

The Influence of Advertising Personalization and Trust on Retail Purchase Decisions Through Gen Z Consumer Engagement in Palopo City

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Abstract

Keywords:

Personalization, Trust, Consumer Engagement, Purchasing Decisions.

This study aims to analyze the influence of personalization and trust on retail product purchasing decisions, with Gen Z consumer engagement in Palopo City as a mediator variable. The research approach used was quantitative, with data analysis using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) using SmartPLS software. Data were collected through questionnaires distributed to Generation Z respondents in Palopo City. The results showed that personalization and trust do not directly influence purchasing decisions. However, both have a positive and significant influence when mediated by consumer engagement. This finding confirms that the higher the level of consumer engagement in the interaction process with a product or service, the stronger the influence of personalization and trust in driving purchasing decisions. Thus, consumer engagement plays a key role in linking personalization and trust strategies to purchasing decisions for retail products in Palopo City. Therefore, it can be concluded that neither personalization nor trust has a direct influence on purchasing decisions, but has an indirect influence through consumer engagement with retail products in Palopo City.

INTRODUCTION

Digital technology has become a transformational force in the global business landscape, changing the way businesses interact with customers. One-way communication in marketing differs from two-way communication tailored to individual preferences. Artificial Intelligence (AI) is a crucial technology for this transformation because it enables businesses to create unique customer experiences for all customers, including retail customers (Adinta et al., 2025).

In the retail industry, AI is widely utilized to develop more effective marketing strategies, such as product recommendations and promotions based on consumer preferences. (Enderwati, 2024), found that digital-based personalization positively influences consumer trust and satisfaction in Indonesian e-commerce. This finding is reinforced by (Suryati et al., 2023), who explained that content personalization and trust are significant factors in enhancing purchase decisions. Proper personalization not only increases the relevance of marketing messages but also builds trust as the foundation for long-term relationships between brands and consumers.

This phenomenon becomes increasingly relevant when linked to the behavior of young generations, particularly Generation Z. According to We Are Social (2025), young people dominate internet usage in Indonesia. This generation has grown up in a highly connected digital environment, shows strong interest in visual and interactive content, and tends to use social media as their primary source of information and reference before making purchases. Palopo City, as one of the developing cities in South Sulawesi, also shows a significant increase in the use of digital technology by both business actors and consumers. Based on data from the Palopo City

Government (2022), many small and medium-sized enterprises have started shifting to digital platforms to expand their markets and improve business efficiency.

However, despite the increasing adoption of digital technology in Palopo City, research specifically examining how AI-based personalization strategies and consumer trust influence the purchase decisions of Generation Z remains very limited. (Febriana, 2025), found that consumer engagement plays a crucial role in strengthening the impact of personalization and trust on purchase decisions, making this variable a key element that bridges consumer interactions with digital marketing strategies. This perspective is reinforced by (Suhardi M. Anwar, 2024), who found that product quality and online customer reviews have a positive and significant effect on purchase decisions. Overall, these findings underscore that consumer engagement is an important psychological variable that connects experiences, perceived quality, and trust with actual purchasing behavior in the context of modern digital marketing.

Based on this phenomenon, this study aims to examine how personalization and trust influence retail product purchasing decisions, with consumer engagement as a mediating variable among Generation Z in Palopo City. This study is expected to provide theoretical contributions to the development of AI-based digital marketing studies, while also providing practical benefits for local retailers in formulating more personalized marketing strategies, strengthening consumer trust and increasing consumer engagement in the purchasing decision-making process.

The Stimulus-Organism-Response (S-O-R) theory, proposed by Albert Mehrabian and James A. Russell in 1974, states that a person's behavior is shaped by three main elements: stimulus (S), organism (O), and response (R). Stimulus refers to various stimuli from the environment, such as advertisements, promotions, and service experiences. Meanwhile, the organism describes the individual's internal state, including the cognitive and emotional processes that arise in response to these stimuli. Response, in turn, refers to the reactions or behaviors produced, such as loyalty or purchase decisions. In the context of digital marketing, stimuli such as personalized advertising, trust in the platform, and brand interactions can influence consumers' psychological states, ultimately driving purchasing behavior. Therefore, the S-O-R theory is used as a conceptual basis to explain the relationships between research variables in influencing purchase decisions.

