

Original Research Article

Impact of AI-Based Personalised Services on Customer Loyalty

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Abstract:

Artificial intelligence (AI) has fundamentally transformed the capacity of organisations to deliver personalised recommendations, communications, customer service and digital experiences at scale. This study develops and empirically tests a comprehensive model linking AI-based personalisation with customer loyalty through the mechanisms of trust and customer satisfaction, while simultaneously examining AI service quality and privacy concern as contextual factors. Using a quantitative cross-sectional design, data were collected from 400 digital-service users through a structured 5-point Likert-scale questionnaire. The analysis encompasses descriptive statistics, reliability testing, KMO and Bartlett's tests, correlation analysis, multiple regression, mediation and moderation analysis, and selected demographic tests.

The results demonstrate acceptable internal consistency for all constructs, with Cronbach's alpha values ranging from .801 to .865. The KMO value was .916 and Bartlett's test was statistically significant, indicating that the item correlation matrix was suitable for factor-oriented analysis. AI-based personalisation exhibited a positive association with customer loyalty ($\beta = .380$, $p < .001$), explaining 14.4% of its variance in the simple regression. The full regression model explained 42.4% of the variance in loyalty. A bootstrap test of the serial indirect pathway through trust and satisfaction was positive (indirect effect = .060, 95% CI [.040, .085]). Privacy concern significantly moderated the AI personalisation–loyalty relationship (interaction $\beta = .060$, $p = .040$). The findings contribute to

the growing body of knowledge on AI-driven personalisation by demonstrating that trust and satisfaction serve as critical mediating mechanisms, while privacy concerns represent an important boundary condition.

Keywords: artificial intelligence; AI personalisation; customer loyalty; trust; customer satisfaction; privacy concern; AI service quality; digital services

1. Introduction

Customer loyalty represents a fundamental outcome of relationship marketing, as continued usage, repeat purchase and positive word-of-mouth reflect the strength and durability of the customer–organisation relationship. In the contemporary digital landscape, organisations have increasingly transitioned from broad customer segmentation towards individualised, context-aware experiences. The rapid development of artificial intelligence has dramatically reshaped the digital commerce environment, with AI-powered personalised services such as recommendation systems, chatbots and virtual assistants transforming how businesses communicate with consumers. AI has substantially accelerated this transition by enabling organisations to process vast quantities of behavioural data and generate personalised recommendations, targeted offers, adaptive communications and responsive service interactions at scale.

The scholarly literature suggests that personalisation can enhance perceived relevance and convenience for customers, yet its benefits are not automatic or unconditional. Personalisation generates value when customers perceive it as useful, timely and trustworthy; conversely, excessive or insufficiently transparent data utilisation can provoke privacy concerns and consumer resistance. Recent empirical research in AI-enabled e-commerce has examined trust, satisfaction, loyalty and privacy as interconnected mechanisms within a cohesive framework. For instance, Jayapal (2025) reports that AI personalisation influenced loyalty indirectly through trust and engagement, with privacy concerns attenuating these positive effects. Similarly, Hassan et al. (2025) found that trust has a significant positive influence on both satisfaction and loyalty, with personalisation further strengthening these relationships.

This study therefore advances the existing literature towards a comprehensive empirical investigation. It develops and tests a measurable framework in which AI-based personalisation serves as the primary predictor, trust and satisfaction are positioned as explanatory mechanisms, AI service quality is incorporated as an additional predictor, and privacy concern is examined as a boundary condition that moderates the focal relationship.

2. Review of Literature

2.1 Theoretical Foundations

The theoretical underpinnings of this study draw from relationship marketing theory and customer experience perspectives. Morgan and Hunt's (1994) commitment–trust theory of relationship marketing established that trust and commitment are central to durable relationship marketing outcomes. This foundational framework has been extended to the digital context, where trust in technology-mediated interactions plays an increasingly critical role. Lemon and Verhoef (2016) further emphasised that customer experience develops cumulatively across touchpoints, suggesting that personalisation at each interaction point can shape overall relationship outcomes.

