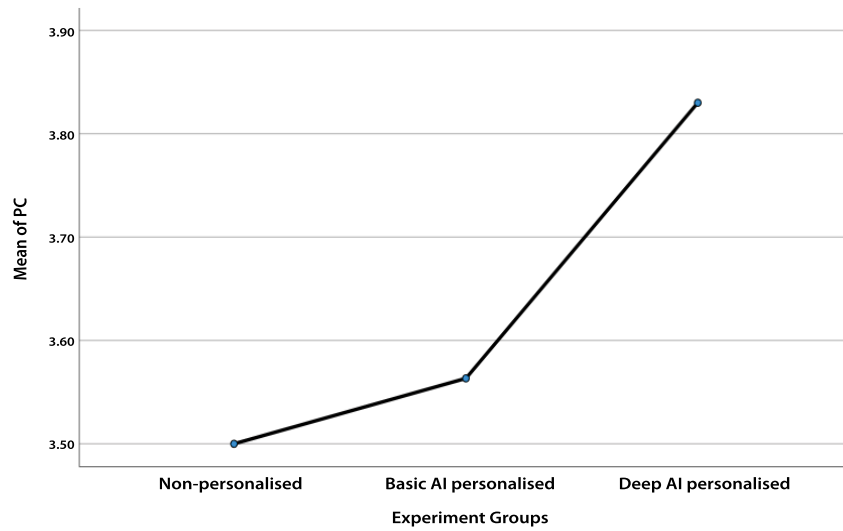


Fig. (5). Experiment group mean plot 4.

Table 6. Summary of process model 4 results for mediation analysis.

Effect	Coefficient	Standard Error	t-value	p-value	LLCI	ULCI
Exposure → PAI (Direct Effect)	0.417***	0.061	6.878	< .001	0.298	0.536
Exposure → Brand Loyalty (Direct)	0.097	0.054	1.808	0.072	-0.009	0.203
PAI → Brand Loyalty (Direct)	0.554***	0.048	11.595	< .001	0.460	0.649
Indirect Effect (Exposure → Brand Loyalty through PAI)	0.231***	0.040	-	< .001	0.158	0.314

Note: ***: significant at 1%; **: significant at 5%

R^2 : 0.345: This indicates that the model explains 34.5% of the variance in brand loyalty.

F-statistic: 72.81 (** $p < 0.001$): This confirms that the model is statistically significant.

4.6. Mediation Analysis Interpretation

The findings are affirmative of partial mediation. Even though AI Exposure and Awareness have a direct effect on brand loyalty (coefficient = 0.097), this effect is statistically significant at the 10% level ($p = 0.072$). Moreover, the indirect impact of PAI (algorithmic intimacy) as a mediator is also statistically significant (coefficient = 0.231, $p < 0.001$), and, consequently, AI Exposure's effect on brand loyalty is partially mediated by PAI. The high positive correlation between PAI and brand loyalty (coefficient = 0.554, $p < 0.001$) highlights the role of emotion connection in AI-based marketing. This implies that algorithmic intimacy improves brand loyalty, thus serving as a critical mediator. Bootstrapped Confidence Intervals (LLCI = 0.158, ULCI = 0.314) do not contain zero, which again proves the fact that the indirect effect is significant. The hypothesis is supported, and algorithmic intimacy (PAI) is an essential field of mediation in the relationship between AI Exposure, awareness, and brand loyalty. Although AI Exposure and Awareness directly influence brand loyalty, the mediating role of PAI further strengthens this association, underscoring the importance of developing emotional connections through personalised marketing. The sign of the indirect effect (0.231) is too large, underscoring PAI's contribution to brand loyalty and supporting H5. Overall, the results demonstrate that AI personalisation enhances brand trust and loyalty primarily through emotional mechanisms, while simultaneously intensifying privacy concerns. This balanced outcome underscores both the opportunities and risks associated with deep AI personalisation, reinforcing the need for ethically transparent marketing strategies.

5. DISCUSSION

The study examined the effects of AI-based personalised marketing on brand trust, brand loyalty, and privacy in the clothing sector. Rather than merely reporting statistical significance, the findings collectively demonstrate how increasing levels of AI personalisation shape consumers' emotional and cognitive evaluations of brands. According to the results, the strength of a positive relationship between multifaceted levels of AI personalisation and brand trust and brand loyalty is strong. Yet, it brings rather grave concerns of

privacy, particularly in the context where personalisation is regarded as deep and highly invasive. The ANOVA findings, post-hoc analysis, and mediator analysis indicate the possible presence of a definite pattern together: the greater the personalisation, the more the relational results are enhanced, yet the greater the number of ethical risks is created.

