

HARNESSING ARTIFICIAL INTELLIGENCE TO STRENGTHEN CUSTOMER TRUST AND ISLAMIC VALUES FOR SUSTAINABLE REPURCHASE BEHAVIOR IN SHARIA BANKING

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ABSTRACT

This study aims to examine the influence of AI-based service personalization and halal labeling on customers' purchase intention, with customer trust as a moderating variable, in the context of Islamic banking in Tuban, Indonesia. This research employs a quantitative method. The study population consists of customers of Bank Syariah Indonesia (BSI) and BRI Syariah, with a total of 130 respondents obtained through accidental sampling. Data were collected using questionnaires and analyzed with Structural Equation Modeling (SEM) using the Partial Least Square (PLS) approach. The findings reveal that AI personalization has a positive effect on customer trust, and customer trust positively affects purchase intention. Moreover, customer trust is proven to moderate the relationship between AI personalization and purchase intention. However, halal labeling does not significantly influence purchase intention, as it is perceived as a standard attribute inherently attached to every Islamic banking product. This study concludes that, in the context of Islamic banking, purchase intention is more strongly shaped by customer trust and AI-based personalized services rather than halal labeling.

Keywords: AI personalization, halal labeling, customer trust, purchase intention

INTRODUCTION

Consumer behavior in selecting financial products or services has undergone a profound shift in response to the rapid rise of digitalization and the increasing complexity of choices offered by financial institutions. One of the primary indicators for understanding consumers' inclination toward a product or service is purchase intention a psychological drive to make a purchase shaped by perceptions, preferences, and evaluations of perceived value. In the context of digital financial services, purchase intention serves as a strategic parameter that reflects the success of user experience, perceptions of service reliability, and the potential for long-term customer loyalty (Manalu et al., 2020; Wijekoon & Sabri, 2021). Consequently, identifying the factors that drive or inhibit purchase intention is crucial for the development of technology based financial service innovations.

In today's competitive and automated environment, one of the most widely adopted strategies to enhance purchase intention is AI based service personalization. This technology enables banks to utilize user behavior data to provide recommendations, promotions, or financial solutions tailored to individual needs. However, the mere sophistication of technology does not guarantee acceptance; consumers may reject such services if they perceive the system as overly impersonal, opaque, or untrustworthy. Customer trust thus becomes a key moderating variable in determining the effectiveness of AI personalization (Hidayat & Idrus, 2023). When consumers have high trust in the integrity and benevolence of AI systems, the impact of personalization on purchase intention increases significantly. Conversely, low trust can diminish perceived value, even in highly customized services.

Trust functions as a bridge between technological innovation and users' psychological acceptance. It encompasses confidence in data security, transparency of algorithms, and the perception that AI systems are designed to deliver genuine benefits rather than manipulative outcomes. Successful personalization strategies must therefore integrate not only technical sophistication but also mechanisms to foster users' sense of safety, control, and openness. The emotional engagement generated by trust becomes a critical catalyst for purchase intention formation. Empirical evidence suggests that trust

significantly moderates the relationship between perceived personalization and purchase intention, amplifying openness toward AI-driven recommendations when trust levels are high, but triggering resistance when trust is low (Mamatha Adinarayana Swamy, 2025). Personalization in AI driven financial applications is thus effective in enhancing purchase intention only when users perceive the system as trustworthy and aligned with their interests. Key dimensions of trust such as data security, clarity in AI decision making processes, and user control over personal information as crucial determinants in translating personalization into purchase intention (Sheth et al., 2022).

Beyond technological and trust related factors, value alignment plays an equally critical role, particularly in markets dominated by Muslim consumers. The halal label serves as both a symbolic and practical marker, signaling compliance with Sharia principles and the ethical integrity of a financial service. In Islamic banking, halal certification is not merely a legal formality but also a credibility enhancer in the eyes of customers. The convergence of personalized technological approaches, system trustworthiness, and the clear articulation of Islamic values through halal labeling forms a holistic foundation for fostering purchase intention.

Halal labeling has been shown to significantly influence the trust of Muslim consumers, which in turn positively impacts purchase intention for Sharia compliant products and services. Perceptions of halal status are shaped not only by formal compliance with religious rulings but also by consumers' ethical and spiritual evaluations of the institutions making such claims (Ratnasari et al., 2020). Furthermore, in Islamic banking, the halal label functions as a signal of quality and authenticity, reducing uncertainty and reinforcing purchase intention. This influence is amplified when halal certification is supported by operational transparency and digital innovations consistent with Islamic values (Istiqomah & Rohim, 2022).