Personalization is hypothesized to have a positive and significant effect on Generation Z's engagement with retail products in Palopo City, as it provides experiences perceived as unique and aligned with individual preferences. Through relevant and enjoyable experiences, consumers tend to be more active in interacting with products or brands, thereby increasing their engagement (H1).

Trust also plays an important role in enhancing engagement. Consumers feel secure and confident in product quality and believe that the seller or platform will not harm them. This is supported by research indicating that payment systems offering flexibility to buyers, such as payment after receiving the product (cash on delivery), can reduce potential losses and foster confidence in the honesty of the seller and the credibility of the e-commerce platform (Aqsa, 2018). Therefore, trust is hypothesized to have a positive and significant effect on Generation Z's engagement with retail products in Palopo City (H2).

Consumer engagement serves as a determining factor in driving purchasing behavior. Generation Z consumers who feel connected, active, and engaged tend to have a higher propensity to make purchase decisions. Based on this rationale, engagement is predicted to have a positive and significant effect on retail product purchase decisions in Palopo City (H3). In addition to engagement, personalization is also expected to have a direct effect on purchase decisions. Consumers who experience personalized interactions are more likely to be motivated to purchase

specific products; thus, personalization is anticipated to have a positive and significant effect on retail product purchase decisions in Palopo City (H4).

Trust in products and platforms, which creates a sense of security and minimizes risk, is believed not only to enhance consumer engagement but also to directly drive purchase decisions. Therefore, trust is hypothesized to have a positive and significant effect on retail product purchase decisions in Palopo City (H5), while also playing a role through consumer engagement as a mediator. When personalization and trust successfully increase engagement, this process further strengthens purchase decisions, so engagement is assumed to mediate the effect of personalization (H6) as well as trust (H7) on purchase decisions.

METHODS

This study uses a quantitative research method with an associative approach, aiming to analyze the influence of personalization and trust on retail product purchasing decisions through the involvement of Generation Z consumers in Palopo City. Data were collected using a questionnaire. The analysis technique applied in this study is Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) using the SmartPLS 3.0 application. The population of this study consists of all Generation Z consumers in Palopo City who have been exposed to retail product advertisements and have purchased retail products both online and offline. Sampling was carried out using a non-probability sampling technique with a purposive sampling method. The sample was selected using purposive sampling based on the following criteria: 1) Generation Z individuals born between 1997 and 2012; 2) Aged 17 to 28 years in 2025; 3) Have seen advertisements or made purchases of retail products both online and offline. Determining sample size follows the formula proposed by Sugiyono (2012), which is used for large populations with unknown numbers, as follows:

$$n = \frac{Z^2}{4(Moe)^2}$$

Where:

n = Sampel size

z = The required confidence level for determining the sample size set at 95% referring to the Z table (95% = 1.96).

Moe = Margin of error, or the maximum permissible error, set at 5%.

Based on this formula, the calculation of the sample size is as follows:

$$n = \frac{1.96^2}{4(Moe)^2}$$

$$n = \frac{1.96^2}{4(0.05)^2}$$

$$n = 96.04$$

Based on the calculation using the formula above, the sample size was determined to be 96.04. For convenience, the sample size was rounded up to 100 respondents. The questionnaires in this study were adapted and adopted from previous scholarly articles. The Personalization variable was measured using indicators according to Zuliawati (2025): advertisement message relevance, alignment with preferences, product information adjustment, and product recommendations. The Trust variable was measured using indicators according to Indirasari

(2019): competence, benevolence, and integrity. The Consumer Engagement variable was measured using indicators according to Ridanasti (2021): attention, enthusiasm, interaction, identification, and absorption. The Purchase Decision variable was measured using indicators according to Sari Dewi (2020): Recognition of needs and desires, information search, evaluation of purchase alternatives, purchase decision, and post purchase behavior. In total 17 indicators were used in this study. The measurement instrument employed a 5-point Likert scale, with scores ranging from (1) strongly disagree, (2) disagree, (3) somewhat agree, (4) agree, to (5) strongly agree.

