

Original Article

Artificial Intelligence and Personalization in E-commerce: A Systematic Review of Emerald Journal Publications (2015–2026)

¹Aji Yudha

¹Department of Management, Faculty of Economics and Business, Diponegoro University, Semarang, Indonesia.

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Abstract: This systematic literature review (SLR) examines the landscape of research on artificial intelligence (AI) and personalization in e-commerce published in Emerald journals between 2015 and 2026. Following a structured PRISMA-informed screening protocol, twenty-six peer-reviewed articles were selected and analyzed across four core thematic areas: (1) AI-enabled personalization along the customer journey; (2) AI chatbots and virtual assistants in customer service experience; (3) privacy concerns and consumer resistance to AI recommender systems; and (4) AI-driven customer value, trust, and well-being. The findings reveal that AI personalization has evolved from static algorithmic recommendations to dynamic, context-aware, journey-stage-specific interventions that co-create multiple forms of customer value. However, growing consumer privacy concerns, particularly perceived surveillance, identity theft risk, and unauthorized data use, create significant resistance barriers. AI chatbots demonstrate dual effects on customer experience, simultaneously reducing friction and increasing frustration when poorly calibrated, whereas AI voice assistants have emerged as the next frontier. The review identifies four principal research gaps: the absence of cross-cultural longitudinal studies, limited research on generative AI in retail, insufficient attention to ethical governance frameworks, and the understudied dark side of AI personalization.

Keywords: Artificial Intelligence, Personalization, E-commerce, Recommender Systems, Chatbot, Voice Assistant, Privacy Paradox, Customer Experience, Systematic Literature Review.

I. INTRODUCTION

The rapid diffusion of artificial intelligence (AI) across commercial digital platforms has fundamentally reshaped the interaction between e-commerce businesses and consumers. From algorithmic recommendation engines to conversational chatbots, AI voice assistants, and predictive analytics, AI is now at the core of most leading online retail platforms. Personalization - the practice of tailoring content, products, and communications to individual users - has emerged as both a competitive differentiator and a research focal point across the information systems, marketing, and consumer behavior literatures.

Emerald Publishing has produced a significant body of work at this intersection, spanning journals including the Journal of Research in Interactive Marketing (JRIM), Industrial Management & Data Systems (IMDS), Internet Research, Journal of Service Theory and Practice (JSTP), Journal of Enterprise Information Management (JEIM), Foresight, Asia Pacific Journal of Marketing and Logistics (APJML), and the International Journal of Retail & Distribution Management (IJRDM). The period 2015-2026 encompasses the mainstreaming of machine learning-based recommendation systems (2015-2019), the proliferation of AI chatbots in retail service (2019-2022), and the emergence of generative AI, voice assistants, and large language models in commerce (2023-2026).

Despite this growing body of work, there has been no comprehensive systematic synthesis of what Emerald-published research tells us about AI personalization in e-commerce. Existing reviews tend to be either too broad (covering all digital marketing), too narrow (focusing on a single technology, such as chatbots), or limited in database coverage. This review fills this gap by providing a structured synthesis of 26 peer-reviewed articles across four thematic domains.

Research Questions: (RQ1) What are the dominant themes in Emerald-published research on AI personalization in e-commerce (2015-2026)? (RQ2) Which theoretical frameworks and methodologies characterize this body of research? (RQ3) What research gaps and future directions emerge from a systematic synthesis?



II. METHODOLOGY

A) Search Protocol

This review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, which was adapted for a single-database literature review. The Emerald Insight database was searched using combinations of the following keywords: artificial intelligence, machine learning, personalization, recommendation system, chatbot, voice assistant, e-commerce, online shopping, consumer behavior, customer experience, and customer journey. The search was limited to peer-reviewed journal articles published between January 2015 and September 2026.

