

Artificial intelligence and E- Commerce Personalization: Strategies for Improving Customer Experience and Retention

¹Dr. Savita Trivedi

Professor, PG Department of Commerce,
Dayanand Sagar College of Arts, Science and Commerce,
K.S. Layout, Bangalore - 560111
drsavita@dayanandasagar.edu

²Dr. Linda Christopher

Guest Faculty, Department of Management,
Pondicherry University (Karaikal Campus), Bharathiyar Road,
Nehru Nagar, Karaikal – 609605, Puducherry, India.
sahayalinda2008@gmail.com

³Dr.B.Bhavya

Assistant Professor, School of Management Studies,
Sathyabama Institute of Science and Technology, Chennai- 119
bhavya.soms@sathyabama.ac.in

⁴Santosh Ramdas Shivane

Research Scholar, HR Digital Transformation, AI & Workforce Analytics Specialist,
School of Management Studies, Commerce and Management, Kavayitri Bahinabai Chaudhari
North Maharashtra University, Umavinagar, Jalgaon – 425001, Maharashtra, India
srshivane@gmail.com
ORCID: [0009-0004-2622-3154](https://orcid.org/0009-0004-2622-3154)

⁵Ashlesha A Trivedi

Student, P.G. Department of Commerce and Management,
AIMS College, R.K.Layout, Bangalore - 560070
ashleshaa3@gmail.com

⁶Dr. N. Kowsalya

Assistant Professor, Department of Management,
Sri Ramakrishna College of Arts and Science for Women, Coimbatore - 641 044.
kowsalyamgt@srcw.ac.in

Abstract

In today's hyper-competitive digital marketplace, consumers are no longer satisfied with one-size-fits-all shopping experiences. With thousands of options just a click away, modern shoppers expect digital storefronts to understand their unique preferences, anticipate their needs, and deliver relevant interactions instantly. Artificial intelligence (AI) is reshaping e-commerce by enabling firms to personalize products, offers and communication for individual customers. The study examines the factors that influence AI-driven personalization strategies for improving customer experience and retention. A convenience sampling technique was

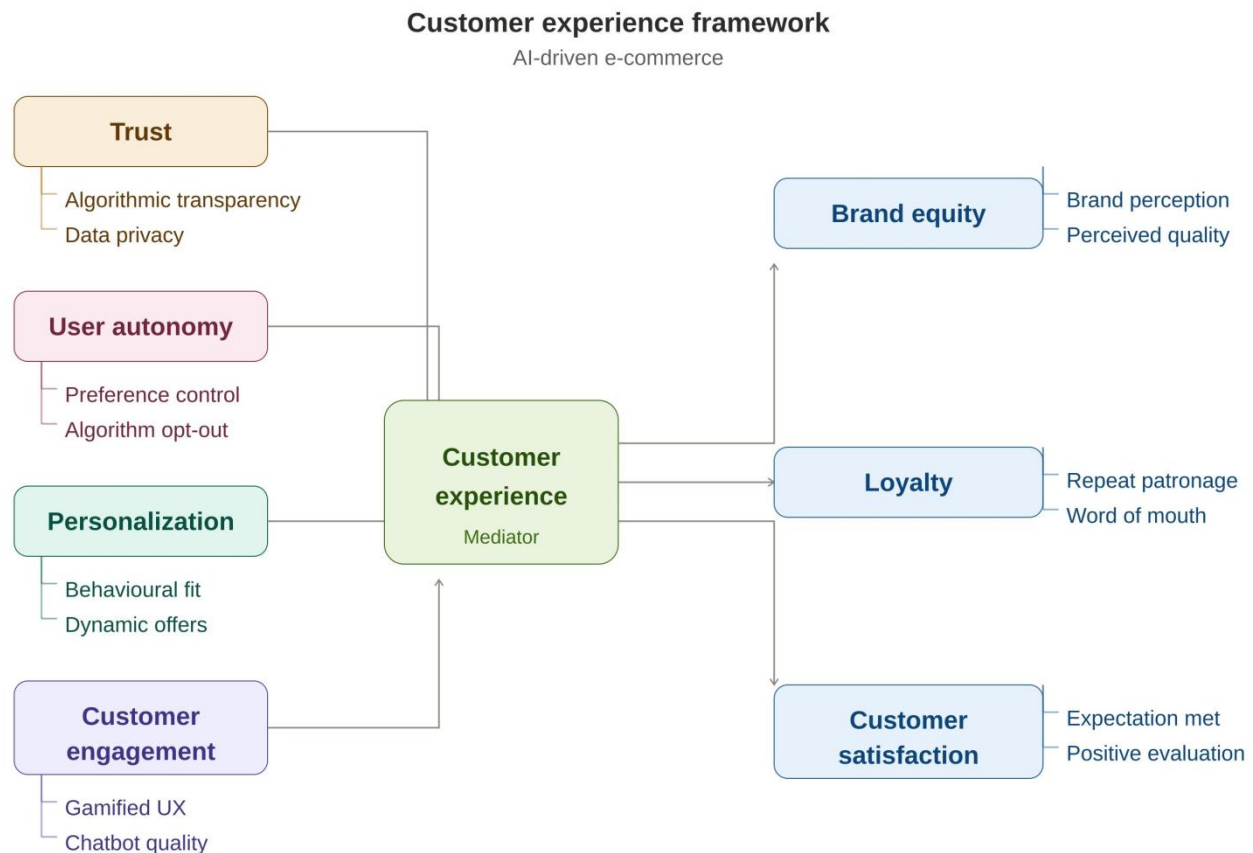
employed to select participants based on their accessibility and willingness to participate in the survey. Primary data were collected from 200 online consumers, and seven factors were assessed: personalized product recommendations, chatbot and virtual assistant support, targeted offers and dynamic pricing, data privacy and security assurance, ease of use and website experience, customer engagement and communication, and trust in AI technology. A one-sample t-test compared the mean score of each factor with the scale midpoint of 3. All seven factors had means significantly above the midpoint ($p < .001$), ranging from 3.61 to 4.15. The findings indicate that consumers view personalization as effective when it is accurate, secure, convenient and trusted. The study suggests that firms should combine AI capability with transparent data practices and a smooth user experience to strengthen customer experience and retention.