RESULTS AND DISCUSSION

Overview of Respondents

Palopo City is an area with growing economic potential in the trade and modern retail sectors, supported by infrastructure development, digitalization, and high social media usage among the population, particularly Generation Z. The characteristics of Generation Z being digitally active, responsive to personalization, and highly engaged with products make them an important consumer segment for retail businesses. Given these conditions, Palopo City serves as a relevant and representative location for examining the influence of personalization, trust, and consumer engagement on purchase decisions in the era of digital marketing. Based on the distribution of questionnaires to 100 Generation Z respondents in Palopo City, the respondent characteristics are as follows:

Table 1. Table1.Characteristics Respondent

Characteristics	Category	Frequency	Percentage
Age	12 - 20 years old	19	19%
	21 - 25 years old	74	74%
	26 - 33 years old	7	7%
Total		100%	100%

Source: *SmartPLS*, 2025

Based on the table above, the questionnaire results show the age distribution of respondents. The majority of respondents were in the 21-25 years old age group, totaling 74 (74%). Next, respondents aged 12-20 years numbered 19 (19%), and the remaining respondents were in the 26-33 years old age group, totaling 7 (7%). These results indicate that the respondents are predominantly Generation Z.

At this stage, analysis is conducted to assess the quality of the external model before testing the relationships between variables in the structural model. The evaluation is conducted through several procedures, including factor loading assessment, convergent validity, and construct reliability. These procedures aim to ensure that each indicator used accurately, validly, and reliably represents the construct being measured and meets the feasibility standards in the Partial Least Squares (PLS) model. Once all criteria in the measurement model are met, the analysis continues to test the relationships between variables using the bootstrapping method.

Loading Factor

This test was conducted to assess the extent to which each indicator represents the variables used in the research instrument. The ideal value for the loading factor is 0.7, although the minimum acceptable value is generally ≥ 0.6 . The following table presents the results of the loading factor:

Table 2. Loading Factor

	Personalization (X1)	Trust (X2)	Consumer Engagement (Z)	Purchase Decision (Y)
Per1	0,772			
Per2	0,802			
Per3	0,843			
Per4	0,822			
Tru1		0,805		
Tru2		0,865		
Tru3		0,792		
Eng1			0,851	
Eng2			0,885	
Eng3			0,862	
Eng4			0,775	
Eng5			0,782	
Dec1				0,837
Dec2				0,835
Dec3				0,795
Dec4				0,914
Dec5				0,871