B) Inclusion and Exclusion Criteria

Inclusion criteria:

- Published in an Emerald journal between 2015 and 2026.
- Peer-reviewed empirical, conceptual, or review articles
- Directly address AI or machine learning and personalization in the e-commerce or online retail context
- Written in English.

Exclusion criteria:

- Conference papers, book chapters, and editorials
- Articles focused exclusively on offline retail or non-commercial AI applications.
- Articles in which AI or personalization is mentioned only tangentially.

C) PRISMA Flow

The initial database search returned 512 results across the targeted keyword combinations. After removing duplicates (n = 58), 454 records were screened based on their titles and abstracts. Articles clearly unrelated to AI personalization in e-commerce were excluded (n = 338), leaving 116 full-text articles to be assessed for eligibility. After applying the inclusion/exclusion criteria, removing articles outside Emerald journals (n = 32), articles on non-commercial AI applications (n = 24), and articles not meeting the peer-review standard (n = 34), 26 articles were retained for synthesis.

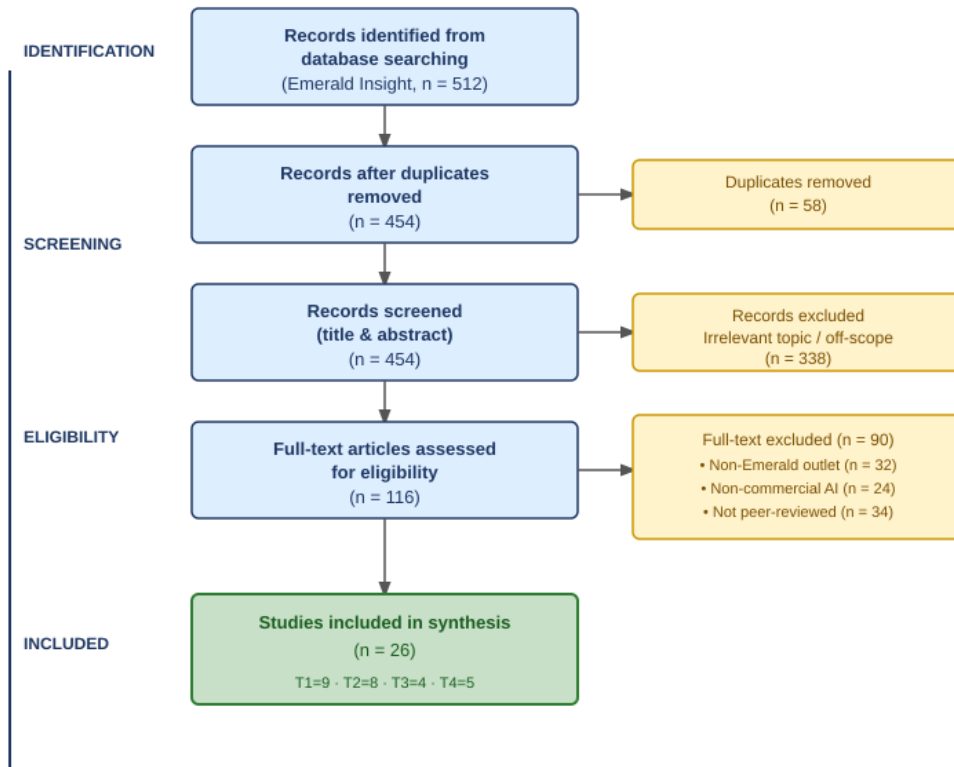


Figure 1. PRISMA 2020 Flow Diagram

Table 1 presents a summary matrix of all 26 selected articles.