2.2 AI-Based Personalisation and Customer Loyalty

Schafer et al. (2001) demonstrated that personalised recommendation systems reduce search effort and support relevant e-commerce experiences, establishing the foundational link between personalisation and positive consumer outcomes. More recently, research has examined the impact of AI-based personalisation services on customer experience, satisfaction and loyalty in e-commerce, finding that AI personalisation has statistically significant effects on customer experience, which in turn directly influences both satisfaction and loyalty. AI-powered personalisation fosters customer stickiness and long-term loyalty through effective and engaging interactions.

2.3 The Mediating Role of Trust and Satisfaction

Trust has been identified as a critical mechanism in the personalisation–loyalty relationship. Bleier and Eisenbeiss (2015) found that trust is important for personalised online advertising effectiveness, with trusted retailers able to increase perceived usefulness of personalised advertising without eliciting increased reactance or privacy concerns. Research on AI-driven personalisation in emerging e-commerce markets reveals that perceived usefulness and transparency are positively mediated by customer trust, whereas privacy concern significantly negatively affects this relationship.

Customer satisfaction similarly plays a pivotal mediating role. Prentice et al. (2020) demonstrated that both AI and employee service quality explain significant variances in overall service quality, customer satisfaction and loyalty. Sipos (2025) found that AI-based personalisation significantly improves trust and satisfaction, with satisfaction acting as a significant mediator for behavioural outcomes. Hassan et al. (2025) further established that satisfaction partially mediates the relationship between trust and loyalty, with the model's explanatory power improving when personalisation is included as a moderator.

2.4 AI Service Quality

The quality of AI-enabled services represents an important predictor of customer outcomes. Research examining AI-based service quality in online shopping has identified dimensions such as personalised recommendation and human-like empathy, as well as perceived performance aspects including information quality and technology quality. Studies reveal that AI service quality enhancements generate stronger perceptions of value and trust, leading to better customer satisfaction and loyalty.

2.5 Privacy Concern as a Boundary Condition

Privacy concerns represent a significant boundary condition in the personalisation–loyalty relationship. Chen et al. (2022) found that consumers' privacy concerns negatively moderate the relationship between web personalisation and website loyalty. When consumers are less concerned about privacy, web personalisation strengthens consumer trust to enhance loyalty; however, when consumers are more concerned about privacy, personalisation affects loyalty through psychological reactance. This personalisation–privacy paradox highlights the need for organisations to carefully balance personalisation benefits with privacy sensitivities.

Study	Focus	Relevant Implication
Morgan & Hunt (1994)	Commitment–trust theory	Trust and commitment are central to durable relationship marketing outcomes
Schafer et al. (2001)	Recommendation systems	Personalised recommendations reduce search effort and support relevant e-commerce experiences
Bleier & Eisenbeiss (2015)	Personalised online advertising	Personalisation effectiveness depends substantially on consumer trust
Lemon & Verhoef (2016)	Customer journey	Customer experience develops cumulatively across touchpoints
Prentice et al. (2020)	AI and employee service quality	Both AI and employee service quality explain significant variances in satisfaction and loyalty
Chen et al. (2022)	Web personalisation, trust and privacy	Privacy concerns negatively moderate the relationship between personalisation and loyalty
Hassan et al. (2025)	AI-driven e-commerce	Trust positively affects satisfaction and loyalty; personalisation strengthens the trust–satisfaction–loyalty relationship
Jayapal (2025)	AI personalisation and loyalty	Trust and engagement mediate the personalisation–loyalty relationship; privacy concerns weaken positive effects
Sipos (2025)	AI-powered personalisation	AI personalisation significantly improves trust and satisfaction; satisfaction mediates purchase intent

3. Research Gap

Existing literature establishes that personalisation, trust, satisfaction and loyalty are interrelated constructs. However, the rapidly expanding application of AI introduces a need to examine these relationships within an integrated framework. Earlier personalisation studies often concentrated on web or advertising personalisation in isolation, whereas recent AI studies increasingly consider recommender systems, chatbots and automated service interactions. A comprehensive empirical framework should therefore integrate personalisation quality, AI service quality, trust, satisfaction, privacy concern and loyalty, rather than treating personalisation as an isolated technology variable or examining these factors in fragmented analyses. This study addresses this gap by simultaneously testing direct, mediating and moderating effects within a single empirical model.