Keywords: Personalized Product Recommendations, Chatbot and Virtual Assistant Support, Targeted Offers and Dynamic Pricing and Data Privacy and Security Assurance.

Introduction

For online retailers, generic marketing and static product catalogs are a fast track to high bounce rates and customer churn. Enter Artificial Intelligence (AI)—the powerhouse driving the next generation of e-commerce personalization. By leveraging machine learning, predictive analytics, and real-time data processing, brands are transforming casual browsers into loyal, repeat customers. The rapid growth of the global e-commerce market has transformed consumer shopping behaviors, shifting expectations from simple online availability to tailored digital experiences. Traditionally, e-commerce personalization relied on rule-based systems and basic segmentation techniques—such as static product grouping or rudimentary demographic categorization. However, as product options proliferated and digital storefronts became increasingly crowded, these legacy methods proved insufficient for predicting complex consumer preferences in real time. Sharma and Dutta (2023) examine omnichannel retailing and identify future research opportunities in retail marketing and distribution management. Omnichannel retailing integrates different shopping channels, including physical stores, websites, mobile applications, and social media, to provide customers with a seamless shopping experience. The study highlights the importance of coordinating retail channels to improve customer convenience, engagement, and satisfaction. In the context of e-commerce, omnichannel strategies enable consumers to move between online and offline platforms while maintaining consistency in product information, pricing, and service quality. The development of artificial intelligence can further strengthen omnichannel retailing through personalized recommendations, customer behaviour analysis, demand forecasting, and automated customer support. The research is relevant to understanding how technological developments influence modern retail practices. It also provides a useful foundation for investigating the relationship between digital innovation, customer experience, and retail performance in an increasingly competitive marketplace.

The integration of Artificial Intelligence (AI), machine learning (ML), natural language processing (NLP), and big data processing has driven a fundamental shift in digital retail. AI-powered personalization moves beyond reactive targeting toward proactive, predictive interaction, dynamically altering content, pricing, product recommendations, and communication channels for individual users based on continuous real-time data streams.



Source: Mittameedi, S. K., & Dogra, V. (2026). Customer Experience in AI-Driven E-Commerce: An Empirical Model of Drivers and Strategic Outcomes. *Information*, 17(5), 414.

