TRUST IN ALGORITHMIC MARKETING: CONSUMER RESPONSES TO PERSONALIZED ADVERTISING IN E-COMMERCE

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ABSTRACT

The submission analyses the interplay between AI-powered targeted advertisements and trust among consumers of e-commerce platforms, in particular with respect to data protection and transparency. With the growing popularity of AI-based applications used for online marketing, debates on the matter of data privacy and the transparency of information are rising. Take the sample of 300 participants who are Tricity region (Chandigarh, Mohali and Panchkula) consumers with the objective to assess the power of personalized ads and the impact on trust for personal ads on the trust results of e-commerce as well correlation analysis and regression were used to check. The findings show that there is a positive, moderate correlation (r = 0.58) between personalized advertising and consumer trust, suggesting that relevant and respectful personalized advertising engender trust on platforms. The research also highlights the power of transparency, with consumers more likely to trust platforms that are transparent about how their data is used with AI. These results indicate that e-commerce websites are more likely to enhance consumer relationships by being transparent and respecting the privacy in the personalized promotional strategies. This study presents practical implications for consumer behavior in digital advertising by emphasizing the critical role of trust and privacy for AI-based advertising.

Keywords: AI-driven advertising, consumer trust, e-commerce platforms, data privacy, transparency.

1. INTRODUCTION

E-commerce is also an area that AI has been rapidly adopted, and it has had a transformative impact on businesses' interactions with consumers, especially in the field of personalized advertising. Targeted ads, enabled by artificial intelligence (AI), are increasingly being used to provide customized content and promotions to individual consumers according to their past internet searches and behavior, not to mention their preferences. This move towards hyper-personalization has resulted in businesses delivering better experiences to customers, which leads to better engagement and conversion rates. However, consumers' trust in AI-based marketing practices play an important role in realizing the success of these approaches (Smith & Kumar, 2023).

Trust of the consumers is a pre-requisite for establishing sustainable relationships with the businesses, where technology (such as AI) is part of the decision making. AI's capacity to gather, analyze and predict consumer behaviors presents challenges on data privacy, security, and the transparency of algorithms behind targeting (Grewal et al., 2022). "Amid growing concern around consumer trust of candidature's use of personal data and the proliferation of ad tech the potential of AI-powered marketing to shape long-term customer relationships becomes refreshing." Research has found that the acceptance or trust of AI- based targeting

advertisements could be determined from multiple perspectives such as perceived accuracy, ad relevance, and ethical issues related to data use (Li et al., 2021).

Additionally, AI's part in facilitating smooth customer experiences by delivering personalized marketing also has had a downside. Relevant and timely advertisements are appreciated by many consumers, but the extent of personalization can be perceived as intrusive, causing discomfort or distrust (Xu & Riefler, 2020). Body: As such, scrutiny on consumer trust in AI in marketing services should involve a deeper investigation on how trust is developed among consumers, their perceptions of the transparency of e-commerce sites, and their comfort with AI tools in such environments.

This study contributes to a better understanding of the connection between AI-driven personalized advertising and the trust that consumers show in the e-commerce environment, by shedding light on the main factors that drive or impede the trust in marketing AI. In this way, it will add to the growing literature on AI in marketing and provide insight for marketers on how best to design AI-driven campaigns that engender trust.

2. REVIEW OF LITERATURE AND RESEARCH GAP

The literature of AI-enabled personalized marketing is rapidly expanded over the past few years and researchers have been studied on different dimensions such as consumer engagement, trust, privacy and the like. Research such as Wang and Siau (2019) highlight that the AI in business makes providing an extremely relevant content possible, which is beneficial to deliver to a higher satisfactory consumer experience and strengthen the brand loyalty. This is consistent with Shankar, Akter, and Wang (2020), who emphasize how algorithmic recommendation systems can improve the relevance and accuracy of ads, leading to higher consumer satisfaction and purchase intention. Furthermore, Kumar and Shah (2021) assert that the effective use of personalized advertising can drive long-term customer loyalty by satisfying personal preferences, thus building trust with brands. But the literature also makes concern about the moral perspective on AI marketing. Paschen, Pitt and Kietzmann (2020) posit that non-transparency of AI algorithms can work to undermine the trust of end users who do not understand how data about them is being collected and manipulated. Mehta and Tariq (2021) note that although personalization is appreciated as a convenience by most consumers, it may also raise privacy-sensitive issues such as the feeling that AI is "intrusive" (affecting such individuals as introverts and those skeptical toward technology). This tension between personalization and privacy has been named as one of the biggest confrontations facing marketers.