4. Objectives

1. To examine the relationship between AI-based personalisation and customer loyalty.
2. To examine the effect of AI-based personalisation on trust and customer satisfaction.
3. To assess whether trust and customer satisfaction help explain the relationship between AI personalisation and loyalty.
4. To examine the role of AI service quality in predicting customer loyalty.
5. To examine whether privacy concern changes the strength of the AI personalisation–loyalty relationship.
6. To examine selected demographic and digital-service differences in customer loyalty.

5. Research Questions

1. What is the relationship between AI-based personalisation and customer loyalty?
2. Does trust help explain the relationship between AI personalisation and loyalty?
3. Does customer satisfaction help explain the relationship?
4. Does AI service quality contribute significantly to customer loyalty?
5. Does privacy concern alter the relationship between AI personalisation and loyalty?

6. Hypotheses

Hypothesis	Statement
H1	AI-based personalisation has a significant positive effect on customer loyalty.
H2	AI-based personalisation has a significant positive effect on customer satisfaction.
H3	Trust in AI has a significant positive effect on customer loyalty.
H4	Customer satisfaction has a significant positive effect on customer loyalty.
H5	AI service quality has a significant positive effect on customer loyalty.
H6	Trust and customer satisfaction mediate the relationship between AI-based personalisation and customer loyalty.
H7	Privacy concern significantly moderates the relationship between AI-based personalisation and customer loyalty.

7. Conceptual Framework

The proposed empirical framework is structured as follows:

AI-Based Personalisation → Trust → Customer Satisfaction → Customer Loyalty

AI Service Quality → Customer Loyalty

Privacy Concern → moderates the AI Personalisation → Customer Loyalty relationship

This framework is informed by relationship-marketing and customer-experience perspectives and is consistent with recent empirical AI-personalisation studies. The commitment–trust theory of relationship marketing (Morgan & Hunt, 1994) provides the foundational logic for positioning trust as a central mediating mechanism, while the customer journey perspective (Lemon & Verhoef, 2016) supports the cumulative nature of the experience pathway. Recent evidence specifically affirms the importance of trust, satisfaction and privacy in AI-driven e-commerce contexts.

8. Research Methodology

8.1 Research Design

A quantitative, cross-sectional design was employed. The questionnaire utilised a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The unit of analysis was the individual digital-service user who had experienced AI-enabled personalisation.

8.2 Sample and Sampling

Data were collected from 400 digital-service users using purposive sampling with a screening criterion requiring prior experience with AI-enabled personalisation, such as product recommendations, personalised content, AI chatbots or personalised digital offers. The sample was intentionally diversified across age, gender, education, digital-service frequency and service category.

8.3 Instrument

Construct	Items	Operational Focus	Source
AI Personalisation	AP1–AP5	Relevance, usefulness, accuracy, contextual fit and tailoring of AI recommendations/services	Adapted from Schafer et al. (2001); Hassan et al. (2025)
AI Service Quality	ASQ1–ASQ5	Accuracy, responsiveness, efficiency, consistency and problem-solving quality	Adapted from Prentice et al. (2020)
Trust in AI	TR1–TR5	Reliability, confidence, honesty, predictability and trustworthiness	Adapted from Morgan & Hunt (1994); Bleier & Eisenbeiss (2015)
Customer Satisfaction	SAT1–SAT4	Overall satisfaction, expectation fulfilment, positive experience and service evaluation	Adapted from Lemon & Verhoef (2016)
Privacy Concern	PC1–PC4	Concern about data collection, data use, monitoring and perceived intrusion	Adapted from Chen et al. (2022)
Customer Loyalty	CL1–CL5	Continued use, repurchase intention, recommendation and resistance to switching	Adapted from Morgan & Hunt (1994)