Customer Experience (CX) and Customer Retention Dynamics

In saturated digital markets, customer acquisition costs (CAC) have risen significantly due to increased competition for digital ad space. As a result, modern e-commerce strategies prioritize customer retention and maximizing Customer Lifetime Value (LTV) over one-off transactional acquisition. Booth, Sutton, and Papaioannou (2016), in their book *Systematic Approaches to a Successful Literature Review*, present structured methods for conducting comprehensive and transparent literature reviews. The book explains the importance of formulating clear research questions, developing appropriate search strategies, identifying relevant publications, and critically evaluating available evidence. It emphasizes the need for systematic procedures to minimize bias and improve the reliability of research findings. The authors also discuss approaches to organizing, synthesizing, and presenting information obtained from different academic sources. These methods are useful for researchers investigating artificial intelligence applications in e-commerce because the subject encompasses diverse areas, including personalized recommendations, consumer behaviour, digital marketing, customer satisfaction, and online purchasing decisions. The book provides methodological guidance for identifying research gaps and establishing a theoretical foundation for empirical studies. Its systematic approach can strengthen the quality, transparency, and credibility of a literature review on AI-enabled online shopping.

Customer Experience (CX)

Customer Experience (CX) encompasses the sum of all interactions, emotions, and perceptions a consumer have with a brand throughout their entire journey—from initial discovery to post-purchase support. In modern e-commerce, CX goes beyond basic website design; it reflects how intuitively, seamlessly, and pleasantly a customer can navigate a brand's digital touchpoints. Every element contributes to the overall experience, including site speed, personalized product discovery, mobile responsiveness, transparent checkout processes, and conversational AI support. High-quality CX reduces cognitive friction, making it effortless for shoppers to locate products that match their intent. When powered by artificial intelligence, CX evolves from generic convenience into adaptive, real-time personalization that anticipates shopper needs. Ultimately, superior CX builds foundational trust and satisfaction, serving as the critical competitive differentiator that converts casual site browsers into engaged brand advocates.

Kanat et al. (2024), emphasized the importance of evaluating online platforms through multiple dimensions, including website functionality, user experience, and strategic objectives. The authors highlight the significance of adopting advanced e-commerce practices to improve user engagement and business performance, particularly in tourism-related online services. Website usability, information accessibility, service quality, and effective digital technologies are important considerations in creating competitive online shopping environments. Artificial intelligence can potentially strengthen these dimensions through personalized product recommendations, intelligent search facilities, and customer behaviour analysis. The study is relevant to understanding how online platforms can improve their competitive position. It also provides a basis for examining the relationship between website performance, perceived usefulness, customer experience, and satisfaction in digital commerce.

Customer Retention

Customer Retention refers to an e-commerce company's ability to turn one-time buyers into long-term, repeat customers over an extended period. Because acquiring new customers through digital advertising continues to grow increasingly expensive, retaining existing users is vital for driving sustainable revenue and maximizing Customer Lifetime Value (LTV). Retention strategies focus on nurturing customer relationships after the initial transaction through hyper-personalized post-purchase communications, timely replenishment prompts, loyalty rewards, and predictive churn prevention. By leveraging artificial intelligence to analyze browsing habits and purchase cycles, brands can identify early signs of customer disengagement and deliver targeted incentives before churn occurs. Successful retention signals that a business consistently meets expectations, delivers ongoing value, and fosters brand loyalty. Consequently, high retention rates significantly lower marketing costs while accelerating long-term profitability and organic brand advocacy.

Kiourexidou and Stamou (2025) focused on examining AI applications within e-commerce platforms through platform walkthroughs and content analysis. This approach is relevant for identifying how artificial intelligence is incorporated into online shopping environments and how its applications are presented to consumers. AI technologies can support product recommendations, intelligent search, automated customer service, and personalized shopping experiences. These functions may help consumers locate suitable products, obtain information

efficiently, and interact more conveniently with online retailers. Examining platform features can also help researchers understand how AI-enabled services differ across e-commerce websites. Such an investigation is useful for identifying the practical implementation of AI in digital retailing. The study provides a relevant perspective for further research on consumer perceptions of AI-based services, perceived convenience, trust, satisfaction, and purchasing intentions in online shopping environments.

Technology Acceptance Model (TAM) & UTAUT

The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) explain how users come to accept and adopt new technology systems. In e-commerce, these models suggest that consumer engagement with AI-driven personalization tools—such as visual search, dynamic recommendations, or virtual shopping assistants—is primarily determined by two core factors: Perceived Usefulness and Perceived Ease of Use.

- Perceived Usefulness reflects how effectively the AI system helps shoppers find what they need quickly and accurately.
- Perceived Ease of Use measures how frictionless and intuitive the technology is to navigate.

When consumers perceive that AI personalized interfaces save time and simplify decision-making without adding technical complexity, their trust in the system grows. As a result, higher adoption rates translate into increased engagement, stronger user satisfaction, and higher likelihood of repeat visits.

