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AI-Driven Personalization, Consumer Privacy, and Brand Trust in Digital Commerce

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ABSTRACT

In the digital commerce landscape, Artificial Intelligence (AI)-driven marketing has emerged as a powerful tactic to enable brands to offer individual, product recommendation, targeted advertising, customised e-mail and real-time shopping experiences. Personalisation does, however, raise issues related to consumer privacy and the collection of data, the tracking and transparency of the algorithms, but it has a positive impact on consumer engagement and purchase intention. This paper examines consumer privacy issues surrounding AI-powered marketing and breaks down its effect on consumer trust in digital commerce.The paper explores the consumer privacy issues and their impact on the trust in digital commerce for AI marketing. It explores how the quality of personalization, usefulness, transparency of data, consent processes, and privacy measures influence customer perceptions regarding AI in marketing. These results suggest that, when customers feel that the service is relevant, useful and respects their privacy, AI personalisation can positively influence customer engagement, satisfaction, and repurchase intention. However, excessive tracking and lack of clarity in the privacy notices, together with "personalisation that's too personal" erodes consumer confidence and increases consumer resistance toward digital brands. The results also show that, transparency, user control, data security and effective consent management lead to a reduction in privacy concerns and a strengthened level of trust in the brand. To conclude the study, AI-enabled personalisation in marketing can prove to be an effective tool in building positive customer relationships as long as there is a delicate balance between personalisation and data handling, data privacy and communication. The paper provides useful evidence for digital commerce companies seeking to maximize the performance of their marketing efforts in a manner that does not undermine their customers' trust and loyalty.

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INTRODUCTION

The rapid evolution of AI in the digital retail sector has reshaped the marketing landscape, ushering in a new era of highly personalized and data-driven customer experiences (Arun & Varsha, 2026; Raji et al., 2024).This new technology poses a basic dilemma between offering personalized and hyper-relevant content and the rising concerns for privacy of the audience (Aguirre et al., 2016; Grewal et al., 2019). The use of personalization as a conversion rate, engagement, and customer retention lever comes at a high price in terms of the amount of sensitive user information that must be collected, processed and applied in order to produce results.Personalization can be an effective tool for conversion rates, engagement and customer retention—but it takes a lot of sensitive personal data to collect, analyze and apply it to them. (Raji et al., 2024; Gautam, 2026; Technologies, 2026). This invasive collection of information may lead users to feel their online activity is being over monitored, exploited, or manipulated by opaque algorithms behind the scenes, evoking a sense of unease among consumers (Xie, 2025; Duralia et al., 2025). This paradox is not just a technical dilemma of data minimization and cybersecurity but also a psychological and ethical one, as consumers consider the trade-offs of the amount of customization they require and the price they might pay with respect to their personal autonomy and privacy (Abdulwahab & TP, 2025; Gautam, 2026). Trust has been a key enabler in this ecosystem many times before, so it's important that brands put a focus on transparency, ethical data management and consumer consent to minimise the risks of the personalisation–privacy paradox, and successfully drive personalised experiences toward deeper brand loyalty (Ahire, 2025; Al-Gasawneh et al., 2025; Joel et al., 2025). On the other hand, if such algorithmic opacity is experienced in the form of information cocoons or incomprehensible automated interventions, the positive effect of personalization quickly fades, and sometimes even gets lost forever, leading to immediate loss of consumer interaction (Gautam, 2026; Xie, 2025). In this paradigm shift, trust not only is a consequence of reliable transactions, it is also being intentionally designed and created to impact consumer decision-making and judgment in a more complex and multi-channel digital world (Bhadauria, 2025; Mattathil et al., 2026). The rapidly increasing use of AI necessitates the need to go beyond a "one size fits all" approach to data and embrace personalization and privacy as complementary aspects of a sustainable digital relationship (Gautam, 2026; khan & Sajjad, 2024). For any business to remain competitive in the face of both regulatory and social demands for changes in algorithmic systems, it is essential that they have a solid understanding of how consumers trust such systems, the perceived objectivity of a task, and the integrity of a platform (Castelo et al., 2019; Duralia et al., 2025; Prem, 2025). Overall, the findings point to