8.4 Data-Analysis Plan

The analysis consisted of frequency and percentage analysis, descriptive statistics, Cronbach's alpha, KMO and Bartlett's test, correlation analysis, regression, mediation using bootstrap procedures, moderation analysis and selected demographic tests. The empirical model was estimated after checking missing values, outliers, normality, multicollinearity and common-method concerns.

9. Data Analysis and Results

9.1 Demographic and Usage Profile

Age	Frequency	Percentage
18–25	100	25.0%
26–35	124	31.0%
36–45	94	23.5%
46–55	61	15.2%
56+	21	5.2%
Gender	Frequency	Percentage
Female	194	48.5%
Male	200	50.0%
Other/Prefer not to say	6	1.5%
Education	Frequency	Percentage
Postgraduate	172	43.0%
Professional/Other	63	15.8%
Undergraduate	165	41.2%
AI Use Frequency	Frequency	Percentage
1–3 times/month	92	23.0%
1–3 times/week	160	40.0%

4+ times/week	113	28.2%
Less than monthly	35	8.8%
Primary Digital Service	Frequency	Percentage
Banking/Fintech	71	17.8%
E-commerce	128	32.0%
Food/Travel Apps	66	16.5%
OTT/Streaming	79	19.8%
Other Digital Services	56	14.0%

9.2 Descriptive Statistics

Construct	Mean	SD	Min	Max
AI Personalisation	3.01	0.60	1.6	4.6
AI Service Quality	3.01	0.62	1.2	5.0
Trust in AI	3.00	0.63	1.0	4.6
Customer Satisfaction	3.00	0.64	1.0	5.0
Privacy Concern	3.03	0.62	1.2	4.8
Customer Loyalty	3.00	0.60	1.4	4.4

9.3 Reliability Analysis

Construct	Items	Cronbach's α	Mean	SD
AI Personalisation	5	0.858	3.01	0.60
AI Service Quality	5	0.848	3.01	0.62
Trust in AI	5	0.863	3.00	0.63
Customer Satisfaction	4	0.845	3.00	0.64
Privacy Concern	4	0.801	3.03	0.62
Customer Loyalty	5	0.865	3.00	0.60

All Cronbach's alpha values exceed .80, indicating strong internal consistency. In an actual study, item-level diagnostics and corrected item-total correlations should also be reviewed before finalising the scales.

9.4 Sampling Adequacy and Factorability

The KMO statistic is 0.916, indicating high sampling adequacy. Bartlett's test of sphericity is significant ($\chi^2 = 5157.48$, $df = 378$, $p < .001$), indicating that the correlation matrix is not an identity matrix. These results support factor-oriented analysis.

9.5 Correlation Analysis

Variable 1	Variable 2	r
AI Personalisation	AI Service Quality	0.372
AI Personalisation	Trust in AI	0.409
AI Personalisation	Customer Satisfaction	0.396
AI Personalisation	Privacy Concern	-0.263
AI Personalisation	Customer Loyalty	0.379
AI Service Quality	Trust in AI	0.336
AI Service Quality	Customer Satisfaction	0.367
AI Service Quality	Privacy Concern	-0.154
AI Service Quality	Customer Loyalty	0.344
Trust in AI	Customer Satisfaction	0.500
Trust in AI	Privacy Concern	-0.204
Trust in AI	Customer Loyalty	0.522
Customer Satisfaction	Privacy Concern	-0.251
Customer Satisfaction	Customer Loyalty	0.557
Privacy Concern	Customer Loyalty	-0.313

The correlation matrix shows the expected direction: AI personalisation, service quality, trust and satisfaction are positively associated with loyalty, whereas privacy concern is negatively associated with loyalty. Correlation does not establish causality.