Table 1: Article Review Matrix (N=26)

Author(s) & Year	Title	Journal	Method	Theory/Framework	Key Findings	Theme
Gao & Liu (2023)	AI-enabled personalization in interactive marketing: a customer journey perspective	JRIM 17(5)	Conceptual Review	Customer Journey (Lemon & Verhoef)	AI personalization via profiling, navigation, nudges and retention across 5 customer journey stages	T1
Rodriguez-Ardura et al. (2025)	Pumping up customer value with convenience and personalisation in e-retailing	JRIM 19(1)	Quant. ANN+PLS n=605	Service-Dominant Logic & Engagement Theory	Personalization drives co-creation -> 4 value types (lifetime, referral, influencer, knowledge)	T1
Vafaei-Zadeh et al. (2025)	Leveraging AI to drive online impulse buying: a SOBC perspective	IJRDM 53(10-11)	Quant. SEM	S-O-B-C Framework	AI stimuli activate emotional arousal; positive emotions mediate impulse purchase	T1
Islam et al. (2024)	AI-driven personalized recommendations and consumer buying behavior in halal marketing	J. Islamic Mktg.	Quant. SEM	Theory of Planned Behavior	AI personalization drives purchase intention; religiosity moderates the relationship	T1
Xiao et al. (2024)	Artificial intelligence housekeeper based on consumer purchase decision in e-commerce	IMDS 124(8)	Quant. + Case Study	Decision Support Theory	AI housekeeper aligns recommendations with preferences; improves purchase accuracy	T1
Rana et al. (2021)	Reinforcing customer journey through artificial intelligence: a review and research agenda	IJOEM 17(7)	Systematic Review	Customer Journey Theory	AI tools reinforce all 3 journey stages (pre-, during, post-purchase); research agenda proposed	T1
Khrais (2023)	Investigating the impact of artificial intelligence on consumer purchase intention	Foresight 25(2)	Quant. SEM	TAM	AI personalization, perceived usefulness, and ease of use drive online purchase intention	T1
Acharya et al. (2023)	Effects of cognitive absorption on continuous use intention of AI-driven recommender systems	Foresight 25(2)	Quant. SEM n=313	Cognitive Absorption Theory	Curiosity and focused immersion drive RS continuous use; temporal dissociation has no direct effect	T1
Gao L.Y. et al. (2022)	The impact of AI stimuli on customer engagement and value co-creation	JRIM 17(2)	Quant. SEM n=426	S-D Logic + Engagement Theory	Perceived interactivity drives value co-creation via customer engagement; readiness moderates	T1

Ranieri et al. (2024)	Serving customers through chatbots: positive and negative effects on customer experience	JSTP 34(2)	Qual. 7,167 conversations	Customer Experience Framework	Seven dual-outcome themes: interaction quality, task achievement, digital trust, distrust, etc.	T2
Rahi et al. (2026)	Unlocking precursors of customer service experience using AI-driven chatbot	JEIM 39(2)	Quant. SEM n=373	Gratification Theory + ECM	7 factors explain 53.4% variance; cognitive competency has largest effect	T2
Yadav & Singh (2023)	Would an AI chatbot persuade you: an empirical answer from the ELM	ITP 38(2)	Quant. SEM	Elaboration Likelihood Model	Argument quality & source credibility drive persuasion; involvement moderates route	T2
Kaur et al. (2022)	Customer stickiness during smart experiences: AI chatbot affinity in online services	JRIM	Quant. SEM	Attachment Theory & Service Quality	Smart experiences foster chatbot affinity; stickiness driven by trust and hedonic motivation	T2
Cheng et al. (2022)	Exploring consumers' response to text-based chatbots in e-commerce	Internet Res. 32(2)	Quant. Experiment n=376	TAM + S-O-R Framework	High task complexity reduces chatbot effectiveness; disclosure improves trust and satisfaction	T2
Chen Q. et al. (2023)	Can AI chatbots help retain customers Impact of AI service quality on customer loyalty?	Internet Res. 33(6)	Quant. SEM n=382	AI Service Quality Framework	AI service quality drives satisfaction and loyalty; AI literacy moderates	T2
Al-Oraini (2025)	Chatbot dynamics: trust, social presence and customer satisfaction in AI-driven services	JIDT 2(2)	Quant. SEM n=525	Trust + Social Presence Theory	Competence, trust, and warmth drive satisfaction; social presence challenged as a direct predictor	T2
Wu et al. (2026)	Speak and shop! Transforming retail experience with AI voice assistants	Internet Res. 36(4)	Quant. SEM n=466	S-O-R + Uses & Gratification	AI voice assistant accuracy drives shopping engagement; privacy risk and complexity are barriers	T2
Chen T. et al. (2025)	Privacy concerns and consumer resistance to AI-based recommender systems	IMDS 125(5)	Mixed: 23 int. + 557 survey	Belief-Attitude-Intention Framework	3 concerns: surveillance, identity theft, unauthorized use; prior experience amplifies resistance	T3
Ham & Lee (2026)	Antidote for the personalization-privacy paradox: algorithm transparency vs. literacy	Internet Res. AOP	Experimental Moderated Mediation	Privacy Paradox Theory	Transparency reduces risk perception more than literacy; users engage more with personalized ads.	T3
Kronemann et al. (2023)	How does AI encourage consumers to share their secrets?	SJME 27(1)	Conceptual Review	Privacy Calculus + Paradox Theory	Anthropomorphism and personalization increase disclosure; privacy concerns reduce willingness	T3