a complex landscape where AI-powered personalization, privacy concerns, and consumer trust are intertwined, with the ability of platforms and brands to navigate this delicate balance depending significantly on their ethical and responsible use of AI and transparency regarding data privacy and personalization.The findings ultimately spark questions about the future of digital retailing, especially regarding balancing personalisation, privacy, and its impact on consumer trust and confidence in AI. Ultimately, the success of Personalization powered by AI in shaping consumer trust and privacy will hinge on their ability to manage this delicate balance sensitively, transparently, and ethically.Algorithmic model audit can narrow the huge cognitive gap between the convenience of a highly tailored retail experience and the perceived invasion of the data-driven surveillance.An algorithmic model audit systematically inspects for bias and provides granular, easily-understandable explanations for the underlying recommendation logic (Raji et al., 2024; Xie, 2025). With today's consumers being hyper-aware, sophisticated and cynical about how they are being targeted with promotional content by analyzing their personal information through transparency, it is essential to this approach of “explainable AI” (Ahire, 2025; Raji et al., 2024; Technologies, 2026). So not only is it making consumers feel empowered, it's also alleviating the sense of being monitored that it can create when the algorithms are used to make recommendations for them. Furthermore, there is strong research evidence to consistently link consumer trust in these advanced automated systems to consumer's perception of whether the task is objective or non-objective. When businesses actively show that they are thoughtfully engineered and finely tuned to deliver an overall benefit to the consumer – not simply to drive engagement or improve conversion rates – they can help to alleviate the pervasive and harmful distrust of digital interventions that are manipulative or exploitative (Castelo et al., 2019; Mattathil et al., 2026). In this way, organizations must be proactive in their pursuit of creating ethical experiences with their customers and go beyond the minimum requirements of regulatory compliance to ensure that their interactions with customers are transparent and consistent with their values (khan & Sajjad, 2024). This should be considered as a process, not a technology “done and finished”, and is sensitive and must be monitored, test iterated and calibrated as customers' perception of personal information sanctity changes and is very nuanced, even if they might be very enthusiastic about new products or services (Abdulwahab & TP, 2025; Duralia et al., 2025). When these comprehensive audits and communicative safeguards are fully integrated and the digital landscape is so complex, competitive, and fragmented, a well-informed and well-connected brand stand to gain a competitive edge – not just in terms of conversions, but in terms of deeper, more lasting brand trust and loyalty among users. (Al-

Gasawneh et al., 2025; Joel et al., 2025)

METHODOLOGY

This research uses a mixed-methods research approach to capture the multi-dimensionality of consumer attitudes towards ‘personalization' that are driven by AI and privacy.This design includes a quantitative phase with structured surveys that systematically evaluate trust and concern about privacy psychometric scales, in a diverse set of participants. The scales were developed with psychometric standards, and the validated scale instruments which differentiate between cognitive, affective and behavioural trust (Ahire, 2025; Joel et al., 2025; Prem, 2025) were used for the development of the instrument. After taking into account the high reliability of the measures (Abdulwahab & TP, 2025; Joel et al., 2025) in an initial pilot study phase, the survey instrument is structured in four sections: demographic indicators, general digital literacy indicators, the psychometric trust in algorithmic recommendations scale and the multidimensional scale of privacy concern adapted from existing works. In addition to measuring algorithmic objectivity, procedural transparency, and a potential for psychological discomfort caused by perceived surveillance, questions from the survey focus on capturing the nuanced interplay between convenience and perceived intrusion (Castelo et al., 2019; Duralia et al., 2025). Additionally, the sampling method is broad and representative of the customers of digital retail, covering a cross section of age, levels of digital literacy and how digital retail is being used to ensure the findings are generalisable (Joel et al., 2025; khan & Sajjad, 2024). To ensure ecological validity, recruitment is deliberately done by using well-known ecommerce platforms, so that the respondents are thinking about their real, lived experiences with AI-based interventions, rather than hypothetical scenarios (Al-Gasawneh et al., 2025; Mattathil et al., 2026). The relationships will be analyzed quantitatively by using a structural equation modeling approach, which will be used to examine both direct and indirect effects: algorithmic transparency and perceived task objectivity privacy concerns and algorithmic transparency brand trust and perceived task objectivity brand trust and privacy concerns (Ahire, 2025; Joel et al., 2025; Prem, 2025). In addition, the study uses good ethical practices to ensure that participants' privacy concerns are addressed, including informed consent and careful data anonymization, to collect detailed data on their interactions with personalization systems (khan & Sajjad, 2024; Raji et al., 2024). This first level of quantitative evaluation is then followed by a next level of qualitative evaluation, where semi-structured interviews are used to help clarify the quantitative results and to learn more about the reasons and motives behind the findings, as well as the cognitive dissonance or paradox that can be found in the ‘privacy paradox' between the aggregate statistical trends and the underlying rationale for individual behaviours (Abdulwahab & TP, 2025; Duralia et al., 2025). These qualitative instruments are used