Information Processing Theory

Information Processing Theory posits that human cognitive capacity is limited, meaning individuals can only process a finite amount of information at any given time. In vast e-commerce environments featuring thousands of products, consumers frequently suffer from "choice overload" and cognitive fatigue when forced to browse through irrelevant items.

AI-driven personalization addresses this cognitive limitation by serving as a selective filter that curates, ranks, and highlights products tailored specifically to an individual's past behaviors and real-time intent. By streamlining product discovery and organizing digital storefronts according to user preferences, AI significantly reduces the cognitive effort required to evaluate choices. This reduction in search friction leads to faster, more confident purchasing decisions, lower cart abandonment, and an overall smoother shopping experience that encourages long-term platform retention.

Relational Exchange Theory

Relational Exchange Theory asserts that commercial relationships evolve beyond individual, transactional buys into ongoing, mutually beneficial partnerships governed by trust, commitment, and shared value creation. In the context of AI-powered e-commerce, personalization acts as a relational catalyst.

Rather than treating every visit as an isolated event, AI systems continuously track preferences, purchase cycles, and feedback to deliver increasingly tailored interactions over time—such as proactive replenishment alerts, personalized rewards, and custom product bundles. This continuous value delivery signals to shoppers that the brand understands and anticipates their unique requirements. Over time, this builds psychological commitment and brand trust while significantly raising switching costs, transforming casual buyers into loyal, l

Literature Review and Research Agenda

Yin, Qiu, and Wang (2025), examined the relationship between artificial intelligence-based personalized recommendations and consumers' intentions to click on recommended products. AI-driven recommendation systems analyse customer browsing histories, purchasing patterns, preferences, and behavioural data to provide relevant product suggestions. Such personalization can make online shopping more convenient by reducing information overload and helping consumers identify products that match their interests. The study's focus on Chinese e-commerce provides an important context for understanding how consumers respond to algorithmically generated recommendations in digital marketplaces. Personalized recommendations may attract consumer attention and encourage further exploration of products, thereby influencing online engagement. However, the effectiveness of these systems may depend on recommendation relevance, perceived usefulness, and consumer trust. This research is relevant to understanding the role of AI personalization in shaping online shopping behaviour and purchase-related intentions.

Alkudah and Almomani (2024) focused on the integration of AI technologies into online shopping platforms to improve customer experiences. Artificial intelligence supports e-commerce businesses through personalized recommendations, intelligent search facilities, automated customer support, and predictive analysis of consumer preferences. These applications help retailers provide more relevant product information and create shopping experiences that respond to individual customer needs. AI-powered chatbots can assist customers by answering queries, while recommendation algorithms can simplify product discovery and support purchasing decisions. Personalization may also improve customer engagement by making online platforms more interactive and convenient. Nevertheless, the successful adoption of AI depends on the quality of customer data, system reliability, and consumer confidence in automated technologies. This study is relevant to understanding how AI integration can contribute to perceived convenience, personalization, customer satisfaction, and improved experiences in the e-commerce environment.

Rana, Slade, and Dwivedi (2022), explored the importance of artificial intelligence capabilities in improving e-commerce performance. The study provides a review-oriented perspective on how AI technologies can support online businesses through automation, data analysis, customer relationship management, and personalized services. AI enables e-commerce organizations to process large volumes of customer information, identify purchasing patterns, predict consumer needs, and improve business decision-making. These capabilities can contribute to operational efficiency, service quality, customer engagement, and organizational competitiveness. The study also provides a basis for identifying research gaps concerning the implementation and evaluation of AI in digital commerce. Its broader perspective is useful for examining the relationship between AI adoption and business outcomes. The research offers a conceptual foundation for future investigations into how AI capabilities influence customer experience, satisfaction, loyalty, and overall e-commerce performance.

Kumar and Rajan (2020), highlighted the application of AI technologies in improving customer service, personalizing shopping experiences, automating business processes, and supporting

decision-making. AI-based tools, including chatbots, recommendation systems, and predictive analytics, enable online retailers to understand consumer preferences and deliver relevant product suggestions. These technologies can improve customer engagement, reduce response time, and enhance operational efficiency. The study also emphasizes the potential of AI to strengthen competitiveness in the rapidly evolving e-commerce environment. However, the effective implementation of AI requires suitable technological infrastructure and reliable customer data. This review provides a foundation for understanding how AI applications can influence consumer behaviour, shopping convenience, and customer satisfaction in online retailing.