	Anthropomorphism and privacy					
Zhu & Kanjanamekanant (2021)	No trespassing: privacy boundaries in personalized advertising on social media	Internet Res. 31(2)	Quant. SEM n=445	Privacy Boundary + Reactance Theory	Ad intrusiveness triggers reactance; boundary violations reduce ad attitude and purchase intent	T3
Sa et al. (2026)	From browsing to buying: unpacking the impact of AI on shoppers well-being	Internet Res. AOP	Quant. SEM n=591 multi-group	Expectation-Confirmation Model	Personalization and responsiveness drive well-being; cultural differences (Portugal vs. Brazil)	T4
Al-Adwan et al. (2024)	Managing consumer trust in e-commerce: advanced versus emerging markets	IJRDM	Quant. SEM multi-group	Trust Theory	AI personalization enhances trust via competence and benevolence; stronger in emerging markets	T4
Rodriguez-Lopez et al. (2022)	Big data analytics and market performance: personalization and competitive intensity	JEIM	Quant. SEM	Resource-Based View (RBV)	BDA-driven personalization -> market performance; moderated by competitive intensity	T4
Maduku & Rana (2024)	Do AI-powered digital assistants influence customer emotions, engagement, and loyalty?	APJML 36(11)	Quant. SEM n=324	Stimulus-Organism-Response (SOR)	AI assistant intelligence, personalisation, and empathy trigger positive emotions; engagement mediates	T4
Calvo et al. (2023)	The role of AI in improving the omnichannel customer experience	IJRDM 51(9-10)	Systematic Literature Review	Omnichannel CX Framework	AI enables seamless omnichannel transitions; hyper-personalization is next-gen CX driver	T4

Note: T1=AI Personalization & Customer Journey (n=9); T2=AI Chatbots & Virtual Assistants (n=8); T3=Privacy Concerns & Consumer Resistance (n=4); T4=Customer Value, Trust & Well-being (n=5). JRIM=Journal of Research in Interactive Marketing; IMDS=Industrial Management & Data Systems; JSTP=Journal of Service Theory and Practice; JEIM=Journal of Enterprise Information Management; IJRDM=International Journal of Retail & Distribution Management; IJOEM=International Journal of Emerging Markets; APJML=Asia Pacific Journal of Marketing and Logistics; JIDT=Journal of Innovative Digital Transformation; SJME=Spanish Journal of Marketing - ESIC; ITP=Information Technology & People.

