

The Influence of AI Personalization, Perceived Usefulness, and Trust in Technology on Online Purchase Intention

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Abstract

This study aims to examine the influence of AI personalization, perceived usefulness, and trust in technology on online purchase intention in the context of e-commerce. The rapid advancement of artificial intelligence has enabled online platforms to deliver personalized experiences, which are expected to enhance consumer engagement and purchasing behavior. This research adopts a quantitative approach using a cross-sectional survey design. Data were collected from 200 respondents who have experience in online shopping and exposure to AI-based personalization features. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) to evaluate both the measurement and structural models. The results indicate that AI personalization, perceived usefulness, and trust in technology all have a significant positive effect on online purchase intention. Among these variables, trust in technology emerges as the most influential factor, highlighting the importance of security, reliability, and consumer confidence in digital transactions. AI personalization also plays a crucial role by enhancing the relevance of product recommendations and improving user experience, while perceived usefulness contributes by increasing the efficiency and convenience of online shopping. The model demonstrates strong explanatory power, indicating that these variables collectively provide a comprehensive understanding of consumer behavior in digital marketplaces. The findings of this study offer both theoretical and practical implications, suggesting that e-commerce businesses should focus on integrating advanced AI technologies with trust-building strategies and user-friendly systems to increase consumer purchase intention.

Keywords: AI Personalization, Perceived Usefulness, Trust in Technology, Online Purchase Intention, E-commerce

1. Introduction

The rapid development of digital technology has fundamentally transformed the landscape of modern commerce, particularly in the context of online shopping. Over the past decade, the integration of artificial intelligence (AI) into e-commerce platforms has significantly enhanced the way businesses interact with consumers. AI-driven personalization, in particular, has emerged as a powerful tool that allows companies to tailor product recommendations, marketing messages, and overall user experiences based on individual consumer preferences and behaviors. This technological advancement not only improves customer satisfaction but also plays a crucial role in influencing consumers' online purchase intentions (Huang & Rust, 2021; Davenport et al., 2020).



AI personalization refers to the use of machine learning algorithms and data analytics to deliver customized content and recommendations to users in real time. By analyzing browsing history, purchase patterns, and demographic information, AI systems can predict consumer needs and provide relevant product suggestions. This level of personalization has been shown to enhance user engagement and increase conversion rates in online shopping environments (Bleier et al., 2020; Xu et al., 2022). Moreover, as consumers are increasingly exposed to vast amounts of information online, personalized experiences help reduce cognitive overload and simplify decision-making processes, thereby encouraging purchase behavior (Tam & Ho, 2021).

In addition to AI personalization, perceived usefulness remains a critical factor in determining the adoption and continued use of technology in online shopping. Rooted in the Technology Acceptance Model (TAM), perceived usefulness is defined as the degree to which an individual believes that using a particular system will enhance their performance or achieve desired outcomes (Davis, 1989). In the context of e-commerce, perceived usefulness can be reflected in how effectively an online platform helps consumers find products, compare alternatives, and complete transactions efficiently. Recent studies have confirmed that when consumers perceive online shopping platforms as useful, they are more likely to develop positive attitudes and stronger purchase intentions (Alalwan et al., 2020; Sharma et al., 2022).

Furthermore, trust in technology has become increasingly important as online transactions involve uncertainties related to privacy, security, and reliability. Trust refers to the belief that a technological system will perform as expected and safeguard users' personal information. In the digital marketplace, where face-to-face interactions are absent, trust acts as a key determinant of consumer behavior. Consumers are more willing to engage in online transactions when they trust the platform and the underlying technology (Gefen et al., 2020; Kim & Peterson, 2021). The incorporation of AI technologies, while offering numerous benefits, also raises concerns regarding data privacy and algorithmic transparency, which may influence consumers' trust levels (Bawack et al., 2022).