Source: SmartPLS, 2025

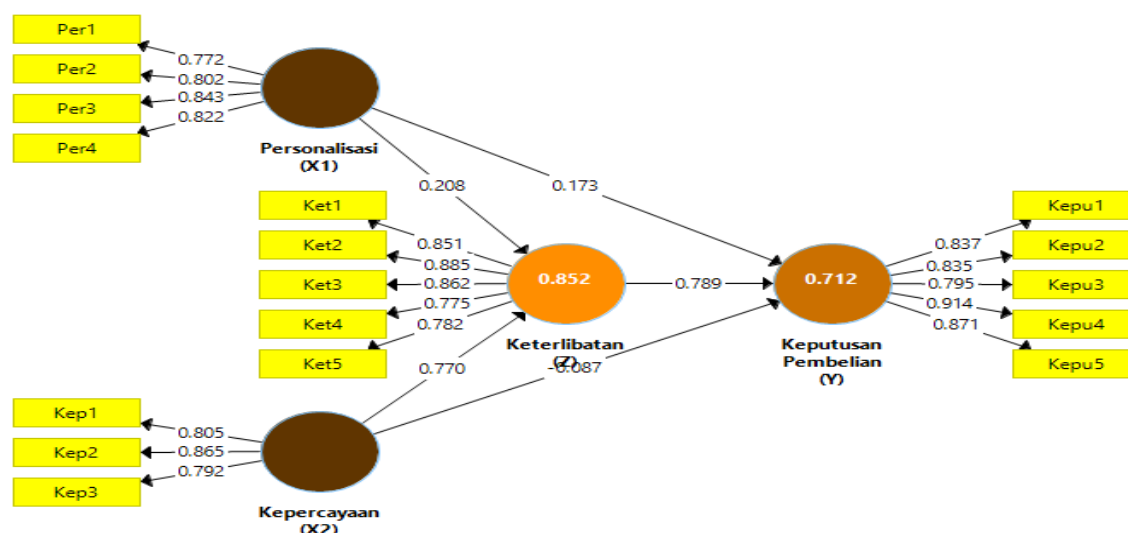


Figure 2. Loading Factor

Sumber: SmartPLS, 2025

After calculating the loading factors, it is evident that all indicators have values above the expected threshold of $>0,7$, indicating that all indicators are capable of describing their respective variables and meet the requirements to proceed to the next stage of analysis.

Convergent validity

This criterion is met if a variable can explain its indicators with an Average Variance Extracted (AVE) value of at least 0.5. Based on the analysis results in Table 3, all constructs showed AVE values above 0.5, indicating that each variable has met the validity requirements and is suitable for use in further analysis.

Tabel 3. Covergen Validity

	Average Variance Extracted (AVE)	Explanation
Personalization (X1)	0,656	Valid
Trust (X2)	0,674	Valid
Engagement (Z)	0,693	Valid
Purchase Decision (Y)	0,725	Valid

Sumber: SmartPLS, 2025

Model Reliability

This stage aims to assess the level of consistency of each indicator in representing its construct. Such consistency is reflected through the values of composite reliability and Cronbach's alpha, with a minimum threshold of $\geq 0,7$. Based on the analysis results in Table 4, All variables obtained Cronbach's alpha and composite reliability values exceeding 0.7 so all variables were suitable for use in the next analysis stage.

Tabel 4. Composite Reliability dan Cronbach's Alpha

	Cronbach's Alpha	Composite Reliability	Expl
Personalization (X1)	0,826	0,884	Reliabel
Trust (X2)	0,758	0,861	Reliabel
Engagement (Z)	0,888	0,918	Reliabel
Purchase Decision (Y)	0,905	0,929	Reliabel

Sumber: SmartPLS, 2025

Bootstrapping

After the PLS Algorithm stage is completed and all analysis criteria have been met, the process is continued with the Bootstrapping method to obtain the path coefficient value and test the significance of the influence of the independent variable (X) on the dependent variable (Y). An independent variable is declared to have a significant effect if the T-statistic value is greater than the t-table (1.983 in this study) and the P value is below 0.05. The test results are presented in Tables 5 and 6, and are displayed in Figure 3 below.