In Indonesia the world's largest Muslim-majority nation the Islamic finance sector faces the dual challenge of remaining digitally innovative while upholding the ethical and spiritual values that underpin consumer preferences. According to the Otoritas Jasa Keuangan (OJK), as of 2024, the market share of the national Islamic finance sector stands at only 10.8% of the total financial industry, reflecting substantial untapped potential. At the same time, Islamic financial literacy remains low at just 9.1%, underscoring the need for more inclusive and educational approaches. These challenges are further compounded by the rapid pace of digital transformation, which demands that financial institutions balance technological efficiency with a human centered, values based approach.

Although previous studies have extensively examined the impact of AI personalization on purchase intention and the role of halal labeling in building Muslim consumer trust, few have integrated these two variables into a single analytical framework particularly within the context of Islamic banking in Indonesia. More specifically, research that positions customer trust as a moderating variable in this relationship remains limited. This study seeks to fill this gap by examining the moderating role of customer trust in the influence of AI based service personalization and halal labeling on the purchase intention of Muslim customers in Tuban, Indonesia, with a focus on Bank Syariah Indonesia (BSI) and BRI Syariah.

LITERATURE REVIEW

AI Personalization

Trust is the consumer's belief in the capability and goodwill of the service provider to fulfill promises and deliver benefits in line with expectations. In the context of Islamic financial institutions, trust is a key factor influencing the sustainability of the relationship between customers and the institution, particularly because the services provided involve not only economic aspects but also moral and religious values (Nnenna Ijeoma Okeke et al., 2024; Potla et al., 2024). Trust can be measured through several main indicators, namely

benevolence, which refers to the institution's sincerity and genuine commitment to serving the interests of customers; ability, which reflects the institution's competence in providing professional, accurate, and timely services; integrity, which denotes the institution's consistency in upholding principles, keeping promises, and complying with Sharia regulations; and willingness to depend, which refers to the customer's readiness to rely on the institution in managing their financial needs (Qudus et al., 2024).

Customer Trust

Trust is the consumer's belief in the capability and goodwill of the service provider to fulfill promises and deliver benefits in line with expectations. In the context of Islamic financial institutions, trust is a key factor influencing the sustainability of the relationship between customers and the institution, particularly because the services provided involve not only economic aspects but also moral and religious values (Pop et al., 2022). Trust can be measured through several main indicators, namely benevolence, which refers to the institution's sincerity and genuine commitment to serving the interests of customers; ability, which reflects the institution's competence in providing professional, accurate, and timely services; integrity, which denotes the institution's consistency in upholding principles, keeping promises, and complying with Sharia regulations; and willingness to depend, which refers to the customer's readiness to rely on the institution in managing their financial needs (Hajian et al., 2024).

These four indicators complement each other in shaping a positive perception among customers. Benevolence encourages customers to feel that the institution genuinely cares about their interests, ability strengthens the belief that the institution can manage funds and transactions appropriately, integrity ensures that all activities are conducted according to honesty and Sharia principles, while willingness to depend reflects the customer's comfort in entrusting financial decisions to the institution. In Islamic financial services, strengthening trust requires the integration of technical competence, service quality, and adherence to Islamic values (John et al., 2024; Soeta et al., 2023).

Halal Labeling

Halal Label Perception refers to consumers' perceptions or views regarding the halal certification displayed on a product or service (Rahman et al., 2022). In the context of Islamic financial institutions, this perception is particularly important because it directly relates to consumers' confidence that the products and services they use comply with officially recognized halal standards. Such perception not only affects consumers' sense of safety but also influences their trust and decision-making in using the products or services. Previous studies indicate that halal label perception can be measured through four main indicators: safety, reflecting consumers' belief that the product or service is free from harmful elements and complies with Sharia requirements; religious value, indicating the extent to which the product or service aligns with Islamic teachings and principles; health, emphasizing that halal-labeled products are safe and beneficial for consumers' well-being; and exclusivity, referring to the uniqueness and differentiation of halal products compared to non-halal alternatives, thereby providing added value in the eyes of consumers (Nurfriti et al., 2024).