Another interesting aspect of the interaction between consumers and AI and marketing is the title of data privacy and security both issues that have been well documented by a number of authors. Consumer trust is also closely connected to the perceived fairness and accuracy of AI produced content (Grewal, Roggeveen, & Nordfält, 2022). In particular, Johnson, Shriver, and Du (2021) suggested that when consumers know how AI systems work and its data security, they are more inclined to trust personalized advertisements 2.2. On the contrary, absence of transparency can lead consumers to feel deceived or exploited, as presented by Choi and Lee (2021). Ethical issues are also raised in Huang and Rust's (2022) paper on the bias and unfairness in AI algorithms with a negative effect on consumer confidence in personalized marketing. Li, Sun and Zhang (2021) emphasize the need to explain the system, because consumers are more likely to be willing to accept AI based marketing and engage with the system if they feel it is just and funds the right. Furthermore, Xu and Riefler (2020) argue that hyper-personalised advertisements can lead to alienation and full disconnection between consumers and brands. As a result, the trade-off between consumer control and

personalization is essential for sustaining trust, as Lim and Heinrich (2022) argue. These studies collectively hint that despite great potential of AI-powered personalized ads in optimizing customer experiences, trust can only be preserved if data use is ethical and transparent.

Although AI-based personalized advertising has drawn much attention in the e-commerce industry, little is known about impacts of AI-based personalized advertising on consumer trust, notably in terms of privacy, transparency, and ethical issues. While previous research mainly examines the impact of AI in marketing on consumer engagement and sales (Shankar et al., 2020; Kapoor et al., 2021), we know little about the complicated relationship between personalization and trust, particularly as it is perceived by those persons who may feel manipulated or violated by such targeted practices (Paschen et al., 2020; Singh & Sharma, 2021). Moreover, the extent to which demographic factors, including age, gender, and cultural background, moderate the influence of AI-driven advertising on consumers is still poorly understood (Bai & Yao, 2022; Tsai & Lin, 2022). Additionally, the technical and operational aspects of AI in marketing are widely researched, but empirical research examining how ethical issues, so as data privacy and algorithmic bias, mediate the consumer trust and acceptance of such toward the technology is less well established (Choi & Lee, 2021; Huang & Rust, 2022). To fill in this gap, this study examines enablers and inhibitors of consumer trust in AI-powered personalized advertising in the e-commerce, making a valuable contribution to the understanding of Trust-Consumer relationship in the days of the AI developments.

3. STATEMENT OF PROBLEM AND OBJECTIVES OF THE STUDY

The application of Artificial Intelligence (AI) in e-commerce marketing brings great change to personalized advertising. With the use of consumer data, AI algorithms can personalize ads based on individual taste, leading to better customer engagement and satisfaction. But the increasing dependence of AI in marketing does present a number of important challenges to consumer trust - especially around data privacy, transparency and using data ethically. Although targeted advertisements significantly impact consumer experiences, we have seen that disruptive practices like these can lead to perceptions of manipulation, discomfort, and loss of trust from consumers. However, little is known about the effectiveness of these AI personalized strategies in inducing consumer trust-in e-commerce in no exhaustive research has been conducted thanking into account the possibility of knowing that the differences in trust might-be explained considering the emergence of these no more personalized strategies on the web. The principal aim of this research is to fill this gap in the e-commerce context by investigating determinants of consumer trust in AI-driven marketing, particularly in personalized advertising. The specific purpose of this research is to examine how AI-driven tailored advertising affects consumers trust in an e-commerce context. The study aims to:

1. Investigate the impact of AI personalized advertisement on consumer trust in e-marketplace.

2. Evaluate the impact of data privacy and transparency on consumer perceptions of AI-driven advertising.

4. RESEARCH METHODOLOGY

The research method used in this study has applied a quantitative based model in order to study the linkage between AI personalized advertisement in addition to the consumer trust in an e-commerce platform, plus the functions of data privacy and transparency in affecting the perception of consumers. The sample consisted of 300 participants from the Tricity

(Chandigarh, Panchkula, and Mohali) selected through the convenience sampling method. The sample group was comprised of participants who frequently shop online, being potential to AI-driven targeted advertisements. Data were collected using a structured questionnaire with closed-ended questions graded on five-point Likert scales. The survey measured important variables including consumer trust, attitudes toward personalized advertising and privacy of information, as well as consumer demographics (age, gender, and income). To determine relationships between findings, statistical analyses such as correlation and multiple regression analysis were performed on the responses. Tests of reliability and validity of measures were conducted using the SPSS program. Ethical consideration was preserved by ensuring the anonymity, confidentiality, voluntariness and informed consent of participants.