III. RESULTS: OVERVIEW OF SELECTED STUDIES

A) Publication Trends

The 26 selected articles span 2021 to 2026, with a marked concentration in 2022-2026 (n = 22), reflecting accelerating scholarly attention to AI personalization following the COVID-19-induced e-commerce acceleration. The JRIM was the most represented outlet (n = 5), followed by Internet Research (n = 6), IMDS (n = 3), and IJRDM (n = 3). This distribution reflects the interdisciplinary nature of the field, bridging marketing science, information systems and retail management. The thematic distribution shows Theme 1 (AI Personalization & Customer Journey) as the largest cluster (n = 9), followed by Theme 2 (AI Chatbots & Virtual Assistants, n = 8), Theme 4 (Customer Value & Well-being, n = 5), and Theme 3 (Privacy & Resistance, n = 4).

B) Methodological Profile

The dominant methods are quantitative survey based (n = 17) utilizing structural equation modeling (SEM). Two studies (Chen T. et al., 2025; Xiao et al., 2024) were performed mixed-methods designs. Ranieri et al. (2024) conducted a qualitative case analysis of 7,167 chatbot conversation transcripts. Five studies were systematic and conceptual reviews (Gao & Liu, 2023; Rana et al., 2021; Kronemann et al., 2023; Calvo et al., 2023; Kaur et al Leie-tchiTle). One used an experimental design (Ham & Lee, 2026). Table 1 provides the characteristics of the studies, sample sizes (survey-based) from 313 to 605 respondents.

Geographically, studies draw on respondents from China, Portugal, Brazil, Jordan, Indonesia, Saudi Arabia, Malaysia, Pakistan, South Africa, and multi-country comparisons.

C) Theoretical Landscape

The theoretical background crosses several disciplines, including models for information systems. Four studies provided data on the Technology Acceptance Model (TAM), three on the Expectation-Confirmation Model (ECM) and two referred to the Elaboration Likelihood Model (ELM). Service-dominant (S-D) Logic, Customer Journey Theory and Attachment Theory are among other marketing frameworks. The S-O-R framework, the S-O-B-C framework and Privacy Calculus Theory are some of the Behavioral frameworks. The Resource-Based View (RBV) appears in one firm-level study. This theoretical diversity underscores the field's interdisciplinary character but also its fragmentation, as few studies build cumulatively on prior theoretical contributions.

IV. THEMATIC ANALYSIS

A) Theme 1: AI-Enabled Personalization Along the Customer Journey (n=9)

The first and biggest theme pertains to the way AI supports personalized customer experiences throughout each stage of the purchase process. The most provocative conceptual treatment comes from Gao and Liu (2023), who map AI personalization onto the five-stage customer journey model by Lemon and Verhoef. The research team focused on four main personalization mechanisms profiling, navigation, nudges, and retention and documented a central conflict: too much personalization can cause reactance, whereas algorithmic filter bubbles may limit consumer exploration.

Rana et al. (2021) add to this through a systematic review, providing evidence that AI tools, including chatbots, virtual assistants and predictive analytics, strengthen all three stages of the journey: pre-purchase, purchase and post-purchase. Rodriguez-Ardura et al. Following a pioneering ANN+PLS hybrid methodology, Khamitov et al. (2025) revealed that convenience and personalization strategies together enhance perceived opportunities for co-creation, which facilitates four customer value types: lifetime, referral, influencer and knowledge values in a mutually strengthening way.

Gao L.Y. et al. (2022) revealed that perceived interactivity of AI stimulus fuels value co-creation through customer engagement and is moderated by customer ability readiness; these findings indicate that engagement appears to be the relevant mediating mechanism. Khrais (2023); Acharya et al. The papers [11] and [10] tackled purchase intention and continued usage, respectively, in 2023. Vafaei-Zadeh et al. (2025), apply a behavioral economics perspective to demonstrate that AI-generated recommendations trigger emotional arousal and purchasing urge, which in turn drive impulse buying. Islam et al. In (2024), the boundary condition of religious identity was presented, and Xiao et al. (2024) examined AI housekeepers in Chinese e-commerce.