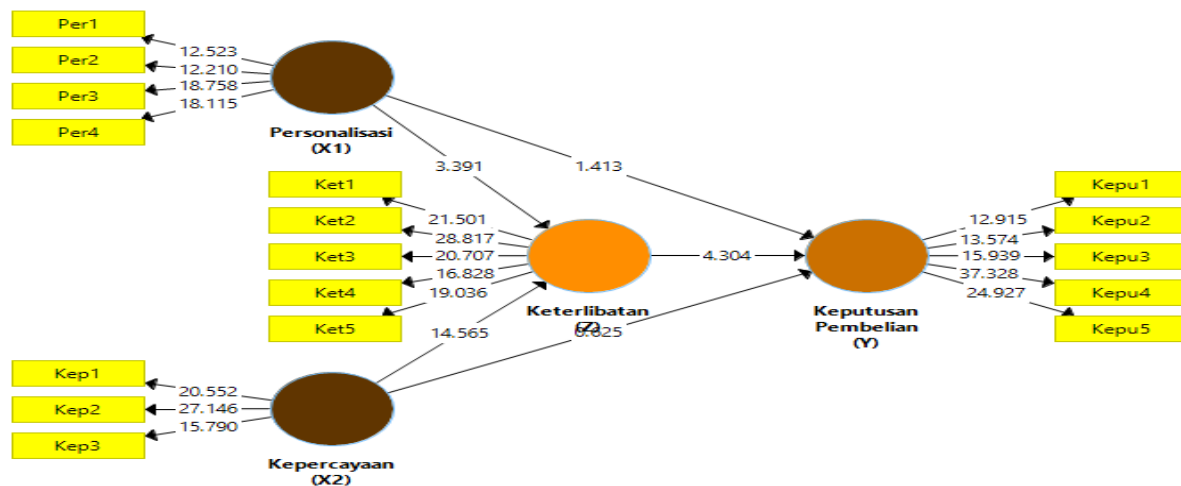


Figure 3. Direct Effect (t-test)

Sumber: SmartPLS, 2025

Tabel 5. Direct Effect (T- Test)

	T Stat	P Value	Explanation
Personalization (X1) -> Engagement (Z)	3,391	0,001	Positive Significant
Trust (X2) -> Engagement (Z)	14,565	0,000	Positive Significant
Engagement (Z) -> Purchase Decision (Y)	4,304	0,000	Positive Significant
Personalization (X1) -> Purchase Decision (Y)	1,413	0,158	Positive Not Significant
Trust (X2) -> Purchase Decision (Y)	0,625	0,532	Positive Not Significant

Sumber: SmartPLS, 2025

Tabel 6. Indirect Effect

Variabel	T Stat	P Value	Explanation
Personalization (X1) -> Engagement (Z) -> Purchase Decision (Y)	2,789	0,005	Positive Significant
Trust (X2) -> Engagement (Z) -> Purchase Decision (Y)	4,089	0,000	Positive Significant

Sumber: SmartPLS, 2025

The results of the hypothesis testing indicate that personalization has a positive and significant effect on engagement, as shown by a calculated t value of 3.391 > t table 1.983 and a p-value of 0.001 < the cut of value of 0.05. Trust also demonstrates a positive and significant effect on engagement, with a calculated t value of 14.565 > t table 1.983 and a p-value of 0.00 < the cut of value of 0.05. Furthermore, engagement has a positive and significant effect on purchasing decisions, indicated by a calculated t value of 4.304 > t table 1.983 and a p-value of 0.00 < the cut of value of 0.05. However, personalization and trust do not show a significant direct effect on purchasing decisions, with calculated t values of 1.413 and 0.625 < t table 1.983 and p-values of 0.158 and 0.532 > the cut of value of 0.05. Meanwhile, personalization is proven to have a positive and significant effect on purchasing decisions through engagement, as reflected by a calculated t value of 2.789 > t table 1.983 and a p-value of 0.005 < the cut of value of 0.05. Similarly, trust also exhibits a positive and significant effect on purchasing decisions through engagement, with a calculated t value of 4.089 > t table 1.983 and a p-value of 0.00 < the cut of value of 0.05.

DISCUSSION

The Effect of Personalization on Consumer Engagement (H1)

Based on the results of hypothesis testing, it was found that personalization has a positive and significant influence on consumer involvement, as indicated by the calculated t value of 3.391 > t table 1.983 and a p value of 0.001 < cut of 0.05. This confirms that the higher the level of personalization, the higher the level of consumer engagement. Personalization has been shown to increase consumer engagement by providing relevant content and communication according to individual preferences. This adjustment makes consumers feel more valued, reduces the irrelevance of marketing messages, and encourages them to interact more actively with the brand. The results of the T-statistical analysis show that personalization has a positive and significant effect on consumer engagement, so the first hypothesis is declared accepted. These results are in line with Shaik (2023) research which found that AI-based personalization contributes significantly to increasing customer engagement and loyalty. Research by Billiot (2023) also supports these findings by showing that appropriate personalization can reduce consumer fatigue with marketing content and increase customer interaction with the brand. Overall, the findings of this study confirm that the higher the level of personalization provided through content customization and relevant recommendations, the greater the consumer engagement with brands in the digital age.