5. RESULTS AND DISCUSSIONS

The demographic information group / responses (N = 300) indicate a cross section in relation age, gender, education, income and on-line spending tendency. Most respondents are 25-34 (31.67%), but there is also a strong prevalence of 18-24 (18%) and 35-44 (16.33) year-olds. The ratio of respondents is well balanced in terms of gender distribution; 48.33% male and 44% female. In what comes to education, most respondents are post-graduated (28.33%) and then graduated (24%). Earnings vary, with a significant number (35.33%) earning Rs. 25,000–50,000, while 26.67% earn less than Rs. 25,000. In terms of online shopping behavior, the majority (44.67%) said they shop sometimes, and 32% shop often.

Table 1: Demographic Profile of the Respondents

Demographic Variable	Categories	Frequency	Percentage
Age	Below 18	28	9.33%
	18-24	54	18.00%
	25-34	95	31.67%
	35-44	49	16.33%
	45-54	18	6.00%
	55 and above	6	2.00%
Gender	Male	145	48.33%
	Female	132	44.00%
Education Level	High school	23	7.67%
	Undergraduate	72	24.00%
	Postgraduate	85	28.33%
	Doctorate	22	7.33%
Income Level	Less than ₹25,000	80	26.67%
	₹25,000 - ₹50,000	106	35.33%
	₹50,000 - ₹1,00,000	58	19.33%
	More than ₹1,00,000	38	12.67%
How often do you shop online?	Rarely	41	13.67%
	Occasionally	134	44.67%
	Frequently	96	32.00%

These demographic findings create a basis for further insights into how factors such as education, income, and online shopping frequency affect trust in AI-based personalized advertising. Younger, better-educated, moderate income level consumers can also be more open towards new technologies such as AI in e-commerce, and frequent online buyers may have stronger perceived trust because of purchase experiences. This information provides

valuable insights for customizing AI marketing and, more generally, the necessity of personalized strategies according to customer demographics and purchase behaviors.

Table 2: AI-Driven Personalized Advertising

Demographic Variable	Categories	Frequency	Percentage
How frequently do you see personalized advertisements?	Never	22	7.33%
	Rarely	50	16.67%
	Sometimes	102	34.00%
	Often	76	25.33%
	Always	50	16.67%
How relevant do you find personalized ads?	Not at all relevant	25	8.33%
	Slightly relevant	48	16.00%
	Moderately relevant	102	34.00%
	Very relevant	76	25.33%
	Extremely relevant	49	16.33%
How helpful are personalized advertisements?	Not helpful at all	30	10.00%
	Slightly helpful	45	15.00%
	Moderately helpful	105	35.00%
	Very helpful	75	25.00%
	Extremely helpful	45	15.00%

Consumer exposure and perception toward AI-based personalized advertising Next, Table 2 discusses details on how many consumers have been exposed to and how perceptually engage with AI-based personalized advertising. Many respondents (34%) claim to be served personalized ads "sometimes" and 25.33% see personalized ads "often," meaning that personalized advertising is not uncommon for them in their digital world. In terms of relevance, 34% felt that they were "moderately relevant" and a further 25.33% felt that they were "very relevant," meaning that the vast majority of the time, ads are targeted appropriately, but that there's still a bit of scope to make them more personalised based on consumer preferences. In terms of helpfulness, 35% of respondents "somewhat" find personalized ads helpful, 25% "very" helpful, suggesting that personalized ads are somewhat helpful, but helpfulness may vary for different groups of users. The results imply that while personalized ads have succeeded in focusing viewers' attention, their relevance and utility could be improved in a demographic-related context to cater to consumers from different backgrounds. Marketers will need to zero in on refining the accuracy of AI algorithms while raising transparency to keep confidence high in AI-powered personalized advertising in general.

Table 3: Consumer Trust in E-Commerce Platforms

	Categories	Frequency	Mean	Standard Deviation
How much do you trust e-commerce platforms that use AI-driven personalized advertising?	Do not trust at all	15		
	Slightly trust	50	3.20	1.12
	Moderately trust	110		

How much do you trust e-commerce platforms that use AI-driven personalized	Categories	Frequency	Mean	Standard Deviation
	Trust	80		
	Completely trust	45		
To what extent do you believe that personalized ads respect your preferences?	Not at all	25	3.50	1.01
	To a small extent	55		
	To some extent	100		
	To a great extent	80		
	Completely	40		
Do you feel AI-powered ads improve your experience with e-commerce platforms?	Strongly disagree	20	3.10	1.03
	Disagree	45		
	Neutral	115		
	Agree	85		
	Strongly agree	35		