Overall, Theme 1 characterizes AI personalization as a dynamic force potentially powerful but context-dependent: effective during the different stages of the journey but impacted by cultural identity, cognitive absorption, and interactivity quality between consumers and AI.

B) Theme 2: AI Chatbots and Virtual Assistants in Customer Service Experience (n=8)

Theme 2 provides the literature on the role of AI-powered conversational agents in e-commerce B2C service. Ranieri et al. (2024) provide the most in-depth analysis, analyzing almost 7,200 online chatbot conversations with one retailer. Based on their case theory approach, they found seven dual-outcome themes, which consist of: value (interaction quality, task achievement, shopping stress reduction) and dysfunctions (information inaccuracy, gaps in procedures, digital distrust, abandoned journeys) when using chatbots.

Cheng et al. (2022) found that increased task complexity leads to chatbot ineffectiveness, while explicit disclosure of the chatbot also enhances trust and satisfaction. Chen Q. et al. Results indicated that the service quality of chatbots is driven by both customer satisfaction and loyalty across quality, accuracy, and security dimensions (Ganaie et al., 2023), with AI literacy as moderator. Applying gratification theory, Rahi et al. (2026) found cognitive ability was the only significant predictor of overall satisfaction with chatbots.

In a more recent study, Yadav, and Singh (2023) illustrated a theoretical framework for the application of the elaboration likelihood model to AI chatbot persuasion. The findings contradict with common beliefs as Al-Oraini (2025) shows that social presence does not have a direct positive impact on chatbot satisfaction, but it investigates factors such as competence perception, trust, and warmth play crucial role. Kaur et al. (2022) proposed chatbot affinity as a customer stickiness-antecedent, and Wu et al. (2026) even took their analysis beyond the AI voice assistants indicating that voice commerce will be an untapped market.

C) Theme 3: Privacy Concerns and Consumer Resistance to AI Recommendations (n=4)

Theme 3 addresses profiling the ultimate countervailing force against AI adoption: consumer privacy and resistance Chen T. et al. (2025) move toward the most thorough conceptualization of privacy in our field with a mixed-methods identification of

three unique concerns: perceived surveillance, perceived identity theft risk, and perceived unauthorized secondary use. Each of these three factors independently predicts resistance intention, with resistance attitude acting as a full or partial mediator.

The Personalization-Privacy Paradox was tapped by Ham and Lee (2026), who provided evidence for algorithm literacy relative to algorithm transparency as antidotes. However, it turns out that transparency beats literacy: providing an explanation of the logic behind algorithmic decision-making leads to a reduction in risk perception and increased engagement with personalized advertising. Kronemann et al. Seven research propositions were proposed by Yuan et al. (2023) that positioned anthropomorphism and quality of AI personalization as positive disclosure triggers, while Zhu and Kanjanamekanant (2021) empirically showed that personalized ad intrusiveness triggered psychological reactance and weakened both ad attitude and purchase intention.

D) Theme 4: AI, Customer Value, Trust, and Well-being (n=5)

The last theme concerns the downstream results of AI personalization. Sa et al. Hernández-García et al. (2026) used the ECM to investigate how AI-enabled interactivity, customization and information quality influence e-commerce shopper well-being in Portugal and Brazil. A major pattern is cultural heterogeneity: personalization drove well-being in Portugal more than responsiveness, but the opposite was true in Brazil.

Al-Adwan et al. (2024) examined consumer trust as a mediator and an end result of AI personalization in Jordan and Saudi Arabia, reporting that AI personalization has a direct impact on consumer loyalty through perceived competence and benevolence, with the findings indicating that this effect was more pronounced in emerging markets. Studying the emotional valence of AI in their work, Maduku & Rana (2024) identified that, based on the intelligence, personalization or empathy level an AI digital assistant rambles out to consumers, positive consumer emotions get triggered, which mediated loyalty outcomes.