Research Gap

Most existing studies on AI in e-commerce concentrate on technical performance or on a single tool, such as recommendation engines or chatbots, and examine it in isolation. Few studies bring the main personalization elements together and assess how consumers themselves rate each one. Trust, data privacy and ease of use are often treated as separate topics rather than as parts of the same personalization experience. In addition, many studies stop at customer satisfaction or purchase intention and give limited attention to retention. There is therefore a lack of consumer-based evidence on which factors matter most when AI-driven personalization is used to improve experience and keep customers. This study addresses that gap by testing seven factors together on a single sample of online consumers.

Importance of the Study

This study is important because personalization has become a major competitive tool in e-commerce, and firms need evidence on which parts of it consumers value. For e-commerce managers, the results show where to invest, whether in recommendations, chatbots, targeted offers or data protection. For technology developers, the findings highlight that trust in AI and security assurance is as important as technical accuracy. For marketers, the study provides a basis for designing offers and communication that improve engagement without harming trust. For policymakers and consumer groups, it draws attention to the role of data privacy in AI-based services. For researchers, it adds consumer-side evidence to a field dominated by technical studies. Finally, because retaining customers costs less than acquiring new ones, understanding these factors supports sustainable business growth.

Statement of the Problem

E-commerce firms increasingly use AI to personalize recommendations, pricing, support and communication, hoping to improve customer experience and retention. However, heavy investment in these tools does not guarantee that customers respond positively. Consumers may welcome relevant suggestions yet worry about how their personal data is collected and used, doubt the fairness of dynamic pricing, or find automated support unsatisfactory. If firms do not know which factors consumers actually value, they risk spending on features that add little to experience or loyalty and may lose customers through weak trust. There is limited evidence on how consumers rate the main elements of AI-driven personalization together. This study therefore examines the factors that influence AI and e-commerce personalization strategies for improving customer experience and retention.

Research Methodology

The study is based on primary data collected from 200 respondents using a structured questionnaire. A convenience sampling technique was employed to select participants based on their accessibility and willingness to participate in the survey. The questionnaire focused on key factors, including personalized product recommendations, chatbot and virtual assistant support, targeted offers and dynamic pricing, data privacy and security assurance, ease of use

and website experience, customer engagement and communication, and trust in AI technology. The collected data were analysed using descriptive statistics and a one-sample t-test to determine whether the mean responses for the selected factors differed significantly from a specified test value. The findings help assess respondents' perceptions of AI-enabled personalization strategies and their potential contribution to customer experience and retention in e-commerce.

Analysis and findings

Artificial Intelligence (AI) has become an important component of e-commerce, transforming the way consumers interact with online shopping platforms and make purchasing decisions. Several AI-related factors influence customers' perceptions, experiences, and satisfaction with online shopping. Personalized product recommendations help consumers discover products based on their preferences, interests, and browsing behaviour. Chatbot and virtual assistant support provides quick responses to customer queries and improves the convenience of online shopping. Targeted offers and dynamic pricing enable retailers to deliver relevant promotions and adjust prices according to market conditions and consumer demand. Data privacy and security assurance are essential for protecting customers' personal and financial information and maintaining confidence in digital transactions. Similarly, ease of use and website experience influence how easily customers navigate online platforms and complete purchases. Customer engagement and communication strengthen interactions between retailers and consumers through timely updates, personalized messages, and responsive services. Finally, trust in AI technology plays a crucial role in determining customers' willingness to accept AI-driven recommendations, share personal information, and rely on automated services. Together, these factors provide a comprehensive framework for examining the influence of artificial intelligence on consumer behaviour, customer satisfaction, and purchasing intentions in the e-commerce environment.

Table: 1
One-Sample t-Test Results for Factors Influencing AI and E-Commerce Personalization Strategies for Customer Experience and Retention

Factors	N	Mean	SD	t-value	p-value
Personalized Product Recommendations	200	3.65	1.326	6.880	.000
Chatbot and Virtual Assistant Support	200	3.61	1.388	6.214	.000
Targeted Offers and Dynamic Pricing	200	3.79	1.326	8.374	.000
Data Privacy and Security Assurance:	200	3.69	1.335	7.308	.000
Ease of Use and Website Experience	200	3.61	1.352	6.382	.000
Customer Engagement and Communication	200	3.61	1.204	7.189	.000
Trust in AI Technology	200	4.15	1.145	14.145	.000

A one-sample t-test was used to check whether the mean score of each factor differs significantly from the scale midpoint of 3 (assuming a five-point scale, which matches your t-values). All seven factors have means above 3 (3.61 to 4.15), and every p-value is below .001. Respondents therefore agree significantly that each factor influences AI-based e-commerce personalization strategies for customer experience and retention.