The Effect of Trust on Consumer Engagement (H2)

Trust was also found to have a positive and significant effect on consumer engagement, as indicated by the calculated t value of 14.565 > t table 1.983 and a p-value of 0.00 < cut of value 0.05. This very high T value confirms that trust is the most dominant factor in enhancing consumer

engagement. Based on this T-value analysis, it can be concluded that trust has a positive and significant influence on consumer engagement, thereby supporting the acceptance of the second hypothesis. Trust that is built through brand credibility, information transparency, and positive experiences during interactions with the brand can create a sense of security for consumers. This sense of security encourages them to be more actively engaged and to develop stronger emotional bonds, which in turn reduces perceived risk and increases comfort in interacting. These findings align with previous studies Afsar et al., (2020) which highlight that emotional attachment and trust play an essential role in driving customer engagement. Research by (Berman et al., 2024). Also supports this outcome, showing that consumer trust has a positive and significant effect on engagement levels. Overall, the results of this study affirm that the higher the consumer's level of trust in a brand, the more likely they are to participate in various activities and interactions associated with that brand.

Effect of Consumer Engagement on Purchase Decisions (H3)

Consumer engagement is proven to have a positive and significant effect on purchase decisions, as indicated by a T-statistic value of 4,304, which is greater than the t-table value of 1,983, and a p-value of 0,00, the p-value is less than the cut off value of 0.05. This means that the higher the level of engagement, the greater the likelihood that consumers will make a purchase. The T-statistical analysis confirms that consumer engagement has a positive and significant influence on purchase decisions; therefore, the third hypothesis is accepted. A high level of engagement built through active interaction, strong interest, and personal relevance toward a product or brand can create a deeper experience, strengthen emotional connections, minimize perceived risk, and enhance trust, making consumers more confident in transforming their interest into an actual purchase action. Through interactive marketing strategies, increased engagement helps consumers gain relevant and meaningful experiences, leading to more well-informed and deliberate purchase decisions. These findings align with previous studies, which state that consumer engagement contributes to improving purchase decisions (Ebrahimi et al., 2023; Syalsabila & Hermina, 2023; Thakkar et al., 2023). Building strong consumer engagement serves as a key strategy for enhancing purchase decisions and strengthening the relationship between consumers and the brand.

Effect of Personalization on Purchase Decisions (H4)

Personalization was found to have no significant direct effect on purchase decisions. This is evidenced by the T-statistic value of 1.413, which is lower than the t-table value of 1.983, and a p-value of 0.158, greater than the cut off value 0.05 significance threshold. The T-statistical analysis indicates that although personalization has a positive direction of influence, it does not significantly affect purchase decisions; therefore, the fourth hypothesis is rejected. Although personalization through tailored content, product recommendations, or preference-based communication shows a positive relationship, this strategy has not been able to directly influence consumers' final purchase decisions. These findings differ from several previous studies that reported a significant effect of personalization on purchase decisions, such as the study by Konstantoulaki et al., (2023), which demonstrated that personalized recommendations can reduce cognitive effort and increase the likelihood of purchase, and Song et al., (2021). This discrepancy reinforces the idea that personalization does not always exert a direct influence on purchase decisions, but often operates

through the mechanism of consumer engagement which in this study was proven to have a significant effect under the third hypothesis.