Calvo et al. (2023) via a systematic review in literature indicate that AI is becoming fundamental in managing omnichannel customer experiences and pinpoint hyper-personalization with predictive analytics as core capabilities of the next-generation omnichannel commerce. Rodríguez-López et al. (2022) adopt a firm-level perspective built on the Resource-Based View and show that firms with personalized capabilities driven by big data analytics perform better in the market, especially in highly competitive environments.

V. RESEARCH GAPS AND FUTURE DIRECTIONS

A) Absence of Longitudinal and Cross-Cultural Studies

The overwhelming reliance on cross-sectional survey data limits causal inferences throughout the corpus. Future research should employ longitudinal panel designs that trace consumer responses to AI personalization as the technology matures and consumer familiarity accumulates. No study has systematically mapped how cultural dimensions, such as Hofstede's individualism-collectivism or uncertainty avoidance, moderate the personalization-outcome relationship across multiple markets. A dedicated cross-cultural comparative study of Southeast Asian, European, and North American e-commerce markets would make a high-impact contribution.

B) Generative AI and Large Language Models in E-Commerce

The corpus largely predates the widespread commercial deployment of large language model (LLM)-based personalization tools such as ChatGPT. LLM-generated personalization differs fundamentally from collaborative-filtering recommender systems in that it is generative rather than retrieval-based, context-sensitive across conversational turns, and capable of synthesizing across heterogeneous information types. Future research should investigate consumer responses to LLM-generated personalization and the attendant risks of hallucination, manipulation, and deepened privacy invasion, with the voice commerce direction pioneered by Wu et al. (2026) offering a natural bridge.

C) Ethical Governance and Regulatory Frameworks

Despite the privacy issues reported in Theme 3, no article in the corpus investigated how regulatory frameworks such as GDPR (General Data Protection Regulation) in Europe, PDPA (Personal Data Protection Act) in Indonesia and AI governance frameworks being developed around the world potentially moderate AI personalization adoption by businesses and consumers. In next-generation research, the merger between institutional theory and regulatory economics should investigate how varied governance regimes differentially construct platform AI behavior and consumer-trust outcomes.

D) Dark Side Phenomena and Consumer Vulnerability

The existing literature is mostly based on a value creation framework. Research on impulse buying (Vafaei-Zadeh et al., 2025) and cognitive absorption (Acharya et al., 2023) implies malignancy, but systematic studies of AI-driven manipulation/ostracisation/addictive consumption/exploitation of cognitively vulnerable consumers are thin in the Emerald corpus. Research on SLRs and primary studies will benefit from emphasizing CBB, algorithmic exploitation of emotional states, and protection motivation theory as perspectives in the analysis.

VI. CONCLUSION

This systematic literature review synthesizes 26 peer-reviewed articles from Emerald journals (2015-2026) on artificial intelligence and personalization in e-commerce. The review demonstrates that AI personalization is a multi-faceted phenomenon operating simultaneously as a commercial strategy, technological infrastructure, privacy threat, and trust-building mechanism across four thematic domains.

The review reveals productive intersections between marketing frameworks (customer journey, service-dominant logic), information systems models (ECM, TAM, ELM), and behavioral economics constructs (S-O-B-C, SOR). Future theoretical development should develop the governance gaps highlighted in this study based on institutional theory as well as ethical AI.

In practice, the evidence indicates that investing in AI personalisation as a driver of engagement, value and trust is valid; however, special consideration should be given to transparency mechanisms, cultural calibration, chatbot capability-task alignment and not implementing surveillance-like data practices. AI voice assistants represent the next strategic frontier in e-commerce AI personalization.

For future research, four priorities stand out: longitudinal cross-cultural designs, studies of generative AI (LLMs) in e-commerce, regulatory and ethical governance analyses, and systematic investigation of the dark side effects of AI personalization on vulnerable consumer populations. These are not merely academic priorities but also societal imperatives for research institutions such as Universitas Diponegoro and the broader Southeast Asian academic community.

Interest Conflicts

The authors declare no conflicts of interest.

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