Purchase Intention

Purchase Intention refers to consumers' tendency to purchase a product or service in the future based on their evaluation of perceived benefits, quality, and value. In the context of Islamic financial institutions, purchase intention serves as an important benchmark that reflects the effectiveness of marketing strategies, service quality, and consumers' trust in the Sharia principles applied. This intention can be measured through several key indicators: product commitment, reflecting consumers' confidence in selecting and using a particular product; purchase habits, indicating repeated buying patterns as a form of loyalty; recommendation to others, signifying trust and satisfaction that lead consumers to influence others' purchase decisions; and repurchase behavior, serving as a tangible indicator of consumers' commitment and loyalty to the offered products or services (Sugandini et al., 2020).

METHODS

This study is a quantitative research with an associative design aimed at examining the influence or relationship between two or more variables. The population consisted of customers of Bank Syariah Indonesia (BSI) and BRI Syariah in Tuban City during the past month. The sampling technique employed was accidental sampling, namely the selection of respondents based on coincidence. A total of 130 respondents were obtained, consisting of 87 males and 43 females. Data were collected using a questionnaire as the research instrument and analyzed through Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach. This method was chosen because it is capable of explaining the relationships among variables while simultaneously conducting analyses in a single test, and it can measure latent variables through their indicators. The outer model evaluation was conducted to examine the relationship between latent variables and their indicators, including the assessment of convergent validity based on factor loading values with a criterion of >0.70 , average variance extracted (AVE) with a minimum threshold of >0.50 , discriminant validity by comparing cross-loading values recommended to be >0.70 , as well as reliability testing using composite reliability and Cronbach's Alpha, both of which should exceed 0.70. Furthermore, the inner model evaluation was performed to ensure the accuracy of the structural model through the coefficient of determination (R^2) and hypothesis testing using the bootstrapping method. A hypothesis is considered accepted if the p-value <0.05 , and rejected if the p-value >0.05 .

RESULTS

Outer Model Evaluation

In this study, hypothesis testing was carried out using Partial Least Square (PLS) analysis with the support of the SmartPLS software. Figure 1 illustrates the PLS model employed in this research.

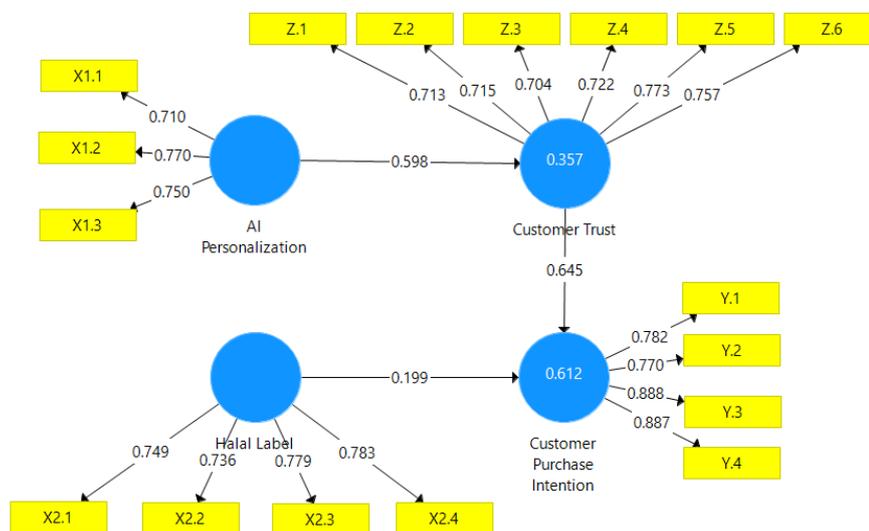


Figure 1. PLS Outer Model
Source: Processed Data (2025)

Convergent Validity

Convergent validity testing is measured using the loading factor value, which is assessed from the correlation between the indicator item score and its construct score. A loading factor is considered reliable if it has a correlation value greater than 0.70.

Table 1 shows that all item loadings exceed 0.70, confirming the validity of the results. The next criterion for assessing convergent validity is the Average Variance Extracted (AVE), which should be greater than 0.50.