Trust in AI Technology has the highest mean ($M = 4.15$, $t = 14.145$), so it is the strongest factor. It is followed by Targeted Offers and Dynamic Pricing ($M = 3.79$), Data Privacy and Security Assurance ($M = 3.69$) and Personalized Product Recommendations ($M = 3.65$). Chatbot and Virtual Assistant Support, Ease of Use and Website Experience, and Customer Engagement and Communication share the lowest mean ($M = 3.61$), though these are still significantly above the midpoint. The standard deviations (1.145 to 1.388) show moderate variation in responses.

Discussion

AI applications can also improve data analysis, automate business processes, and support more informed marketing decisions. Saleem and Naseem (2023), reviews AI technologies such as machine learning, natural language processing, computer vision, speech recognition, and expert systems. These technologies enable online retailers to analyse customer browsing behaviour, identify product preferences, and provide personalized shopping experiences.. The authors highlight how e-commerce businesses can use customer information to develop product recommendations and enhance customer engagement. However, AI implementation also presents challenges that require careful consideration. Kumar, Ashraf, and Nadeem (2024), discuss how AI technologies can improve customer insights, marketing performance measurement, campaign automation, and customer experience management. Drawing on the dynamic capabilities perspective, the study explains the importance of organizational abilities to adapt and innovate when integrating AI into marketing activities. AI-powered tools enable businesses to analyse customer data, predict behavioural patterns, personalize communications, and develop more effective marketing strategies.

Implications for the Study

The results have practical and theoretical implications. Practically, the highest rating for trust in AI technology ($M = 4.15$) shows that personalization works best when customers believe the system is accurate, fair and reliable, so firms should explain how their AI uses data. The significant ratings for targeted offers, privacy assurance and recommendations suggest that relevance and security should be developed together. Chatbot support, ease of use and engagement also scored significantly above the midpoint, which shows that service quality and convenience remain essential. Theoretically, the study supports the view that trust and perceived security are central to technology-based services. The findings also suggest that personalization should be treated as a multi-factor experience rather than a single feature. Finally, the results give managers a ranking of priorities, helping them plan improvements and measure progress over time.

Recommendations and Suggestions

E-commerce firms should first build trust in their AI systems by explaining how recommendations and prices are generated and by giving customers control over their data. Strong privacy and security measures, clearly communicated, should be maintained at every stage of the shopping journey. Targeted offers and dynamic pricing should be designed carefully and transparently so that customers see them as fair. Recommendation engines should be updated regularly using fresh browsing and purchase data to remain relevant. Chatbots should be improved to resolve routine queries quickly and should hand over to

human agents when needed. Websites should keep navigation, search and checkout simple. Personalized communication should be relevant and not excessive. Future researchers may extend the study with larger and more varied samples, compare different customer groups, and test links to retention using advanced techniques such as structural equation modelling.

Conclusion

The study examined the factors influencing AI and e-commerce personalization strategies for improving customer experience and retention, using responses from 200 online consumers. A one-sample t-test showed that all seven factors, namely personalized product recommendations, chatbot and virtual assistant support, targeted offers and dynamic pricing, data privacy and security assurance, ease of use and website experience, customer engagement and communication, and trust in AI technology, had mean scores significantly above the scale midpoint ($p < .001$). The means ranged from 3.61 to 4.15, which indicates that consumers broadly agree that each of these factors matters. Trust in AI technology was rated highest ($M = 4.15$), showing that confidence in the technology is the strongest foundation of effective personalization. Targeted offers and dynamic pricing ($M = 3.79$) and data privacy and security assurance ($M = 3.69$) followed, which suggests that consumers value relevant offers but expect their data to be protected. Chatbot support, ease of use and customer engagement received slightly lower but still significant ratings, so service quality and convenience remain important supporting elements. Taken together, the findings show that AI-driven personalization is not a single tool but a combination of relevance, security, convenience and trust. Firms that develop these elements together are more likely to improve customer experience and retain customers over time. The study has limits, since a one-sample t-test shows only that ratings differ from the midpoint and does not test relationships between the factors or their effect on retention. Future research could address this with regression or structural equation modelling.

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