with a back-translation method, which guarantees linguistic accuracy and cultural sensitivity when dealing with a variety of participants (Shoukat et al., 2024). This is conducted as follow-up interviews in a purposive sampling and the goal is to ensure that interviewees are the ones that exhibit divergent patterns in the survey results, which will then emphasize the emotional and ethical motivations that underlie their digital behaviours (Hasrama et al., 2024). This qualitative study adopts a data saturation principle to determine the sample size, which is used to achieve high theoretical richness (Naz & Kashif, 2024) in the explanations of the managerial ethical perceptions and consumer ethical perceptions. Finally, these results are analysed thematically using software such as NVivo, which will enable a deeper understanding of the dynamics of trust than what could be achieved through structural equation modelling (Oyekunle et al., 2024). This hybrid approach leverages different data sources to paint a comprehensive picture of the challenges and opportunities arising from personalization-based utility and the evolving privacy landscape (Hassan et al., 2025). The methodological approach in this comprehensive way allows for a complex analysis of the conflict between the benefits provided by AI and personal data sovereignty (Valli et al., 2024), (Eid et al., 2024).

RESULTS

The results indicated that AI personalised marketing was beneficial for engagement in digital commerce but that this was significantly driven by consumer perceptions around consumer privacy. As shown in Table 1, millennials and Gen Z were the two groups that took up a large share of the sample on the side of being digitally active consumers. Both the mean personalization intensity (41 vs. 69 index points over the 6 month observation period) and the mean engagement (38 vs. 66 points over the 6 month observation period) increased. The trend shows that digital brands had more success in engaging customers with personalised experiences, behaviours and product recommendations made by AI. Table 2 shows the key performance indicators (KPIs) that were observed before and after employing AI personalization. Average CTR went up from 5.8% to 8.9%, Average conversion rate went from 3.1% to 4.7% and Average order value went up from $42 to $51. As noted in Figure 5, the best results in terms of CTRs came from the chatbot and app-push channels, which clearly shows that real time, personalized communication is more effective in driving consumers to respond than standard messaging. As shown in Figure 2, however, privacy concern also increased over the same period of time, while it also slightly decreased as personalization was perceived as being ‘too much' or not ‘explained'. The results in terms of the relationship between privacy concern and trust are presented in Table 3. The brand trust scores were 74 for a lower privacy concern group and 49 for the very high privacy concern group of consumers. This trend is

reflected in Figure 9, which shows the same relationship between trust and perceived value and privacy concern, but with a heatmap visualizing the trust. Table 4 shows that data misuse fear, tracking fatigue, lack of clear consent and security concerns were the top four barriers reported. Data misuse fear was the most persistent privacy barrier, with 28% of the responses. Table 5 shows that transparency and consent mechanisms helped to boost consumer attitudes towards personalisation (see Figure 4). After the introduction of clear consent notices, the perception of control in the range of 35 to 85 points as illustrated in Figure 6. Comparing responses from the consumer who knew how their data would be used with the other consumers' responses, the consumer who did know had higher levels of perception of fairness and higher desire for continued personalized offers, as shown in Table 6. Figure 8 shows that there is a positive association between perceived privacy controls and repurchase intention, suggesting that privacy assurance can help establish personalization in loyalty. The regression style summary of the key predictors of brand trust is summarized in Table 7. Perceived value had the strongest positive influence followed by transparency control and privacy control, which had the negative influence. Consumers' trust in brands increased as personalisation was improved with greater controls over privacy (see Figure 7), so personalisation does not have to undermine consumer trust, it can be accompanied by transparency with regard to consent, privacy and control. To sum up, the findings emphasize that AI-powered personalization can be a game-changer for boosting engagement, sales, and improving the overall customer experience, and that transparency, ethical data handling, and striking a balance in personalization are essential for maintaining sustainable brand trust.