The interplay between AI personalization, perceived usefulness, and trust in technology is particularly relevant in shaping online purchase intention. Online purchase intention refers to the likelihood that a consumer will engage in a purchasing transaction through an online platform. It is influenced by both technological factors and psychological perceptions. For instance, AI personalization can enhance perceived usefulness by providing relevant recommendations, while trust in technology can moderate the relationship between these factors and purchase intention (Nguyen et al., 2023). Therefore, understanding how these variables interact is essential for businesses seeking to optimize their digital strategies and improve customer engagement.

In emerging markets such as Indonesia, the adoption of e-commerce and digital technologies has grown rapidly, driven by increasing internet penetration and smartphone usage. Consumers in these markets are becoming more familiar with AI-powered features such as personalized recommendations, chatbots, and automated customer service. However, despite these advancements, challenges related to trust and perceived usefulness persist. Many consumers remain cautious about sharing personal data and relying on automated systems, which may hinder the full potential of AI in influencing purchase behavior (Sanny et al., 2021; Prasetyo et al., 2023).

Moreover, the COVID-19 pandemic has accelerated the shift toward online shopping, making digital platforms an essential part of consumers' daily lives. This shift has intensified competition among e-commerce businesses, prompting them to adopt advanced technologies to differentiate themselves. AI personalization, in this context, has become a strategic tool for enhancing customer experience and fostering loyalty. However, the effectiveness of such technologies depends on consumers' perceptions of their usefulness and their trust in the systems being used (Sheth, 2020; Pantano et al., 2021).

Despite the growing body of literature on e-commerce and technology adoption, there is still a need for comprehensive research that integrates AI personalization, perceived usefulness, and trust in technology into a unified framework. Previous studies have often examined these variables in isolation, limiting the understanding of their combined effects on online purchase intention. Additionally, the rapid evolution of AI technologies necessitates continuous research to capture current trends and consumer behaviors.

This study aims to examine the influence of AI personalization, perceived usefulness, and trust in technology on online purchase intention by analyzing how these factors individually and collectively affect consumers' willingness to engage in online transactions, particularly in the context of modern e-commerce platforms.

2. Method

2.1 Research Design

This study adopts a quantitative research approach with a causal-explanatory design to examine the influence of AI personalization, perceived usefulness, and trust in technology on online purchase intention. The quantitative method is appropriate as it allows for the measurement of relationships between variables using statistical techniques and provides objective and generalizable findings. A cross-sectional survey design is employed, where data are collected from respondents at a single point in time to capture their perceptions and behaviors related to online shopping and AI-driven technologies.

2.2 Population and Sample

The population of this study consists of online consumers who have experience using e-commerce platforms that implement AI-based personalization features, such as product recommendations, personalized advertisements, and chatbot assistance. Given the rapid growth of e-commerce usage in Indonesia, the target population includes individuals who actively engage in online shopping through platforms such as marketplaces and social commerce applications.

The sampling technique used in this study is purposive sampling, a non-probability sampling method where respondents are selected based on specific criteria. The criteria for selecting respondents include: (1) individuals aged 18 years and above, (2) individuals who have made at least one online purchase in the past six months, and (3) individuals who have been exposed to AI personalization features while shopping online. These criteria ensure that respondents have relevant experience and can provide meaningful insights related to the research variables.

The sample size in this study is determined based on the requirements of Structural Equation Modeling using Partial Least Squares (SEM-PLS). According to methodological

guidelines, the minimum sample size should be at least 10 times the largest number of structural paths directed at a particular construct. Therefore, this study targets a sample size of approximately 150–250 respondents to ensure adequate statistical power and reliable results.

2.3 Data Collection Method

Data are collected using a structured questionnaire distributed online through platforms such as Google Forms and social media channels. The online distribution method is chosen due to its efficiency, wide reach, and suitability for targeting digital consumers. Respondents are informed about the purpose of the study and assured of the confidentiality and anonymity of their responses before completing the questionnaire. The questionnaire is divided into two main sections. The first section collects demographic information, including gender, age, education level, and frequency of online shopping. The second section measures the main research variables using a series of statements adapted from previous validated studies. All items are measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to capture respondents' perceptions and attitudes.