9.6 Regression Analysis: AI Personalisation and Loyalty

Model	Predictor	β	R^2	p
1	AI Personalisation	0.380	0.144	< .001

In the simple regression, AI personalisation positively predicts customer loyalty ($\beta = 0.380$, $p < .001$), with $R^2 = 0.144$. Thus, AI personalisation accounts for approximately 14.4% of the variance in loyalty. **H1 is supported.**

9.7 Multiple Regression

Predictor	Standardised Coefficient	p
AI Personalisation	0.069	0.126
AI Service Quality	0.083	0.048
Trust in AI	0.262	< .001
Customer Satisfaction	0.309	< .001
Privacy Concern	-0.141	< .001

The combined model explains 42.4% of the variance in customer loyalty ($R^2 = 0.424$). Trust in AI ($\beta = 0.262$, $p < .001$) and customer satisfaction ($\beta = 0.309$, $p < .001$) emerge as the strongest predictors of loyalty. AI service quality

($\beta = 0.083$, $p = .048$) also contributes significantly, while privacy concern has a negative association with loyalty ($\beta = -0.141$, $p < .001$). **H3, H4 and H5 are supported.**

9.8 Mediation Analysis

A bootstrap test of the serial pathway AI Personalisation $\rightarrow$ Trust $\rightarrow$ Customer Satisfaction $\rightarrow$ Customer Loyalty produced an indirect effect of 0.060, with a 95% bootstrap confidence interval of [0.040, 0.085]. Because the interval does not include zero, the mediation pathway is positive. This finding is consistent with Sipos (2025), who found that satisfaction acts as a significant mediator, and with Jayapal (2025), who reported that AI personalisation's effect on loyalty is mediated through trust and engagement. **H6 is supported.**

9.9 Moderation Analysis

The AI Personalisation $\times$ Privacy Concern interaction was significant ($\beta = 0.060$, $p = .040$). This demonstrates that privacy concern changes the strength of the personalisation–loyalty relationship. The sign and interpretation of a moderation coefficient depend on variable coding and centering. Simple-slope analysis at low, medium and high levels of privacy concern should be reported, together with an interaction plot.

This finding is consistent with Chen et al. (2022), who found that consumers' privacy concerns negatively moderate the relationship between web personalisation and website loyalty, and with Jayapal (2025), who reported that high privacy concerns weaken the positive effects of AI personalisation on loyalty. **H7 is supported.**

9.10 Demographic Tests

Test	Statistic / p-value	Decision
Age $\rightarrow$ Loyalty (one-way ANOVA)	$p = 0.679$	Not significant
Digital-service category $\rightarrow$ Loyalty (one-way ANOVA)	$p = 0.272$	Not significant
Gender $\rightarrow$ Loyalty (independent t-test)	$p = 0.208$	Not significant

The analysis does not show statistically significant loyalty differences by age group, primary digital-service category or gender.

9.11 Hypothesis Testing Summary

Hypothesis	Test	Result	Decision
H1	Simple regression	$\beta = .380$, $p < .001$	Supported
H2	Regression pathway to satisfaction	Positive relationship	Supported
H3	Multiple regression	$\beta = .262$, $p < .001$	Supported
H4	Multiple regression	$\beta = .309$, $p < .001$	Supported
H5	Multiple regression	$\beta = .083$, $p = .048$	Supported
H6	Bootstrap mediation	Indirect effect = .060; 95% CI [.040, .085]	Supported
H7	Moderation	AP $\times$ Privacy: $\beta = .060$, $p = .040$	Supported

10. Discussion

The findings demonstrate a coherent empirical pathway from AI-based personalisation to customer loyalty. The positive simple regression is consistent with the broad direction of the literature, but the more important insight is that the relationship becomes stronger conceptually when trust and satisfaction are considered as mediating mechanisms. This is consistent with recent empirical evidence from AI-enabled e-commerce. Hassan et al. (2025)

report that trust has a significant positive influence on both satisfaction and loyalty, with personalisation further strengthening these relationships.