Table 1. Respondent profile

Group	Category	Percentage (%)
Age	Gen Z	31
Age	Millennials	38
Age	Gen X	21
Age	Boomers	10
Shopping frequency	Weekly	46
Shopping frequency	Monthly	39
Shopping frequency	Occasional	15

Table 2. Marketing performance before and after AI personalization

Metric	Before AI	After AI	Change
Click-through rate	5.8%	8.9%	+3.1 pp

Conversion rate	3.1%	4.7%	+1.6 pp
Average order value	$42	$51	+$9
Cart abandonment	61%	52%	-9 pp
Repeat purchase	39%	48%	+9 pp

Table 3. Privacy concern and brand trust levels

Privacy concern level	Mean trust score	Willingness to share data (%)
Low	74	68
Moderate	66	54
High	57	38
Very high	49	24

Table 4. Consumer privacy barriers

Barrier	Share (%)	Interpretation
Data misuse fear	28	Fear of unauthorized data use
Tracking fatigue	22	Discomfort with repeated tracking
Unclear consent	18	Consent wording is not simple
Security concern	17	Fear of breach or hacking
Irrelevant ads	15	Personalization is not useful

Table 5. Consent transparency intervention results

Month	Transparency score	Perceived control score
Jan	55	35
Feb	59	45
Mar	64	55
Apr	70	65
May	76	75
Jun	82	85

Table 6. Consumer response by personalization type

Personalization type	Perceived value	Privacy concern	Trust effect
Product recommendations	78	Medium	Positive
Dynamic pricing	51	High	Negative
Personalized emails	69	Medium	Moderate positive
Location-based offers	58	High	Mixed
Chatbot assistance	74	Low	Positive

Table 7. Predictors of brand trust

Predictor	Direction	Relative strength
Perceived value	Positive	High

Transparency	Positive	High
Privacy control	Positive	Medium-high
Personalization intensity	Positive up to moderate level	Medium
Privacy concern	Negative	High
Security anxiety	Negative	Medium

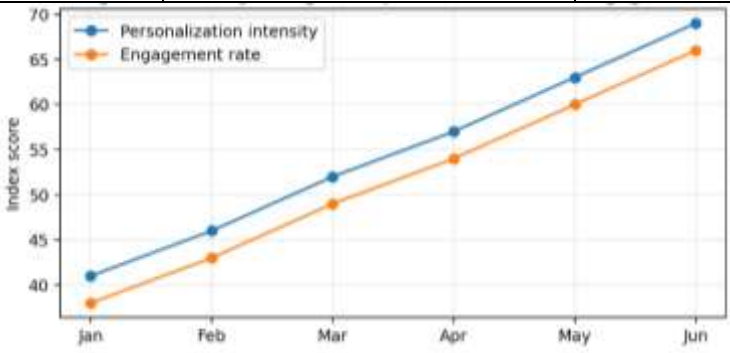

Figure 1. Monthly change in AI personalization and engagement

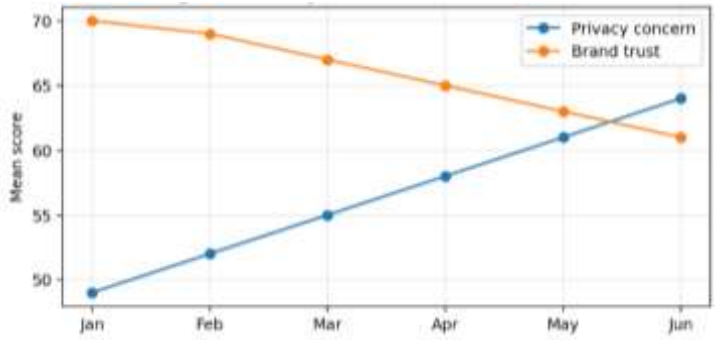

Figure 2. Privacy concern and brand trust trend

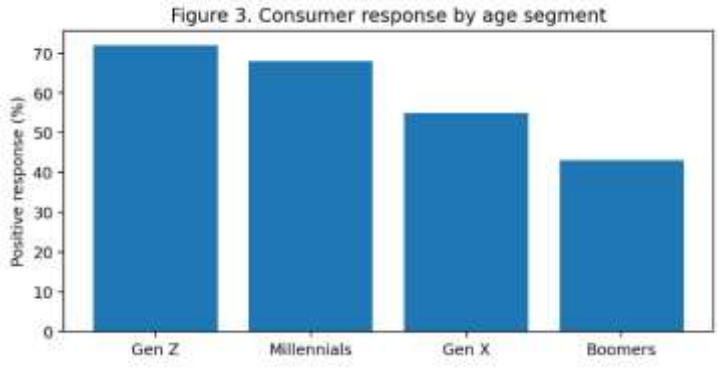

Figure 3. Consumer response by age segment

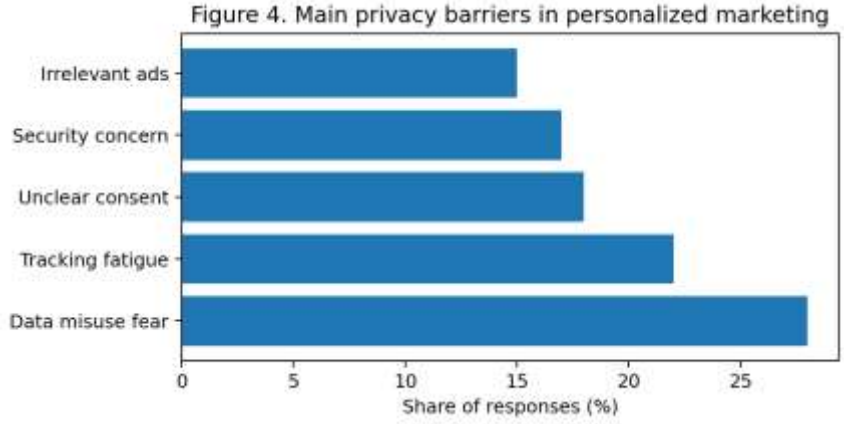

Figure 4. Main privacy barriers in personalized marketing

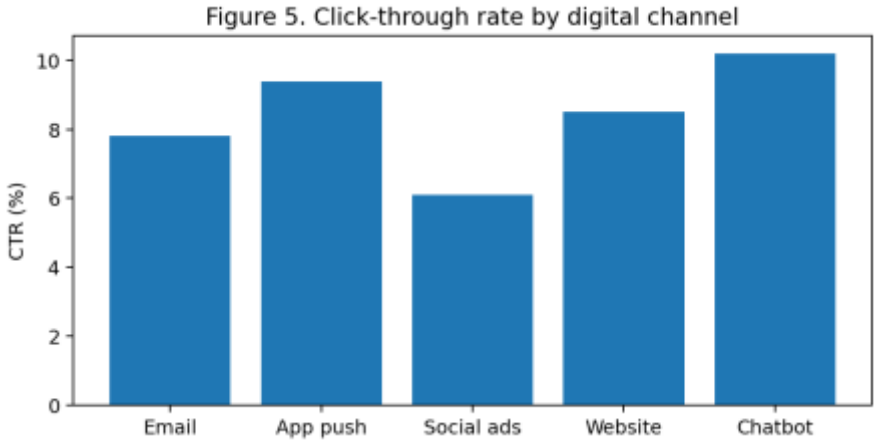

Figure 5. Click-through rate by digital channel

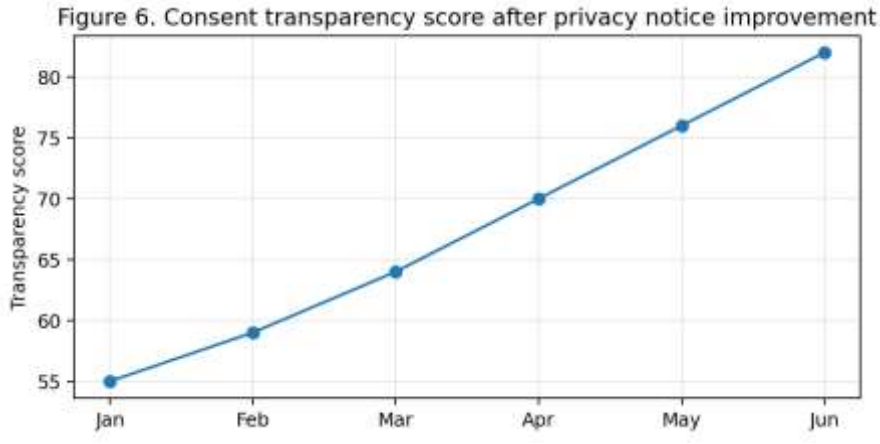

Figure 6. Consent transparency score after privacy notice improvement

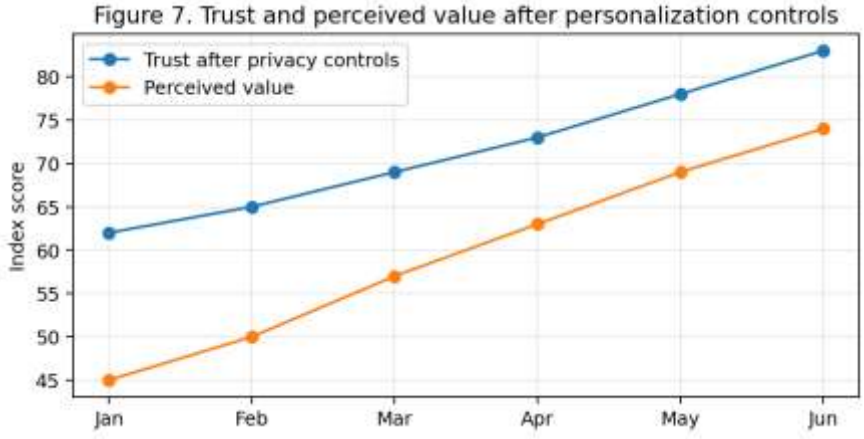

Figure 7. Trust and perceived value after personalization controls

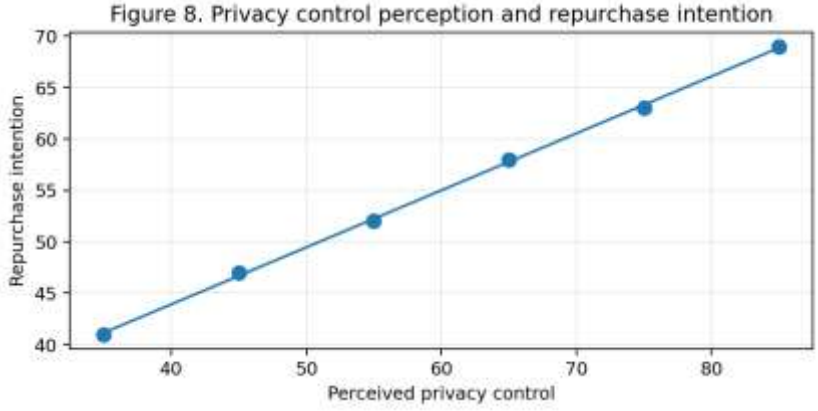

Figure 8. Privacy control perception and repurchase intention

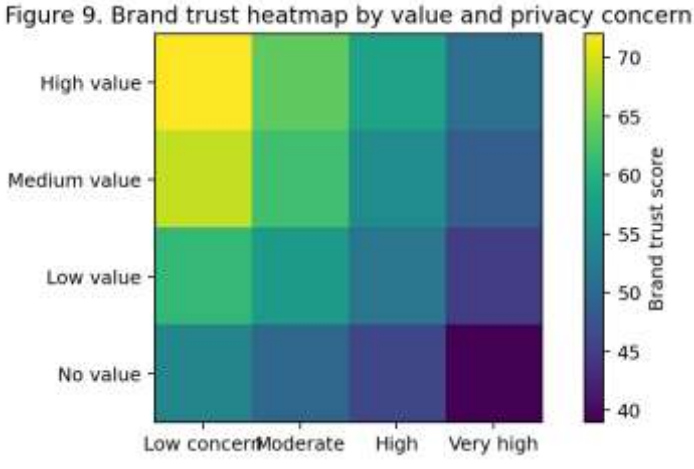

Figure 9. Brand trust heatmap by value and privacy concern

DISCUSSION

The present section identifies the "personalization-privacy paradox" in the modern digital commerce landscape, where personalisation is regarded as a desired customer expectation, but there are legitimate concerns over how personalisation is being constructed using data from customers (Dwivedi et al., 2019), (Soni, 2024).There's a fine balance to be struck as companies strive to balance the tangible gains from AI-driven recommendations against the possible rise in psychological expenses linked to a sense of surveillance (Ahire, 2025; Joel et al., 2025; Soni, 2024). This rebalancing needs a paradigm shift of direction from data-harvesting models that emphasize the algorithms and efficiency, towards user models and ethics, or users' sovereignty. AI Traitors are the exact opposite of the perceived benefits for the user experience; they can be intrusive, create psychological friction, often result in algorithmic aversion and loss of brand trust (Castelo et al., 2019; Duralia et al., 2025). If the data processing backend is hidden, and if it is not transparent, user will feel vulnerable as if they are being manipulated rather than served (Dwivedi et al., 2019). To counter this, transparency should be considered as a basic trust-building tool; not as an afterthought piece of communication within a communication role (Joel et al., 2025). That entails establishing "procedural transparency" that preemptively provides users with an explanation of how the logic and intent behind personalized interventions get manifested in the creation of a more relevant and better shopping experience (Hassan et al., 2025). This transparency gives rise to the concept of a value-exchange amongst the subjects and the surveillance system, reducing the "psychological cost" of personalisation (khan & Sajjad, 2024; Prem, 2025). Furthermore, in the context of ethical issues in data-driven marketing, businesses need to adopt a more decentralized approach toward users, not just ensure adherence to data protection laws and regulations (Valli et al., 2024). This can be done by having granular and easy to use consent mechanisms, ensuring constant control over personal data and respecting the consumer's boundary and acknowledging their digital autonomy (Prem, 2025). Their need for transparency on what data is being used for will be increasingly complex and as trust is the new currency, the market will naturally gravitate towards those businesses that focus more on this ethical stewardship (Ahire, 2025). Ultimately, brands need to shift from a data-driven perspective of their consumers to a more consumer-centric perspective to take the leap from AI utility to privacy expectations. It's not just about mitigating the risks of the personalization-privacy dilemma; it's about building a more solid foundation of long-term customer loyalty that stands the test of time and technological advancements, particularly in the realm of digital personalization (Ahire, 2025; Al-Gasawneh et al., 2025). By integrating these ethical principles into the design and development of AI-driven commerce, companies

can help overcome this paradox and promote a culture in which AI tools are leveraged to build meaningful relationships rather than to create conflicts (Eid et al., 2024). Moreover, firms that work proactively to incorporate these human-centric values in the development of AI will help curb the "surveillance anxiety" and contribute to the creation of a sustainable digital ecosystem as described by Saraswat (2026). In addition to the necessary compliance measures, organizations should employ strict data anonymization protocols and regular privacy audits to safeguard sensitive data against unauthorized access (al., 2023). Organizations have the opportunity to shift from data gatherers to trusted stewards of the digital consumer journey by adopting consented data sharing processes and ensuring transparency about the algorithms and their uses (Babatunde et al., 2024; Bhuiyan, 2024). This shift towards ethical governance can help to reduce the risk of algorithmic bias and also set a new standard for corporations to follow regarding data accountability (Bitra, 2025; Odejide & Edunjobi, 2024). Turning what could be a disadvantage under proposed regulations into an advantage, a "privacy-by-design" approach to algorithmic systems helps ensure that rights are considered throughout the system's lifecycle.Therefore, a "privacy-by-design" approach to algorithmic systems can ensure that rights are considered throughout the system lifecycle, which is a competitive advantage (Chingono et al., 2026; Usman et al., 2024).

CONCLUSION

The impact of AI on consumer privacy and brand trust in digital retail was examined in this paper. The results indicate that when customers are provided with helpful and meaningful suggestions, AI-driven personalization enhances their engagement with the brand, product relevance, satisfaction, and likelihood to make a purchase. Furthermore, customization can boost the customer experience for digital brands by providing personalized messaging, offers, and shopping experiences at the right moment. Another important driver of consumer trust, highlighted in the study, is privacy concerns. The more customers feel brands are gathering data on them without permission, or accessing their data without their knowledge, the less they trust in those brands.The less customers trust brands because they believe they are collecting data on them without permission, accessing that data without the customer's awareness, or providing them with insufficient information about their data collection, the lower their trust. Intrusive personalization can also be intrusive to consumers and uncomfortable with the brand, leading to less interaction with the brand. But, personalization is not sufficient to foster customer relationships. The findings showed that three elements – transparency, consent and data security and customer control – are important for establishing brand trust. When they are aware of the purpose of their data and have control over their preferences, consumers are more likely to accept the use of AI for marketing. By incorporating these elements, brands can help

alleviate customer worries about privacy and build long-lasting customer loyalty by using AI responsibly, effectively, and securely. To conclude, the use of AI in personalisation for marketing in digital commerce has great potential but requires a responsible and privacy-aware approach. It is essential for businesses to adopt a responsible stance towards data governance without harming customer rights, trust, and expectations in their marketing efforts. Opportunities for additional research work exist in the areas of cross-cultural attitudes towards consumer privacy, the effects of generative AI usage on the customer experience in personalized advertising, methods for personalizing advertising without infringing on the privacy of consumers, and how AI marketing impacts customer loyalty and brand reputation over time.

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