Table 1. Convergent Validity

Indicators	AI Personalization	Customer Purchase Intention	Customer Trust	Halal Label
X1.1	0.710			
X1.2	0.770			
X1.3	0.750			
X2.1				0.749
X2.2				0.736
X2.3				0.779
X2.4				0.783
Y.1		0.782		
Y.2		0.770		
Y.3		0.888		
Y.4		0.887		
Z.1			0.713	
Z.2			0.715	
Z.3			0.704	
Z.4			0.722	
Z.5			0.773	
Z.6			0.757	

Source: Processed Data (2025)

Table 2. Average Variance Extracted (AVE)

Variable	AVE
AI Personalization	0.553
Customer Purchase Intention	0.695
Customer Trust	0.535
Halal Label	0.581

Source: Processed Data (2025)

Based on the results of the analysis in Table 2, it can be seen that the Average Variance Extracted (AVE) value for the AI Personalization variable is 0.553, for Customer Purchase Intention is 0.695, for Customer Trust is 0.535, and for Halal Label is 0.581. All of these values are greater than 0.50, which means that the minimum threshold for AVE has been met. Since all AVE values exceed 0.50, each construct fulfills the criteria for convergent validity, indicating that more than 50% of the variance in the indicators can be explained by their respective constructs. Thus, the indicators used in this study can be considered valid in measuring the related variables.

Discriminant Validity

Discriminant validity evaluates the validity of a model by ensuring that a construct is more strongly correlated with its own indicators than with indicators of other constructs. This demonstrates that the latent construct explains the indicators within its block better than those belonging to different blocks.

Table 3. Discriminant Validity

Indicators	AI Personalization	Customer Purchase Intention	Customer Trust	Halal Label
X1.1	0.710	0.398	0.414	0.422
X1.2	0.770	0.453	0.410	0.462
X1.3	0.750	0.332	0.430	0.367
X2.1	0.408	0.427	0.453	0.749

Indicators	AI Personalization	Customer Purchase Intention	Customer Trust	Halal Label
X2.2	0.398	0.369	0.559	0.736
X2.3	0.394	0.452	0.696	0.779
X2.4	0.501	0.538	0.576	0.783
Y.1	0.419	0.782	0.665	0.535
Y.2	0.450	0.770	0.601	0.440
Y.3	0.465	0.888	0.713	0.481
Y.4	0.446	0.887	0.715	0.516
Z.1	0.420	0.385	0.713	0.467
Z.2	0.413	0.560	0.715	0.301
Z.3	0.479	0.395	0.704	0.381
Z.4	0.347	0.463	0.722	0.399
Z.5	0.542	0.786	0.773	0.601
Z.6	0.386	0.632	0.757	0.490

Source: Processed Data (2025)

Table 3 demonstrates that each set of indicators loads more strongly on its corresponding latent variable than on other variables. Another approach to evaluate discriminant validity is to compare the square root of the AVE for each construct with the correlations between that construct and the others in the model.

Table 4. Square Root of AVE

Variable	AI Personalization	Customer Purchase Intention	Customer Trust	Halal Label
AI Personalization	0.744			
Customer Purchase Intention	0.534	0.834		
Customer Trust	0.598	0.767	0.731	
Halal Label	0.563	0.595	0.615	0.762

Source: Processed Data (2025)

Table 5. Average Variance Extracted (AVE) dan Square Root of AVE

Variable	Average Variance Extracted (AVE)	Square Root of AVE
AI Personalization	0.553	0.744
Customer Purchase Intention	0.695	0.834
Customer Trust	0.535	0.731
Halal Label	0.581	0.762

Source: Processed Data (2025)

From Tables 4 and 5, it is shown that the Square Root of AVE values are greater than the correlations among constructs. If the Square Root of AVE for a construct is higher than its correlations with other constructs in the model, then the requirement for discriminant validity is fulfilled. Table 4 demonstrates that the Square Root of AVE values are indeed higher than the inter-construct correlations. For example, the construct AI Personalization has an AVE value of 0.553 and a Square Root of AVE of 0.744. Based on these values, it can be concluded that the AI Personalization variable has good discriminant validity and is considered valid. The same applies to the other variables, indicating that all constructs in this study possess a sufficiently high level of discriminant validity.

Reliability Test

The subsequent step after validity testing is the reliability test, which aims to evaluate the consistency of measurement outcomes across different times, settings, and populations. Construct reliability is measured using two criteria: Composite Reliability and Cronbach's

Alpha (internal consistency reliability). A construct is deemed reliable when the Composite Reliability value is above 0.70 and the Cronbach's Alpha value exceeds 0.60. The results of these reliability assessments are summarized in Table 6.