To begin with, the results concerning H 3 provide evidence of the impact of AI personalisation on brand trust in the apparel retail industry. As the findings indicate, Deep AI personalised advertisements are more effective in building trust compared to Non-personalised and Basic AI personalised advertisements. It suggests that there is not just a statistical difference, but a significant change in consumer perceptions of brand reliability and benevolence when AI contact is highly personal. This confirms the hypothesis that higher degrees of personalisation, especially when they are designed according to the consumer behaviour, preferences and purchasing history of the individual, will result in higher rates of trust. The findings obtained are consistent with those of other researchers who have found that a personal experience makes consumers feel more valued and enabled to understand them and feel more confident with the brand (Khan & Mishra, 2024; Nanayakkara, 2020).

This process of trust establishment becomes more vital in the clothing sector, where emotional bonding to the brands holds critical importance. The use of AI in marketing requires trust as a fundamental component, especially in the context of businesses like clothing, where consumers have the ability to sustain relationships with a brand in the long-term (McKnight *et al.*, 2002). Accordingly, the results generalise existing models of trust by showing that AI personalisation enhances trust by increasing the perceived relevance based on emotions instead of functional efficiency. The second objective was to explore the possibility that the personalisation of AI results in brand loyalty (H^2). The findings display that Deep AI personalised advertisements are very efficient in creating brand loyalty in comparison to Non-personalised and Basic AI personalised advertisements. Notably, these findings indicate that consumers do not develop loyalty because of exposure to AI, but because of the extent of personal relevance. These results coincide with the existing body of literature, which suggests that the closer the emotional attachment between the

consumer and the brands, the higher the brand loyalty (Kudapa, 2024).

The Post-Hoc Tukey HSD test also confirmed these findings and indicated that the difference between the two groups in terms of the level of loyalty was significant in the case of Deep AI personalisation. The post-hoc comparisons explain where such disparities exist, as it turns out that, only with deep AI personalisation, the outcome in the form of substantially higher loyalty is achieved. The Deep AI group members were the most loyal to the brands, and the argument that AI-based personalisation helps to sustain a purchase and retention of the customers is supported. The findings are in line with (Behare *et al.*, 2025), who stated that AI experience is the basis of long-term consumer-brand experiences. The last goal was an issue of privacy (H4). The results revealed that Deep AI personalised advertisements attracted a lot of privacy concerns compared with Non-personalised and Basic AI personalised advertisements. This brings out an apparent trade-off between perceived intrusiveness and relational benefits. Similar studies done in the past indicated that although customers have appreciated relevance, they are still worried about data gathering and processing (Li & Hingoro, 2025).

This is also confirmed in the Homogeneous Subsets analysis, where it is revealed that the more personalised it becomes, the more privacy issues are raised. These findings are substantive in terms of the privacy paradox, which shows that ethical unease may not be eradicated by emotional involvement. This is especially important to the clothing industry, where individual identity and self-expression increase the sensitivity of perceived surveillance. As such, brands have to carefully strike a balance between emotional involvement and open data methods. Lastly, the H5 analysis with the mediation analysis shows that the Perceived Algorithmic Intimacy (PAI) partly explains the interpretation of the AI personalisation into brand loyalty. Instead of doing what people would typically do, AI personalisation reinforces loyalty by creating an image of emotional intimacy with the brand. This combined explanation relates the ANOVA, post-hoc, and mediation results into a logical explanation, and it responds directly to the research hypotheses.

CONCLUSION AND IMPLICATIONS

The paper examines the impact of AI-based personalised marketing on brand trust, brand loyalty, and privacy issues in the clothing sector. The results indicate that increased AI personalisation, and in particular Deep AI personalisation, improves trust and loyalty as it leads to the development of emotional attachment based on the perception of relevance and intimacy. Nevertheless, the advantages are limited by the increasing privacy issues, which means that AI personalisation can be effective only when it is implemented ethically and not only through the use of advanced technologies.

THEORETICAL IMPLICATIONS

The research belongs to the area of marketing theory, as it establishes Perceived Algorithmic Intimacy as a mediating variable between AI personalisation and trust and loyalty. It

expands on the current trust and loyalty models by adding emotional and ethical aspects of AI-mediated relationships, especially in human-computer relationship models.

PRACTICAL (MANAGERIAL) IMPLICATIONS:

The implications of the findings for marketing managers are that deep AI personalisation must be undertaken selectively and openly. Brands should:

- Clearly communicate how consumer data is collected and used
- Offer consumer control over personalisation settings
- Design AI systems that emphasise value creation rather than perceived surveillance.