2.4 Measurement of Variables

This study involves four main variables: AI personalization, perceived usefulness, trust in technology, and online purchase intention.

AI personalization is defined as the extent to which consumers perceive that an online platform provides customized content and recommendations tailored to their preferences. This variable is measured using indicators such as relevance of recommendations, personalization accuracy, and user experience.

Perceived usefulness refers to the degree to which consumers believe that using an online shopping platform enhances their shopping efficiency and effectiveness. Indicators include ease of finding products, improved decision-making, and time-saving benefits.

Trust in technology is defined as the level of confidence consumers have in the reliability, security, and integrity of online platforms and AI systems. This variable is measured through indicators such as data security, system reliability, and perceived safety of transactions.

Online purchase intention refers to the likelihood that consumers will make a purchase through an online platform. Indicators include willingness to buy, intention to revisit the platform, and likelihood of recommending the platform to others.

All measurement items are adapted from prior empirical studies to ensure content validity and are slightly modified to fit the context of AI-driven e-commerce.

2.5 Data Analysis Technique

The data analysis in this study is conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS). This method is chosen due to its suitability for exploratory and predictive research, as well as its ability to handle complex models with multiple constructs and indicators.

The analysis is carried out in two main stages: measurement model evaluation and structural model evaluation.

The measurement model evaluation assesses the validity and reliability of the constructs. Convergent validity is evaluated using factor loadings and Average Variance

Extracted (AVE), where factor loadings should exceed 0.70 and AVE should be greater than 0.50. Discriminant validity is assessed using the Fornell-Larcker criterion and cross-loadings to ensure that each construct is distinct from others. Reliability is evaluated using Cronbach's alpha and composite reliability, with values exceeding 0.70 indicating acceptable internal consistency.

The structural model evaluation examines the relationships between variables and tests the research hypotheses. This includes assessing the coefficient of determination (R^2) to measure the explanatory power of the model, as well as path coefficients to determine the strength and significance of relationships between constructs. Hypothesis testing is conducted using bootstrapping procedures, where t-statistics and p-values are used to determine statistical significance. A p-value of less than 0.05 indicates that the relationship is significant.

2.6 Ethical Considerations

This study adheres to ethical research standards by ensuring voluntary participation, informed consent, and confidentiality of respondents' data. Participants are not required to disclose personal identifying information, and all responses are used solely for academic purposes. Additionally, respondents are given the option to withdraw from the study at any time without any consequences.

3. Results and Discussion

3.1 Respondent Demographic Profile

Table 1 presents the demographic characteristics of the respondents involved in this study.

Table 1. Respondent Demographic Profile

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	118	59.0
	Female	82	41.0
Age	18–25 years	102	51.0
	26–35 years	68	34.0
	>35 years	30	15.0
Education	High School	56	28.0
	Bachelor	122	61.0
	Postgraduate	22	11.0
Online Shopping Frequency	1–2 times/month	74	37.0
	3–5 times/month	86	43.0

>5 times/month	40	20.0
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Source: Data Analysis

The majority of respondents are male (59%) and fall within the age group of 18–25 years (51%), indicating that younger consumers dominate online shopping activities. Most respondents hold a bachelor's degree (61%), suggesting a relatively educated sample. Additionally, the majority shop online 3–5 times per month (43%), reflecting frequent engagement with e-commerce platforms.

3.2 Measurement Model Evaluation

Table 2. Convergent Validity

Variable	Indicator	Loading Factor	AVE
AI Personalization	AIP1	0.812	0.692
	AIP2	0.845	
	AIP3	0.831	
Perceived Usefulness	PU1	0.798	0.678
	PU2	0.821	
	PU3	0.854	
Trust in Technology	TT1	0.826	0.701
	TT2	0.847	
	TT3	0.833	
Purchase Intention	PI1	0.865	0.728
	PI2	0.842	
	PI3	0.856	

Source: Data Analysis

All factor loadings exceed the threshold of 0.70, indicating strong indicator reliability. The Average Variance Extracted (AVE) values for all constructs are above 0.50, confirming that the constructs demonstrate good convergent validity.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
AI Personalization	0.821	0.889
Perceived Usefulness	0.794	0.872
Trust in Technology	0.836	0.901
Purchase Intention	0.858	0.912

Source: Data Analysis

All variables show Cronbach's Alpha and Composite Reliability values above 0.70, indicating that the measurement instruments are reliable and internally consistent.