Table 6. Composite Reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
AI Personalization	0.698	0.788
Customer Purchase Intention	0.852	0.901
Customer Trust	0.828	0.873
Halal Label	0.761	0.847

Source: Processed Data (2025)

The results in Table 6 show that all variables have Composite Reliability values greater than 0.70 and Cronbach's Alpha values exceeding 0.60. Hence, the constructs can be regarded as reliable and valid.

Inner Model

Once the outer model requirements are satisfied, the next stage is evaluating the inner model. The structural model is assessed through the R-square value, which indicates how much the independent variables explain the variance of the dependent variables, along with the Path Coefficients. Variations in the R-square value help determine the impact of specific independent latent variables on dependent latent variables. R-square values are commonly classified into three categories: 0.67 (strong), 0.33 (moderate), and 0.19 (weak). The R-square values of the dependent variables in this research model are presented in Table 7.

Table 7. R-Square

Variable	R-Square
Customer Purchase Intention	0.612
Customer Trust	0.357

Source: Processed Data (2025)

Based on the R-square (R^2) analysis results in Table 7, the construct Customer Trust has an R^2 value of 0.357, meaning that 35.7% of the variation in Customer Trust is explained by AI Personalization, while the remaining 64.3% is influenced by other factors outside the scope of this model. This value falls within the moderate category, indicating that AI Personalization has a meaningful, though not dominant, impact on Customer Trust. Meanwhile, the construct Customer Purchase Intention shows an R^2 value of 0.612, implying that 61.2% of its variability can be explained by Customer Trust and AI Personalization. This result is also categorized as moderate, suggesting that Customer Trust plays a relatively strong role in driving purchase intention. Thus, the findings indicate that the research model is sufficiently robust in explaining the relationships among the constructs studied. Moreover, these results provide valuable insights for businesses to strategically leverage AI Personalization and build Customer Trust as key drivers in strengthening purchase intention.

Hypothesis Testing

Table 8 shows the significance values (p-values) used to determine whether the hypotheses in this study are accepted or rejected.

Based on the hypothesis testing results presented in Table 8, it is shown that the first hypothesis (H1), concerning the effect of AI Personalization on Customer Trust, has a path coefficient of 0.598 with a p-value of 0.000. This indicates a significant effect, as the p-value < 0.05 , and therefore the hypothesis is accepted. Furthermore, the second hypothesis (H2), which examines the effect of Customer Trust on Customer Purchase Intention, is also significant with a path coefficient of 0.645 and a p-value of 0.000, leading to the acceptance of the hypothesis. Meanwhile, the third hypothesis (H3),

regarding the effect of the Halal Label on Customer Purchase Intention, shows a path coefficient of 0.199 with a p-value of 0.068. Since the p-value > 0.05, this hypothesis is rejected, implying that the Halal Label does not have a significant effect on Customer Purchase Intention. Finally, the fourth hypothesis (H4), which tests the indirect effect of AI Personalization on Customer Purchase Intention through Customer Trust, yields a path coefficient of 0.385 with a p-value of 0.000, indicating significance. Thus, the findings of this study confirm that AI Personalization and Customer Trust play an important role in enhancing customer purchase intention, whereas the Halal Label does not have a direct significant influence on consumers' purchase intention.

Table 8. Path Coefficients and P-Values

Hypothesis	Description	Path Coefficients	P-Values	Result
H1	Personalisasi AI -> Customer Trust	0.598	0.000	Accepted
H2	Customer Trust -> Customer Purchase Intention	0.645	0.000	Accepted
H3	Label Halal -> Customer Purchase Intention	0.199	0.068	Rejected
H4	Personalisasi AI -> Customer Trust -> Customer Purchase Intention	0.385	0.000	Accepted

Source: Processed Data, 2025

AI Personalization has a positive influence on Customer Trust among customers of Bank Syariah Indonesia (BSI) and BRI Syariah in Tuban City

This finding indicates that the higher the level of personalization offered, the stronger the trust established within customers. In this study, AI personalization is represented through the aspects of relevance, usefulness, and accuracy of recommendations provided by banking chatbots. Services perceived as relevant enhance customers' confidence that the system is capable of understanding their needs, the usefulness of services fosters a perception of efficiency, while accurate recommendations reinforce customers' belief in the bank's competence in managing data and information professionally. The trust that develops is reflected in four dimensions: benevolence (the bank's sincerity in prioritizing customer interests), ability (the bank's capability to deliver reliable services), integrity (commitment to sharia principles, transparency, and ethics), and willingness to depend (customers' readiness to rely on the services provided). These findings are consistent with previous studies, which state that AI-based service personalization increases customer trust, as services tailored to individual needs enhance confidence in the credibility and quality of the service provider (Amil, 2024). More recent empirical research also demonstrates that AI personalization significantly strengthens consumer trust, as more relevant services directly improve consumers' perceptions of institutional quality and credibility (Ahmed & Aziz, 2025).