The Effect of Trust on Purchase Decisions (H5)

Trust also does not have a significant direct effect on purchase decisions, as indicated by the t-value of $0,625 < t\text{-table value of } 1,983$ and a p-value of $0,532 > \text{cut of value } 0,05$. The T-statistic analysis shows that trust has a positive but not significant influence on purchase decisions; therefore, the fifth hypothesis of this study is rejected. Although trust built through brand credibility, information transparency, and positive experiences shows a positive directional relationship with purchase decisions, this factor has not become a primary determinant in the consumer decision making process. This condition indicates that consumers in this study are more influenced by other factors such as price, product quality, or customer reviews rather than their level of trust in the brand. These findings differ from several previous studies that found a significant effect of trust on purchase decisions (Hanaysha, 2022; Suleman et al., 2023). However, they align with other studies stating that trust does not have a significant influence in certain contexts (Hidayat et al., 2021; Mahliza, 2020). Such differences emphasize that the impact of trust on purchase decisions is highly dependent on market context, product characteristics, and consumer profiles. Therefore, a deeper understanding of the market conditions under study is essential in designing effective marketing strategies.

The Effect of Personalization on Purchase Decisions through Consumer Engagement (H6)

The mediation analysis indicates that personalization has a positive and significant effect on purchase decisions through consumer engagement, as shown by a t-value of $2,789 > t\text{-table value of } 1,983$ and a p-value of $0,005 < \text{cut of value } 0,05$. The T-statistic results demonstrate that personalization positively and significantly influences purchase decisions through consumer engagement, confirming that engagement serves as a mediator that strengthens this relationship. Personalization through content tailoring, product recommendations, and preference-based communication is capable of creating more relevant and meaningful experiences, thereby increasing consumer engagement, which ultimately drives purchase decisions. These findings align with previous research emphasizing that consumer engagement is a critical mediator in the relationship between personalization and purchase decisions. A study by (Song et al., 2021), found that personalized recommendations can reduce cognitive load and increase the likelihood of purchase, while research by (Konstantoulaki et al., 2023), revealed that personalization and customer engagement have positive and significant effects on online purchase decisions. This reinforces the notion that effective marketing strategies not only require personalization but also must foster meaningful engagement to optimally influence consumer purchase decisions.

The Effect of Trust on Purchase Decisions through Consumer Engagement (H7).

Lastly, trust also has a positive and significant effect on purchase decisions through consumer engagement, as indicated by a t-value of $4,089 > t\text{-table value of } 1,983$ and a p-value of $0,00 < \text{cut of value } 0,05$. The T-statistic analysis shows that trust positively and significantly influences purchase decisions through consumer engagement, confirming that engagement serves as a mediator that strengthens this relationship. Trust built through brand credibility, information transparency, and positive experiences provides consumers with a sense of security and

confidence, thereby increasing their engagement, which ultimately drives purchase decisions. Consumers who trust a brand tend to be more emotionally and cognitively involved, provide feedback, and actively interact with the brand, making their interest more likely to be converted into actual purchasing behavior. These findings are consistent with previous studies indicating that consumer engagement is a critical mediator in the relationship between trust and purchase decisions (Berman et al., 2024; Chen & Yang, 2023). Thus, marketing strategies must not only focus on building trust but also on fostering meaningful engagement to effectively drive purchase decisions.

CONCLUSION

The results of the study revealed that personalization and trust play a positive and significant role in increasing consumer engagement, but neither shows a significant direct influence on purchasing decisions. Instead, consumer engagement is proven to be an important mediating variable that bridges the influence of personalization and trust on purchase decisions. This suggests that personalized experiences and trust in a brand will only have a tangible impact on purchase decisions when consumers are emotionally and cognitively engaged with the brand. Thus, consumer engagement becomes a key factor that transforms positive perceptions of a brand into actual purchasing behavior.

Based on these findings, it is recommended that companies/brands implement personalization strategies that not only tailor content but also encourage active consumer engagement while building trust through transparency, credibility, and positive experiences in order to enhance purchase decisions. For future research, it is suggested to explore other external factors such as price, customer reviews, or influencer recommendations that may moderate the influence of personalization and trust. Additionally, longitudinal research is recommended to explore the long-term impact of consumer involvement on purchasing decisions and loyalty.

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