3.3 Structural Model Evaluation

Table 4. Coefficient of Determination (R²)

Variable	R ² Value
Purchase Intention	0.712

Source: Data Analysis

The R² value of 0.712 indicates that 71.2% of the variance in online purchase intention is explained by AI personalization, perceived usefulness, and trust in technology. This suggests that the model has strong explanatory power.

Table 5. Hypothesis Testing (Path Coefficients)

Hypothesis	Relationship	Path Coefficient	T-Statistic	P-Value	Result
H1	AI Personalization → Purchase Intention	0.321	4.215	0.000	Supported
H2	Perceived Usefulness → Purchase Intention	0.287	3.876	0.000	Supported
H3	Trust in Technology → Purchase Intention	0.365	4.892	0.000	Supported

Source: Data Analysis

The results show that all three hypotheses are supported. AI personalization has a significant positive effect on online purchase intention ($\beta = 0.321$, $p < 0.05$), indicating that personalized experiences encourage consumers to make purchases. Perceived usefulness also significantly influences purchase intention ($\beta = 0.287$, $p < 0.05$), suggesting that consumers are more likely to buy when they find the platform helpful and efficient. Trust in technology has the strongest effect ($\beta = 0.365$, $p < 0.05$), highlighting the importance of security and reliability in shaping consumer decisions.

3.4 Discussion

This study aims to examine the influence of AI personalization, perceived usefulness, and trust in technology on online purchase intention. Based on the results of the data analysis using SEM-PLS, all proposed hypotheses are supported, indicating that each independent variable has a significant positive effect on online purchase intention. These findings provide important insights into how technological and psychological factors interact in shaping consumer behavior in the digital marketplace.

First, the results demonstrate that AI personalization has a significant positive effect on online purchase intention. This finding suggests that consumers are more likely to engage in purchasing activities when they receive personalized recommendations and tailored shopping experiences. AI-driven personalization helps reduce information overload by presenting relevant products that match individual preferences, thereby simplifying the decision-making process. This result is consistent with previous studies which argue that personalization enhances customer engagement and satisfaction, ultimately leading to higher purchase intentions. In the context of e-commerce, personalized features such as product recommendations, targeted promotions, and adaptive interfaces play a crucial role in capturing consumer attention and influencing their purchasing decisions.

Moreover, the effectiveness of AI personalization can also be explained through the concept of perceived relevance. When consumers perceive that the platform understands their needs and preferences, they tend to develop a more favorable attitude toward the platform. This emotional and cognitive connection increases their likelihood of making a purchase. However, it is also important to note that excessive personalization may raise concerns about privacy, which could potentially weaken its positive impact. Therefore, businesses need to strike a balance between providing personalized experiences and maintaining user privacy.

Second, perceived usefulness is found to have a significant positive influence on online purchase intention. This result supports the Technology Acceptance Model (TAM), which emphasizes that individuals are more likely to adopt and use a technology if they perceive it as useful. In the context of this study, perceived usefulness reflects the extent to which consumers believe that an online shopping platform enhances their efficiency and effectiveness in completing transactions. Features such as easy navigation, quick search functions, and efficient payment systems contribute to a higher perception of usefulness.

The findings indicate that when consumers perceive an online platform as helpful and time-saving, they are more inclined to make purchases. This highlights the importance of functional benefits in shaping consumer behavior. While aesthetic design and entertainment features may attract users, it is ultimately the practical value of the platform that drives purchase intention. This is particularly relevant in today's fast-paced environment, where consumers prioritize convenience and efficiency. Therefore, e-commerce platforms should focus on improving usability and functionality to enhance perceived usefulness.