These tactics enable companies to use emotional appeal and reduce privacy issues, which contributes to long-term brand loyalty.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

This study has limitations, even though it made contributions. To start with, the sample is biased towards younger and digitally literate consumers, and thus generalisation to older populations might be constrained. Research may be conducted on age-based differences and cross-cultural differences in AI trust and privacy perceptions in the future. Second, the specialisation in the clothing industry limits industry generalisation. Future research may contrast the effects of AI personalisation in different industries in which the sensitivity of privacy may vary, such as in healthcare, banking, or electronics. Lastly, the research design of this study is that of a short-term experiment. Through longitudinal research, it is necessary to determine the maintenance of algorithmic intimacy and loyalty in the long-run. Privacy-enhancing technologies, regulatory frameworks (*e.g.*, GDPR), and consent mechanisms could also be studied in further research as moderators of AI personalisation results.

ABBREVIATION

PAI = Perceived Algorithmic Intimacy

AUTHOR'S CONTRIBUTION

A.M. has contributed to conceptualization, idea generation, problem statement, methodology, results analysis, results interpretation.

ETHICAL APPROVAL & INFORMED CONSENT

All procedures were carried out in accordance with institutional research ethics committee guidelines and Declaration of Helsinki. Informed consent was obtained from all participants. To ensure participant protection, all data were fully anonymized at the point of collection, and no personal or identifiable data was recorded.

AVAILABILITY OF DATA AND MATERIAL

The data will be made available on reasonable request by contacting the corresponding author [A.M.].

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article.

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DECLARATION OF AI

During the preparation of this work the author used ChatGPT for editing purposes. After using this tool, the author reviewed and edited the content as needed and take full responsibility for the content of the published article.

APPENDIX A

Pre-test Survey (Demographics + Baseline Trust and Tech Familiarity)

Demographics:

1. Age:

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+

2. Gender:

- Male
- Female
- Non-binary
- Prefer not to say

3. How familiar are you with digital marketing technologies (AI, personalised ads)?

- Not at all familiar
- Slightly familiar

- Moderately familiar
- Very familiar
- Extremely familiar

4. How concerned are you about privacy when using online platforms?

- Not at all concerned
- Slightly concerned
- Moderately concerned
- Very concerned
- Extremely concerned

AI Experiment Phase

Instructions to Participants:

Participants will be shown a series of 3–5 mock-up ads tailored to different groups:

- **Non-personalised marketing** (generic ads)
- **Basic AI-personalised marketing** (*e.g.*, name, location)
- **Deep AI-personalised marketing** (*e.g.*, purchase history, browsing behaviour, preferences)

Perceived AI Personalisation (Pre-exposure to ads)

1. How personalised do you think the ads you will view are going to be?

- Not at all personalised
- Slightly personalised
- Moderately personalised
- Very personalised
- Extremely personalised

2. Which of the following do you think the ads will be based on? (Select all that apply):

- Location
- Name
- Purchase history
- Browsing behaviour
- Preferences
- No personalisation

Post-test Survey (Perceived Algorithmic Intimacy, Trust, Brand Loyalty)

1. Perceived Algorithmic Intimacy (Adapted from McKnight et al., 2002)

Please rate the following statements on a scale from 1 = Strongly Disagree to 5 = Strongly Agree:

- "The brand seems to understand my personal preferences."

- "The ads feel like they are tailored specifically for me."
- "I feel a connection with the brand through these ads."
- "The level of personalisation in the ads feels appropriate."
- "The ads made me feel understood by the brand."

3. Trust in Brand (McKnight *et al.*, 2002 Trust Scale)

Please rate the following statements on a scale from 1 = Strongly Disagree to 5 = Strongly Agree:

- "I trust this brand."
- "I believe this brand will deliver on its promises."
- "I feel confident that this brand is reliable."
- "This brand has a good reputation for honesty."

3. Brand Loyalty (Oliver, 1999)

Please rate the following statements on a scale from 1 = Strongly Disagree to 5 = Strongly Agree:

- "I prefer to use the products of this company."
- "I think this company has the best offers in the present market."
- "I prefer to buy this brand instead of other brands."
- "I bought this brand because I really like it."
- "I am pleased to buy this brand instead of other brands."
- "I feel more attached to this brand than to other brands."
- "I am more interested in this brand than other brands."

4. AI Exposure and Awareness (Gao & Liang, 2025)

- I prefer purchasing my clothes based on AI recommendations
- I prefer doing virtual try-ons before purchasing any clothing product.
- I know how AI works while giving me personalised clothing recommendations
- I become loyal to the brand that sustainably and carefully uses AI in the clothing industry

5. Privacy Concerns (Kudapa, 2024)

- I feel uncomfortable knowing that my data is collected to show me personalised recommendations for buying clothes.
- I feel uneasy that my personal information and data can be shared by the clothing brands.
- With the increasing use of AI, the data and security concerns need to be resolved for the clothing industry.

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