Customer Trust has a positive influence on Customer Purchase Intention among customers of Bank Syariah Indonesia (BSI) and BRI Syariah in Tuban City

This indicates that the higher the level of customer trust in Islamic banks, the greater their intention to utilize the offered banking products. Customer trust is reflected in several dimensions: benevolence, which represents the bank's sincerity and dedication in providing the best services to customers; ability, which reflects the bank's competence in delivering high-quality services; integrity, which demonstrates the bank's consistency in fulfilling its promises and adhering to sharia principles; and willingness to depend, which reflects customers' readiness to rely on Islamic banking services. This strong trust ultimately leads to an increase in customers' purchase intention. Such intention is reflected in several indicators, namely customers' confidence in the offered products, habitual use of Islamic banking products, willingness to recommend them to others, and intention to repurchase. These findings are consistent with previous research, which emphasized that consumer trust is a critical determinant in shaping purchase intention (Bhattacharya et al., 2023), and that higher levels of trust significantly increase the

likelihood of repurchase as well as word-of-mouth recommendations (Chandrruangphen et al., 2022).

The Halal Label does not have a significant influence on Customer Purchase Intention among customers of Bank Syariah Indonesia (BSI) and BRI Syariah

Accordingly, the proposed hypothesis is rejected. This finding indicates that the presence of a halal label is not necessarily a determining factor in increasing customers' purchase intention toward Islamic banking products. This may be due to the fact that customers already perceive the halal label as a standard attribute inherently attached to every product and service of Islamic banks; thus, it no longer serves as a distinguishing variable influencing purchase decisions. Although the perception of the halal label encompasses aspects such as safety, religious value, health, and exclusivity, these factors were not proven to significantly drive purchase intention, which was measured through indicators such as confidence in a product, habitual purchasing behavior, willingness to recommend to others, and repurchase intention. The results underscore that, within the context of Islamic banking, the halal label is no longer a primary consideration shaping customers' purchase intention. Instead, other factors such as service quality, customer trust, and AI-based personalization aligned with customer needs play a more dominant role in influencing purchase decisions. These findings are consistent with previous studies that found the halal label often does not exert a direct effect on purchase intention, as consumers perceive it as a basic attribute of sharia compliant products. Consequently, purchase decisions are more strongly driven by factors such as service quality and trust (Zaen, 2023).

Customer Trust moderates the influence of AI Personalization on Customer Purchase Intention among customers of Bank Syariah Indonesia (BSI) and BRI Syariah in Tuban City

This means that personalized AI-based services when perceived as relevant, useful, and accurate become more effective in driving customers' purchase intentions when accompanied by a high level of trust in Islamic banks. When customers possess strong trust, they are more likely to accept personalized recommendations and services, as they believe these are aligned with their needs and managed in a professional and ethical manner. Conversely, when customer trust is low, AI personalization alone is insufficient to enhance purchase intention, as customers still question the credibility and integrity of the bank. This finding is consistent with previous research highlighting the moderating role of trust in strengthening the relationship between service quality and purchase intention, as trust fosters a sense of security and confidence in the service provider (Sipos, 2025). Accordingly, building and maintaining customer trust is crucial to ensure that AI personalization can optimally function in increasing purchase intention toward Islamic banking products.

CONCLUSION

This study concludes that AI personalization has a positive effect on customer trust, and customer trust in turn positively influences purchase intention among customers of Bank Syariah Indonesia (BSI) and BRI Syariah in Tuban City. Moreover, customer trust moderates the relationship between AI personalization and purchase intention, while the halal label does not significantly affect purchase intention since it is perceived as a standard attribute of Islamic banking products. These findings indicate that, in the context of Islamic banking, purchase intention is driven more by personalized services and customer trust than by the halal label itself. The study is limited to a single region and a relatively short data collection period, which restricts the generalizability of its findings. Future studies are recommended to expand the research scope to other regions, use larger and more diverse samples, and integrate additional variables such as service quality, digital literacy, or customer satisfaction to provide a more comprehensive understanding of purchase intention in Islamic financial institutions.

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