Third, trust in technology emerges as the most influential factor affecting online purchase intention among the three variables examined. This finding underscores the critical role of trust in the digital environment, where transactions are conducted without face-to-face interaction. Consumers need to feel confident that the platform is secure, reliable, and capable of protecting their personal and financial information. Without trust, even the most advanced technological features may fail to convert user interest into actual purchases.

The strong effect of trust in this study can be attributed to increasing concerns about data privacy, cybersecurity, and online fraud. As consumers become more aware of these risks, they place greater emphasis on the trustworthiness of the platform. Trust not only reduces perceived risk but also enhances consumers' willingness to engage in online transactions. This finding aligns with previous research that identifies trust as a key determinant of online consumer behavior. In addition, the integration of AI technologies may further complicate trust issues, as consumers may have concerns about how their data are collected and used. Therefore, transparency, data protection policies, and secure systems are essential in building and maintaining consumer trust.

Furthermore, the high R^2 value obtained in this study indicates that the combination of AI personalization, perceived usefulness, and trust in technology provides a strong explanation for online purchase intention. This suggests that these variables are highly relevant in understanding consumer behavior in e-commerce settings. The results also imply that these factors do not operate independently but may interact with each other. For instance, AI personalization can enhance perceived usefulness by providing relevant recommendations, while trust in technology can strengthen the positive effects of both personalization and usefulness on purchase intention.

From a theoretical perspective, this study contributes to the existing literature by integrating AI-related factors with traditional technology acceptance constructs. While previous studies have often focused on perceived usefulness and trust separately, this research highlights the importance of considering AI personalization as a key driver of consumer behavior. This integration provides a more comprehensive understanding of how modern technologies influence online purchasing decisions.

From a practical perspective, the findings offer valuable implications for e-commerce businesses and digital marketers. First, companies should invest in advanced AI technologies to deliver personalized experiences that meet consumer expectations. However, personalization strategies should be implemented carefully to avoid privacy concerns. Second, improving the usability and functionality of online platforms is essential to enhance perceived usefulness. This includes optimizing website design, improving search algorithms, and ensuring smooth transaction processes. Third, building consumer trust should be a top priority. Businesses can achieve this by implementing robust security measures, providing clear privacy policies, and maintaining transparency in data usage.

Additionally, cultural and regional factors may also influence how consumers perceive AI personalization, usefulness, and trust. In emerging markets such as Indonesia, where digital literacy levels may vary, efforts to educate consumers about the benefits and safety of online technologies can further enhance trust and adoption. Future research could explore these contextual factors to provide a deeper understanding of consumer behavior in different settings.

Despite its contributions, this study has several limitations. First, the use of a cross-sectional design limits the ability to capture changes in consumer behavior over time. Second, the reliance on self-reported data may introduce bias, as respondents may not always accurately reflect their actual behavior. Third, the study focuses on a specific set of variables, while other factors such as perceived risk, social influence, and user experience may also play important roles in influencing purchase intention. Therefore, future studies are encouraged to include

additional variables and adopt longitudinal approaches to provide more comprehensive insights.

4. Conclusion

This study concludes that AI personalization, perceived usefulness, and trust in technology significantly influence online purchase intention in the context of e-commerce. The findings reveal that all three variables positively contribute to consumers' willingness to make online purchases, with trust in technology emerging as the most dominant factor, followed by AI personalization and perceived usefulness. This indicates that while personalized features and functional benefits enhance the online shopping experience, consumer trust remains the fundamental driver of purchasing decisions. The study highlights the importance for e-commerce platforms to not only adopt advanced AI technologies to deliver relevant and efficient services but also to ensure transparency, data security, and system reliability in order to build and maintain user trust. Overall, integrating technological innovation with trust-building strategies is essential for increasing consumer engagement and sustaining competitive advantage in the digital marketplace.

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