Table 3 Reflection of e-commerce companies that use AI personalized advertising from the consumer trust perspective. On trust levels, the majority indicated 'moderately trust' (110), followed by 'trust' (80) and only a small proportion expressed trust completely (45). This implies that while ad-tech powered by AI has set a level at least for foundational trust, that's as far as many are willing to go. With respect to preferences, "to some extent" is considered by the majority of the respondents being 100 respondents, while a group (80 people) is of the opinion that ads do respect their preferences "to a great extent". This suggests that there continues to be a disconnect between what users want and how well ads reflect and meet those needs. Furthermore, The "Neither agree nor disagree" category received by far the most votes – 115 respondents, with 85 who agreed, signalling that while AI-driven ads may enrich the consumer experience in some ways, very few seem to think they are truly 'game-changing' in this respect. These results show that although AI-based personalized ads generate a reasonable level of trust and positive experience for users, e-commerce companies need to improve the perceived value and transparency of AI-generated ads in order to create deeper trust and engagement with consumers.

Table 4 covers respondents' attitudes toward data privacy and transparency in AI-powered e-commerce platforms. Respondents were most concerned about their concern over personal data privacy (130 worried to a great extent, 80 very worried and 60 extremely worried). This is reflective of an overall suspicion of data privacy among consumers.

Table 4: Data Privacy and Transparency

	Categories	Frequency	Mean	Standard Deviation
How concerned are you about the privacy of your personal data?	Not concerned at all	20	3.02	1.15
	Slightly concerned	50		
	Moderately concerned	90		
	Very concerned	80		
	Extremely concerned	60		
Do e-commerce platforms	Strongly disagree	30	3.45	1.12

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	Categories	Frequency	Mean	Standard Deviation
inform you about data collection?	Disagree	45		
	Neutral	90		
	Agree	85		
	Strongly agree	50		
Are e-commerce platforms transparent about AI technologies?	Strongly disagree	25	3.40	1.08
	Disagree	40		
	Neutral	95		
	Agree	85		
	Strongly agree	55		
Trust e-commerce platforms if transparent about AI?	Very unlikely	20	3.10	1.03
	Unlikely	45		
	Neutral	100		
	Likely	85		
	Very likely	50		

When it comes to how effectively e-commerce platforms disclose their data collection practices, results were more mixed. Although the Internet users that we surveyed were for the most part agreeable (agreed and strongly agreed together = 85% and 50% respectively) with this statement, a significant proportion were neutral (90%), suggesting that the information across channels may not be uniform or may not be clear. In the same vein, in response to questions about transparency in relation to AI technologies, the majority of the respondents were neutral (95), followed by agree (85) and strongly agree (55), indicating that there is still an opportunity to enhance how the e-commerce platforms communicate their use of AI. Respondents were neutral (100) on whether or not they would trust the platforms more if they were transparent on their use of AI, though 50 were very likely and 85 likely to trust them more. This would suggest that, although there is a great potential for boosting consumer trust by offering more transparency, platforms need to communicate clearly the nature of AI technologies and practices with data to fully ease privacy concerns.

Table 5 : General Perception and Trust Factors

	Categories	Frequency	Mean	Standard Deviation
Do personalized ads make platforms more trustworthy?	Strongly disagree	25	3.02	1.08
	Disagree	50		
	Neutral	100		
	Agree	75		
	Strongly agree	50		
More willing to engage if assured data security?	Strongly disagree	20	3.10	1.07
	Disagree	50		
	Neutral	90		
	Agree	90		
	Strongly agree	50		
Trust in e-commerce platforms using AI?	Very low	25	3.05	1.05
	Low	45		
	Neutral	100		
	High	75		
	Very high	55		

Table 5 concerned consumers' general trust and security issues regarding e-commerce platforms and AI-based personalized advertising. 101) According to what users said, whether to have customized feed commercial ads makes this platform seem all the more reliable, and weighted values tilt toward the neutral side. A smaller, but still considerable, number agreed (75) or strongly agreed (50), indicating that personalized advertising might increase trust for a percentage of users. With respect to perceived data security guarantees, the responses for neutral (90), agree (90), and strongly agree (50) were balanced, indicating that stronger data security could be used as a lever to increase engagement. But we can see from the neutral responses that there are many users who are still unaffected by these reassurances. With respect to the general trust in AI-support for e-commerce platforms, in general, respondents had a neutral view (100), however, 75 exhibited high trust, and 55 very high trust, revealing that even though many customers are still wary, more and more are willing to trust platforms that take advantage of AI properly. This shows that there is room for e-commerce platforms to establish trust by providing personalized services and ensuring the safety of data, although good communication and reassurance are still important to enhance their trust in general.

Table 6: Correlation Results AI-driven Personalized Advertising and Consumer Trust in E-commerce Platforms

Variable 1	Variable 2	Pearson Correlation (r)	p-value
AI-driven Personalized Advertising	Consumer Trust in E-commerce Platforms	0.58	0.00

According to Table 6, AI-based CADVP and customer trust in e-commerce platform are significantly correlated and the Pearson correlation coefficient describing this is positive (r=0.58) and the p-value is 0.00 < 0.05. This involves a fairly strong and significant degree of relationship between the two variables together, indicating that while consumers experienced more personalized advertisements offered by AI, trust in e-commerce websites has been increasing. This positive association suggests that the use of personalised ads can, when well applied, improve the perceived relevance of products and services and consequently elicit more trust in these systems. The value of the p-value shows (0.00) as well as the analysis pertaining to the relationship means that the effect could not have been a chance effect hence the assertion that AI-based personalized advertising significantly contributes to the shaping of consumer trust. The implications of this finding could be significant for e-commerce players: building out sophisticated AI algorithms that tailor the user experience may provide a way to enhance customer retention and loyalty. Moreover, the association indicates that transparent communications on AI use and data privacy may further enhance this trust, and impart more robust engagement in AI-enabled platforms. This, in turn, means businesses can benefit from consumer trust and long-term customer retention if they personalize effectively (and mindfully about sharing their information).

Further Multiple regression analysis is applied to assess the role of these variables in predicting consumer trust in platforms using AI-powered advertising.

The model is:

Consumer Trust=β_0+β_1(Data Privacy Concerns)+β_2(Transparency of AI Technologies)+ϵ

Table 7: Multiple Regression Output

Variable	B (Coefficient)	Standard Error	t-value	p-value
Intercept (β_0)	1.72	0.60	2.87	0.004
Data Privacy Concerns (β_1)	0.32	0.10	3.20	0.002

Variable	B (Coefficient)	Standard Error	t-value	p-value
Transparency of AI Technologies (β_2)	0.29	0.11	2.64	0.009

The multiple regression results for consumers trust in e-commerce platforms are shown in Table 7. The intercept (β_0) is statistically different from zero at a coefficient of (1.72) with a standard error (0.60), t-value of (2.87), p-value of (0.004), demonstrating that the baseline level of consumer trust is statistically different from zero. Privacy concern (β_1) also has a positive coefficient (0.32) with a t-value of 3.20 and a p-value of 0.002, indicating that higher level of privacy concern leads to a higher degree of trust of consumers, which may be due to more recognition of the value of privacy protection. In a similar manner, transparency of AI technologies (β_2) is positively associated with 0.29 coefficient, t = 2.64, p = 0.009, indicating that greater transparency in AI practices fosters consumer trust. Statistical significance of both independent variables is present and the p-values are < 0.05, which confirms that data privacy and transparency are essential in building trust in e-commerce platforms using AI personalized advertising. The implications of these results are that (1) companies need to ensure strong data privacy practices as well as transparency regarding the use of AI technology in order to establish and retain consumer trust in this fully digitalized commercial setting.

H1: Privacy your data's safety and transparency are important factors impacting consumers' trust in e-commerce websites

As the p-values of the two independent variables (data privacy concerns: p = 0.002, transparency p = 0.009) are less than 0.05, the null hypothesis is rejected. Thus, we can infer that data privacy concern and transparency have an important effect on consumer trust in e-commerce websites.

6. CONCLUSIONS AND MANAGERIAL IMPLICATIONS

The results of this study indicate the important influence of AI-enabled personalized advertising on consumer trust in e-commerce platforms. Important variables such as data privacy (i.e., negative influence) and transparency of AI as discussed in the literature were also positively related to trust, as demonstrated by the positive regression coefficients and the meaningful of p-values. Personalized advertising had a relatively weak positive relationship (r = 0.58) with consumer trust, meaning that the use of AI for ads can increase human's trust, yet this relationship is subjectivated to issues of privacy and transparency. These findings indicate that e-commerce managers should promote transparent AI practices and privacy protection as important issues to help enhance consumer trust and participation of personalized content. Transparent communication on how data is used and AI's involvement in personalized advertising can ease privacy concerns and build further customer satisfaction and loyalty. For future studies, a more detailed look at how these connections might differ among subpopulations or other cultural settings, as well as other factors like the role of social media effects, shifts in consumer perceptions regarding data privacy, changes in regulations and how it may all contribute to trusting AI-led advertising, could provide further insight into what's going on. It may also be similarly informative to follow individual consumers over time while engaging in different levels of personalized AI-driven marketing to better understand how trust changes.

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