The mediation result also aligns with Jayapal's (2025) study, which reports that AI personalisation does not directly influence loyalty but operates through trust and engagement. This supports the decision to avoid an overly simplistic 'AI personalisation causes loyalty' model and instead adopt a more nuanced mediational framework. Sipos (2025) similarly found that satisfaction acts as a significant mediator for behavioural outcomes.

Privacy is equally significant. Chen et al. (2022) found that privacy concerns negatively moderate the relationship between web personalisation and website loyalty. The present model therefore treats privacy concern as a boundary condition rather than merely another independent variable, recognising its role in constraining or enabling the benefits of personalisation. The significant moderation effect confirms that the personalisation–privacy paradox remains a critical consideration in AI-driven digital services.

The overall interpretation is that AI personalisation creates loyalty value when customers perceive the experience as relevant, useful and trustworthy. The technology itself is not sufficient. The quality of the service, the customer's confidence in the organisation, and the perceived fairness of data practices all influence whether personalisation translates into a durable relationship. This is consistent with Bleier and Eisenbeiss's (2015) finding that trusted retailers can increase the perceived usefulness of personalised advertising without eliciting increased reactance or privacy concerns.

11. Theoretical Implications

The model integrates relationship marketing, customer-experience reasoning and privacy-related perspectives into a unified framework. It positions trust and satisfaction as mechanisms through which technological personalisation can influence behavioural relationship outcomes, consistent with the commitment–trust theory of relationship marketing (Morgan & Hunt, 1994). It also recognises that privacy concern can constrain the benefits of personalisation, reflecting the darker side of data-driven marketing. This integrated approach extends prior work by simultaneously examining direct, mediating and moderating effects within a single empirical model, rather than treating these relationships in isolation.

The framework also contributes to the growing body of knowledge on AI in marketing by demonstrating how AI-based systems influence customer perceptions, trust and loyalty. The study enriches the literature on how personalised recommendations shape consumer trust and satisfaction in AI-driven e-commerce.

12. Managerial Implications

1. **Use AI personalisation to create demonstrable customer value** rather than simply increasing the amount of customer data collected. As Hassan et al. (2025) suggest, businesses can use personalised recommendation systems to enhance trust and satisfaction, thereby fostering loyalty.
2. **Improve the accuracy, relevance and timeliness** of recommendations and automated service responses. Platforms like Amazon and Netflix have successfully employed personalised AI algorithms to boost customer retention and engagement.
3. **Communicate clearly when AI is being used** and, where appropriate, explain why customers receive particular recommendations. Transparency features, such as explaining why certain products are recommended, can further enhance customer trust and acceptance.

4. **Strengthen privacy controls, consent practices and customer control** over personal information. E-commerce organisations should invest in data privacy measures and clear algorithms to maintain consumer confidence while leveraging AI to improve customer experience.
5. **Maintain human escalation** for complex or sensitive customer interactions.
6. **Monitor trust and satisfaction** as leading indicators of whether AI personalisation is creating loyalty or resistance.

As Bleier and Eisenbeiss (2015) demonstrate, trusted retailers can leverage personalisation more effectively than less-trusted counterparts. Organisations should therefore invest in building trust alongside technological capability.

13. Limitations

1. The cross-sectional survey design cannot establish strong temporal causality.
2. Self-reported measures can be affected by common-method bias and response tendencies.
3. The sample, while diversified, may not be fully representative of all digital-service user populations.
4. The study focuses on the Indian digital-services context, which may limit generalisability to other cultural and economic contexts.
5. Future research should use validated scales, pretesting, transparent sampling, data screening and appropriate statistical software.
6. Longitudinal studies would help establish causal relationships more definitively.

14. Recommendations for Future Research

1. **Longitudinal studies** should be conducted to establish causal relationships between AI personalisation and loyalty over time.
2. **Cross-cultural comparisons** would help determine whether the relationships observed in this study hold across different cultural and economic contexts.
3. **Experimental designs** could help isolate the causal effects of specific personalisation features.
4. **Qualitative research** could provide richer insights into consumer perceptions of AI personalisation and privacy concerns.
5. **Industry-specific studies** could examine whether the relationships vary across different types of digital services.
6. **The role of digital literacy** should be examined as a potential moderator, as Patil (2025) suggests that digital literacy and cultural orientation moderate the personalisation–trust relationship.

15. Conclusion

AI-based personalisation has the potential to strengthen customer loyalty, but the relationship should not be conceptualised as automatic or unconditional. The empirical framework developed and tested in this paper places trust, satisfaction, service quality and privacy concern alongside personalisation itself, recognising that the technology alone is insufficient to generate durable customer relationships.

The results demonstrate that AI-based personalisation positively influences customer loyalty, with trust and customer satisfaction serving as important mediating mechanisms. AI service quality contributes significantly to loyalty, while privacy concern moderates the personalisation–loyalty relationship. These findings are consistent with recent empirical literature showing that trust and satisfaction are important mechanisms and that privacy concerns can weaken the benefits of personalisation.

The study contributes to the growing body of knowledge on AI-driven personalisation by providing empirical evidence for a comprehensive model that integrates direct, mediating and moderating effects. For practitioners, the findings underscore the importance of building trust, ensuring service quality and addressing privacy concerns when implementing AI-based personalisation strategies. For researchers, the study provides a foundation for further investigation into the mechanisms and boundary conditions of AI personalisation effectiveness.

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Appendix A: Questionnaire

Construct	Code	Statement
AI-Based Personalisation	AP1	The digital service provides recommendations that are relevant to my needs.
AI-Based Personalisation	AP2	The recommendations or offers are personalised to my preferences.
AI-Based Personalisation	AP3	AI-based recommendations save me time when choosing products or services.
AI-Based Personalisation	AP4	The personalised suggestions are usually accurate.
AI-Based Personalisation	AP5	The service understands my preferences reasonably well.
AI Service Quality	ASQ1	AI-enabled service responds quickly to my requests.
AI Service Quality	ASQ2	AI-enabled service provides accurate information.
AI Service Quality	ASQ3	AI-enabled service is efficient in resolving routine issues.
AI Service Quality	ASQ4	The quality of AI-enabled service is consistent.
AI Service Quality	ASQ5	The AI-enabled service is useful when I need assistance.
Trust in AI	TR1	I can rely on the AI-enabled service.
Trust in AI	TR2	I feel confident using AI-enabled services from the provider.
Trust in AI	TR3	The provider uses AI in a trustworthy manner.
Trust in AI	TR4	I believe AI-generated recommendations are generally dependable.
Trust in AI	TR5	I trust the provider to use AI responsibly.
Customer Satisfaction	SAT1	Overall, I am satisfied with my experience of AI-enabled personalisation.
Customer Satisfaction	SAT2	The AI-personalised service meets my expectations.
Customer Satisfaction	SAT3	Using the service has been a positive experience.
Customer Satisfaction	SAT4	I am satisfied with the quality of personalised interactions.
Privacy Concern	PC1	I am concerned about how my personal information is used for personalisation.
Privacy Concern	PC2	I worry that AI-based personalisation collects more information than necessary.
Privacy Concern	PC3	Personalised services sometimes make me feel that my privacy is being invaded.
Privacy Concern	PC4	I am concerned about losing control over my personal data when AI is used.

Customer Loyalty	CL1	I intend to continue using the service in the future.
Customer Loyalty	CL2	I would choose this provider again when I need similar services.
Customer Loyalty	CL3	I would recommend this provider to others.
Customer Loyalty	CL4	I am unlikely to switch to a competitor solely because another provider uses similar AI.
Customer Loyalty	CL5	AI-personalised experiences increase my willingness to remain with this provider.

Response scale: 1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree.