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Examining the Pathways from Digital Marketing and AI Personalization to Brand Loyalty: Mediating Mechanisms Brand Trust and Brand Experience

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Abstract

The development of digital technology has fundamentally changed the face of marketing worldwide. Modern marketing is a dynamic and multifaceted discipline that integrates traditional methods with cutting-edge technology to attract customers, foster brand loyalty, and increase revenue. However, the integration of artificial intelligence (AI) into marketing has created a gap in the research literature regarding the impact of AI tools on brand development processes, such as brand loyalty. The present study examines the effects of Digital Marketing and AI Personalization on Brand Loyalty, with Brand Trust and Brand Experience as mediating variables. The research method uses a quantitative approach with purposive sampling. Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 was used to analyze data from 310 respondents who are active users of e-commerce platforms in Indonesia and have experienced AI features. The results show that all the direct effect hypotheses were supported: Digital Marketing has a positive and significant effect on Brand Trust (β=0.342) and Brand Experience (β=0.298); AI Personalization has a positive effect on Brand Trust (β=0.387) and Brand Experience (β=0.425); Brand Trust (β=0.378) and Brand Experience (β=0.456) have a positive effect on Brand Loyalty. All mediation hypotheses were supported with partial mediation (VAF 38.6%-47.3%), indicating that Brand Trust and Brand Experience are significant transmission mechanisms. This research theoretically combines SOR and TAM models into a comprehensive empirical model. In practice, e-commerce enterprises should design digital marketing strategies that are informative and interactive, and ensure that AI personalization is implemented in line with the principles of relevance, transparency, and ease of use to build long-term customer loyalty.

Keywords: Digital Marketing; AI Personalization; Brand Trust; Brand Experience; Brand Loyalty

1. Introduction

The revolution in digital technology has profoundly changed the landscape of worldwide marketing. Marketing today is a complex and evolving field that combines classic tactics with cutting-edge technology to attract consumers, cultivate brand loyalty, and boost revenue. Market orientation has become one of the key strategic foundations for the performance of

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businesses. businesses that can integrate market information into all business processes will be more responsive to the changing requirements of consumers (Ruekert, 1992). Within this context, digital transformation became an unavoidable process (Baluk & Boychuk, 2024). In the current digital economy, Artificial Intelligence (AI) has quickly become a revolutionary force, changing the face of management and commerce. The use of this technology into company operations has revolutionized strategic planning, improved the customer experience, and altered the global market dynamics. (Babu et al. 2026) The deployment of AI is driven by the IT, marketing, and finance industries. Research finds AI is a major element in increased competitiveness, but digital infrastructure and workforce skills are still an issue. (Kuklin et al., 2025) The survey respondents and qualitative interviews revealed significant differences in satisfaction levels across different business functions, with the highest satisfaction levels in marketing applications, followed by financial management, human resources management, and production processes (Chernkaitpradab et al., 2026).

The fast development of artificial intelligence (AI), machine learning (ML) and sophisticated marketing technology platforms signifies a radical change in the way firms interact with clients in the digital ecosystem. Organizations using integrated AI-MarTech tools show considerably better performance: 20-30% higher marketing ROI, 287% higher buy rate, and 2.5x more likely to exceed sales objectives (Roy, 2025). AI solutions like as predictive analytics, chatbots, and tailored content delivery dramatically boost consumer engagement and satisfaction. Companies claim an average 25% increase in customer engagement rates and a 20% rise in conversion rates after AI installation (Subagyo et al., 2025). The use of AI in Indonesia has been proved to increase overall efficiency and the customer's online purchasing experience. This research examines the relationship between customer behavior and psychological involvement in the Indonesian e-commerce market in relation to the success of chatbots, picture search results, recommendation systems and automated after-sales services. The research explores the effect of AI elements on consumer engagement based on the Stimulus-Organism-Response (SOR) theoretical framework (Leonardo et al., 2025). It was shown that artificial intelligence and product popularity significantly impact the buying behavior of consumers in the e-commerce industry in Indonesia (Pebrianggara et al., 2024).

1.1 The Phenomenon and the Urgency of the Research

AI is revolutionizing marketing, helping businesses become more resilient in this time of economic instability and driving digital innovation. The results prove that automated content creation and recommendation engines, as well as other AI-driven solutions, significantly cut operating costs, boost productivity, and enhance conversion rates. The findings highlight the significance of hybrid models that integrate AI automation with human oversight to ensure strategic control, authenticity, and quality (Mikić, 2025). The digital marketing landscape, especially in e-commerce platforms, has been significantly altered by rapid advancements in artificial intelligence. AI-enabled digital marketing allows companies to tailor their promotional messaging, understand consumer behavior, and enhance the effectiveness of their marketing communication strategies. In highly competitive online marketplaces such as Shopee, Tokopedia and Blibli, companies are increasingly using artificial intelligence to improve consumer engagement and impact buying decisions. However, the success of AI-driven marketing strategies depends on the technological capabilities and the consumers' trust in the brand (Sembiring, 2026). The dimensions of a brand have become more complex with the current digital age. Berthon, Holbrook and Hulbert (2023) define brand space as a multidimensional construct comprising the symbolic values, associations and perceptions that

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consumers hold of a brand. As AI starts to automatically shape and personalize brand experiences, it's essential to have a deep understanding of this brand space. This means that brand management is no longer just the prerogative of the company, but also the prerogative of algorithms that interact directly with consumers (Berthon, Holbrook, & Hulbert, 2023).

This empirical study examined the influence of Digital Marketing (DM) and Artificial Intelligence (AI) on Purchase Intention (PI) among millennial consumers on TikTok Shop, with Electronic Word-of-Mouth (e-WOM) as the mediating variable. The relationship between AI, DM, e-WOM and PI was empirically validated in this study using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that AI-driven personalization and DM strategies have a large impact on e-WOM, which in turn increases PI (Bantam et al., 2025).

1.2 Research Gap

There is a lack of research on the impact of AI tools on brand building processes, especially brand loyalty (Mohamed & Ünsalan, 2025), although the use and application of artificial intelligence (AI) in marketing are growing due to technical breakthroughs. The study's findings reveal that AI Service Quality has no direct effect on Purchase Intention, but it significantly affects Customer Engagement. The results confirm that the effectiveness of AI is not only a matter of technical skills but also of the ability to generate emotional engagement. To increase customer loyalty and purchase intent, companies need to combine technical excellence with a relational strategy (Karepsina et al., 2025).

Mediation research indicates that engagement partially mediates the relationships between AI-driven customization, advertisement relevance, and purchase intention, underscoring its critical role in translating technical accuracy and perceptual alignment into behavioral intention. The findings enhance the current body of literature by incorporating AI-driven marketing strategies within an engagement-based framework, highlighting that the effectiveness of personalization is contingent not only on the precision of algorithms but also on their ability to foster significant user interaction in a social commerce environment (Wijoyo & Rodhiah, 2026). The results indicate that utilization of AI substantially enhances customer trust and perception, and diminishes perceived risk, but does not directly influence purchase intention. The effect of trust and knowledge on purchase intention indicates significant indirect effects. The study underlines the importance of building trust and enhancing knowledge to maximize the effectiveness of AI-based marketing (Sicillia et al., 2026).

1.3 Research Objectives

The objectives of this study are based on the identified phenomena and research gaps and are as follows: 1. Investigate the impact of Digital Marketing on Brand Trust and Brand Experience 2. AI Personalization's Impact on Brand Trust and Brand Experience 3. To examine the effect of Brand Trust and Brand Experience on Brand Loyalty 4. To examine the mediating roles of Brand Trust and Brand Experience in the relationship of Digital Marketing, AI Personalization and Brand Loyalty. This is one of the rare contextual and integrative empirical studies that explore how AI marketing efforts (AI MEs) may affect consumer buying behavior especially among Gen Z consumers in developing countries. This study extends the limited knowledge of sustainable consumer behavior by incorporating AI marketing and brand elements into the conceptualization of purchase behavior. This study contributes to digital marketing literature by incorporating artificial intelligence capabilities, customer engagement, and brand trust in a

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comprehensive model to explain purchase intention on e-commerce platforms (Sembiring, 2026).

2. Literature Review

2.1 Theoretical Framework

2.1.1 The Stimulus-Organism-Response (SOR) Model

The main theoretical framework supporting this investigation is the Stimulus-Organism-Response (SOR) paradigm. The study confirms that, when applied to the AI-based marketing context, all stimulus factors of AI marketing efforts influence brand experience, whereas only information and interaction influence brand equity. According to Vindytia and Balqis (2024), brand experience and equity both have a significant impact on consumer responses such as brand preference and reuse intention. Also, research on the impact of AI-Driven Personalization and AI Transparency on Consumer Engagement and Brand Loyalty supports the validity of the SOR model in digital marketing. Results from PLS-SEM application and machine-learning validation (Random Forest with SHAP explainability) on 355 respondents showed that both AI constructs significantly increased engagement and loyalty, with engagement partially mediating these effects. Personalization increases perceived relevance and transparency increases perceptions of fairness and trust which are critical for long-term loyalty (Xie & Saedon, 2025). The research that identifies trust and satisfaction as consumers' internal feelings and reactions, brand loyalty as the outcome and AI-driven personalization as an external trigger that influence them in an S-O-R based research framework further enhances the relevance of the SOR model (Singh et al., 2026). The SOR model can explain the cause-and-effect mechanisms of the AI-based marketing stimuli and consumer loyalty through internal conditions like trust and brand experience, as supported by all three studies combined.

2.1.2 Technology Acceptance Model (TAM)

The study also applies the Technology Acceptance Model (TAM) besides the SOR model to describe the acceptance and response of technology by consumers in the digital services context. Research integrating service-dominant logic, cognitive appraisal theory, the Technology Acceptance Model, and relationship marketing perspectives has demonstrated positive effects of algorithmic service personalization on cognitive-affective customer experiences, which further leads to higher brand relationship quality and satisfaction. This study adopts a mixed-method of PLS-SEM and fuzzy-set Qualitative Comparative Analysis (fsQCA) on data from 387 Vietnamese digital consumers (Tran, 2025). In this study, TAM is relevant for explaining the evolution of consumer acceptance of AI-based personalization features into trust and loyalty toward the brand.

2.2 Digital Marketing

The rapid development of digital media has resulted in companies adopting digital marketing strategies to enhance their brand image, boost consumer engagement and create customer loyalty. Research on impact of digital marketing strategies on brand image, consumer engagement, purchase intention and loyalty give empirical insights on interrelationships of these constructs. These studies also confirm the importance of digital marketing in the development of different aspects of the consumer–brand relationship (Owais et al., 2025). Understanding consumer behavior in a rapidly changing digital environment is essential to creating and maintaining brand loyalty. Saputra et al. (2024) used quantitative analysis to show

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that personalized digital marketing efforts are strongly associated with higher consumer loyalty. Qualitative findings suggest that consumers value brand transparency and interaction in online environments, which strengthens their loyalty even more. Moreover, a strong positive relationship was observed between digital marketing strategies and consumer engagement and brand loyalty in Indonesian e-commerce platforms that used a mix of digital marketing strategies, including influencer marketing, email marketing, and social media marketing (Mustofa et al., 2024).

2.3 AI Personalization

Artificial intelligence is transforming digital marketing, and AI-driven personalization is emerging as a powerful tool for shaping consumer experiences and driving engagement. Using big data, machine learning, and predictive analytics, marketers are able to provide hyper-personalized experiences tailored to individual preferences, leading to increased customer satisfaction and conversion rates (Babadoğan, 2024). The AI-powered development in service personalization also influences consumers' ability to develop brand loyalty. The growth of e-commerce, social media, and data-driven marketing strategies has highlighted that businesses employing AI-powered recommendation systems, chatbots, and predictive analytics to create hyper-personalized experiences can enhance customer satisfaction and emotional connection to the brand, resulting in higher retention rates (Dr. S. Tamilmani et al., 2025). The research on the impact of AI-powered marketing on chatbot interfaces, personalization and recommendations on smartphone user's perceptions of customer engagement in the city of Erbil further supports the significant positive impact of AI-powered marketing on customer engagement across each of its three dimensions: cognitive, affective and behavioral (Hasan & Othman, 2025).

2.4 Brand Trust

Here in this vague digital age, the interaction between a consumer and a brand is built on a basic concept, which is brand trust. The research investigated the impact of influencer marketing and digital content campaigns on brand loyalty, finding that consumer trust acts as a significant mediator. The study found that influencer marketing and digital content campaigns significantly increase consumer trust, which in turn greatly impacts brand loyalty. Data from 100 local consumers were analyzed using quantitative approach and SEM and the result showed that the model explained 52% of consumer trust and 62% of brand loyalty (Aldi & Adisaputra, 2024). The research was done on retail companies on the impact of digital marketing and customer engagement on consumer loyalty. Brand trust, as a mediating variable, was found. The results of the quantitative approach with data analysis from 270 respondents using SEM-PLS 3.0 show that digital marketing has a significant positive effect on brand trust. This emphasizes the importance of building consumer trust as a key component of digital marketing strategies (Apriyanto, 2025).

2.5 Brand Experience

The construct of brand experience has gained considerable momentum in marketing literature. Brakus et al. (2009) conceptualized brand experience as a predictor of consumer behavior and this has been robust since then. Brand experience has emerged as one of the most relevant academic constructs for branding scholars and practitioners who are pursuing competitive strategies for sustainable growth in corporate management (Oh et al., 2019). Content sharing and interaction are two major marketing activities in virtual communities and have a great

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positive influence on consumers' sensory, affective, behavioral, and intellectual experience (Beig & Khan, 2018). AI and digital marketing have given brand experience a new dimension. A research study on the effect of AI-based innovations on digital marketing to enhance customer experience and brand loyalty using PLS-SEM on data collected from 480 customers shows that AI personalization, chatbots, AI-generated content, A/B testing and data analytics significantly help improve customer experience. Customer experience has a significant effect on brand loyalty and mediates the effect of AI innovations on brand loyalty. The model has high explanatory power (Shajrawi, 2025).

2.6 Brand Loyalty

The dependent variable in this study is brand loyalty which is the consumers' commitment to repurchasing and reusing a specific brand. Research on the effect of social media marketing activities on brand loyalty directly and indirectly through the mediating variables of community engagement and lovemark showed that SMMa has a positive effect on community engagement and lovemark based on lovemark theory, engagement theory and brand equity theory (Fetais et al., 2022). The results show that brand loyalty is driven not only by functional satisfaction, but also by a strong emotional connection between consumers and the brand, offering practical implications for marketers to enhance personalized brand experiences and develop emotionally driven loyalty strategies to foster sustainable consumer advocacy in the digital age (Setiawan et al., 2025).

2.7 Hypothesis Development

2.7.1 The Influence of Digital Marketing on Brand Trust

A quantitative SEM-PLS study of 247 Instagram followers found that Social Media Marketing (SMM) has a significant positive effect on Brand Trust and Brand Trust has the highest effect on Purchase Intention. The model was able to explain 54.5% of the variance in Purchase Intention (Mulyadi & Zulganef, 2025). In view of this empirical evidence the first hypothesis is formulated as follows:

H1: Digital Marketing has a positive and significant effect on Brand Trust

2.7.2 The Effect of Digital Marketing on Brand Experience

Research results show that all stimulus factors in AI marketing efforts influence brand experience, while only information and interaction influence brand equity, and both brand experience and equity significantly influence responses such as brand preference and reuse intention (Vindytia & Balqiah, 2024). Based on these findings, the following hypothesis is formulated:

H2: Digital Marketing Has a Positive and Significant Impact on Brand Experience

2.7.3 The Effect of AI Personalization on Brand Trust

The findings indicate that chatbot interaction quality significantly influences the omni-channel service experience, which in turn positively influences brand trust a factor that strongly predicts customer brand engagement (Chelladurai, 2026). This evidence supports the formulation of:

H3: AI Personalization has a positive and significant effect on Brand Trust

2.7.4 The Effect of AI Personalization on Brand Experience

Studies show that brand experience induced by AI-driven marketing can significantly and

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positively influence brand preference and brand loyalty, and through mediation analysis, brand experience is the mediating factor linking AI-based marketing to brand preference and loyalty (Ahmad et al., 2025). Based on these findings, the following hypothesis is formulated:

H4: AI Personalization has a positive and significant effect on Brand Experience

2.7.5 The Effect of Brand Trust on Brand Loyalty

Brand trust has a strong and significant influence on customer loyalty, confirming its crucial role as a mediating variable between marketing strategies and long-term loyalty outcomes (Apriyanto, 2025). Based on this, the following hypothesis is formulated:

H5: Brand Trust has a positive and significant effect on Brand Loyalty

2.7.6 The Effect of Brand Experience on Brand Loyalty

Brand experience significantly influences brand loyalty both directly and indirectly through perceived quality and brand trust, with a model that explains most of the variance in brand loyalty (Dewasandra et al., 2025). Based on this evidence, the following hypothesis is formulated:

H6: Brand experience has a positive and significant effect on brand loyalty

2.7.7 The Mediating Role of Brand Trust and Brand Experience

Brand Trust significantly mediates the relationship between AI-Powered Digital Marketing and Purchase Intention, demonstrating that trust plays a crucial role in enhancing the effectiveness of AI-driven marketing strategies (Sembiring, 2026). The mediating role of brand experience is also confirmed by a study that explains the mediating role of brand perception in the relationship between digital user experience and consumer loyalty, underscoring the importance of fostering a favorable brand perception to enhance consumer loyalty (Susilawati et al., 2024). Based on these two arguments, the following hypothesis is formulated:

H7: Brand Trust mediates the relationship between Digital Marketing and Brand Loyalty

H8: Brand Trust mediates the relationship between AI Personalization and Brand Loyalty

H9: Brand Experience mediates the relationship between Digital Marketing and Brand Loyalty

H10: Brand Experience mediates the relationship between AI Personalization and Brand Loyalty

2.8 Conceptual Framework

Based on the literature review and hypothesis development presented above, this study constructs a conceptual framework with five interconnected latent variables. Digital Marketing (X1) and AI Personalization (X2) serve as independent variables that influence Brand Trust (M1) and Brand Experience (M2) as mediating variables, which ultimately determine Brand Loyalty (Y) as the dependent variable.

Table 1. Summary of Research Variables and Hypotheses

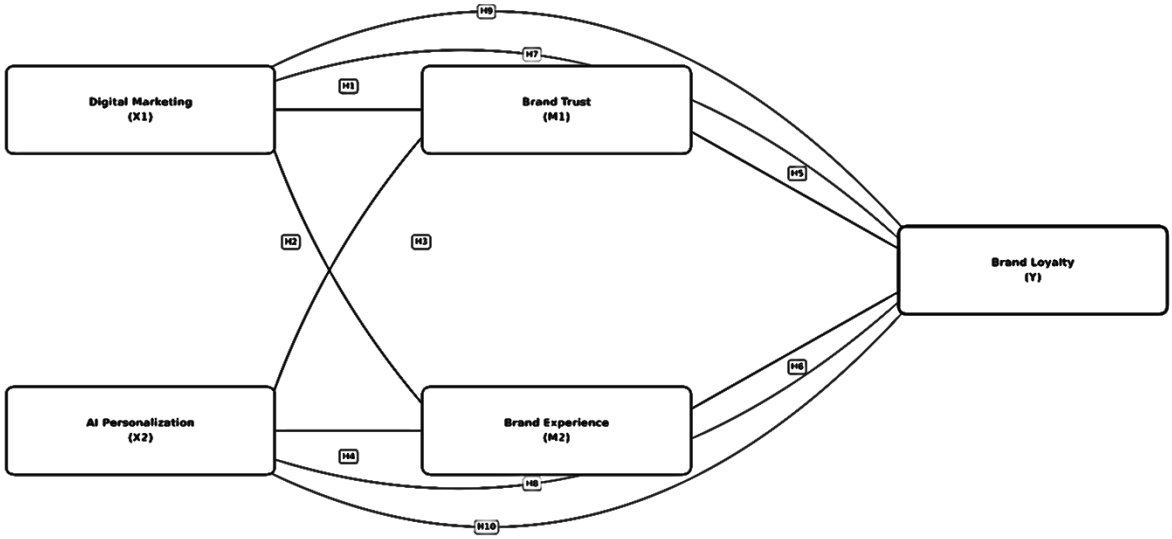
Code	Relationship Path	Theoretical Basis
H1	Digital Marketing → Brand Trust	Mulyadi & Zulganef, 2025
H2	Digital Marketing → Brand Experience	Vindytia & Balqiah, 2024
H3	AI Personalization → Brand Trust	Chelladurai, 2026

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H4	AI Personalization → Brand Experience	Ahmad et al., 2025
H5	Brand Trust → Brand Loyalty	Apriyanto, 2025
H6	Brand Experience →Brand Loyalty	Dewasandra et al., 2025
H7	Digital Marketing→ Brand Trust → Brand Loyalty	Sembiring, 2026
H8	AI Personalization→Brand Trust→ Brand Loyalty	Sembiring, 2026
H9	Digital Marketing→ Brand Experience→ Brand Loyalty	Susilawati et al., 2024
H10	AI Personalization→ Brand Experience→ Brand Loyalty	Susilawati et al., 2024

Source: data processed in 2026

Figure 1. Conceptual Framework of the Study



This framework is based on the SOR model (Mehrabian & Russell, 1974), in which X1 and X2 serve as Stimuli, M1 and M2 serve as the Organism, and Y serves as the Response. TAM (Davis, 1989) complements this framework by explaining the mechanisms of consumer acceptance of AI personalization technology that underlie the formation of trust and brand experience.

3. Research Method

3.1 Research Design

This study employs a quantitative approach designed to test the causal relationships among latent variables simultaneously within a structural model. The analysis method used is Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4.0 software, which was selected based on its suitability for the characteristics of a predictive research model involving multiple mediation paths (Wardana, 2025). PLS-SEM is an essential element of the marketing researcher's methodological toolbox, and over the past decade, this field has experienced massive development in tandem with the increasing complexity of models across various disciplines (Sarstedt et al., 2022). This is also consistent with the view that constructs in socio-economic research are generally modeled as latent variables that can only be measured through a set of indicators, and that structural equation models describe the

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relationships among these latent variables holistically (Urbach & Ahlemann, 2010).

3.2 Population and Sample

The population of this study is consumers who have interacted with e-commerce platforms that implement AI features in Indonesia. The data were collected using a structured questionnaire distributed online with a quantitative research design (Gill et al., 2026). Sampling technique used was purposive sampling. This technique is a sampling technique that selects respondents according to certain criteria in the research. Based on these criteria, this study was able to collect data from 310 respondents who satisfied all the following requirements:

1. You must be 18 years of age or older to enter.
2. Purchased from an e-commerce platform with AI features
3. E-commerce platform used actively at least 3 times in the last 6 months
4. Have ever used any AI features like chatbots or automatic recommendations for products

3.3 Research Variables and Operational Definitions

This study consists of five latent variables that are measured by reflective indicators from validated literature. The operational definitions and measurement indicators for each variable are briefly summarized in the table below. The digital marketing variable is operationalized by measuring consumers' perceptions of a brand's marketing activities carried out through digital platforms based on research on the influence of social media marketing activities on brand awareness, brand image, and perceived quality (Susanto & Ruswanti, 2024). The AI personalization variable is operationalized as consumers' perceptions of an AI system's ability to provide personalized experiences (based on research on the integration of AI to improve the consumer experience through personalized engagement and foster brand loyalty (Ahmed et al., 2025). The brand trust variable is defined as the level of consumers' confidence in the reliability and integrity of a brand. The research is based on the SOR framework and investigates the effect of social media marketing activities on brand loyalty, brand trust and revisit intention (Ibrahim et al., 2021). The brand experience variable is defined as subjective internal responses of consumers including sensations, feelings, cognitions and behavioral responses, based on the finding that brand experience has a positive influence on brand love, brand trust and brand loyalty in the future (Madeline & Sihombing, 2019). Finally, the variable of brand loyalty is operationalized as the commitment of consumers to repurchase and recommend a product or service, supported by research on the effect of brand awareness and brand trust on brand loyalty with brand love as a mediator (Suryani, 2025).

Table 2. Operational Definitions and Indicators of Research Variables

Variable	Code	Operational Definition	Indicators	Source
Digital Marketing	X1	Consumer perceptions of a brand's marketing activities through digital platforms	DM1: Entertaining Content; DM2: Two-Way Interaction; DM3: Up-to-Date Information; DM4: Content Customization; DM5: Reviews and Recommendations	Susanto & Ruswanti (2024)
AI	X2	Consumer	AIP1: Relevant	Ahmed et

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Personalization		perceptions of AI systems' ability to provide personalized experiences	Recommendations; AIP2: Chatbot Quality; AIP3: Search Accuracy; AIP4: Needs Prediction; AIP5: Dynamic Content	al. (2025)
Brand Trust	M1	The level of consumer confidence in a brand's reliability and integrity	BT1: Reliability; BT2: Honesty; BT3: Competence; BT4: Consistency; BT5: Integrity	Ibrahim et al. (2021)
Brand Experience	M2	Consumers' subjective internal responses, including sensations, feelings, cognitions, and behavioral responses	BE1: Sensory Experience; BE2: Emotional Experience; BE3: Behavioral Experience; BE4: Intellectual Experience	Madeline & Sihombing (2019)
Brand Loyalty	Y	Consumer commitment to repurchase and recommend a product or service	BL1: Repurchase Intention; BL2: Recommendation; BL3: Switching Resistance; BL4: Willingness to Pay More; BL5: Advocacy	Suryani (2025)

Source: data processed in 2026

3.4 Data Analysis Techniques

Data analysis was conducted by two stages of model evaluation. The two stages of model evaluation are commonly used in PLS-SEM based research, namely measurement model evaluation and structural model evaluation. Validation of the outer model (measurement model) consisted of validity and reliability tests. Standardized factor loadings were used to examine convergent validity, where an indicator was considered valid if the factor loading was greater than or equal to 0.70. Reliability is measured by Cronbach's Alpha with minimum of 0.70 and Average Variance Extracted (AVE) with minimum of 0.50 (Nurjaya et al., 2025). Discriminant validity is assessed using the Heterotrait-Monotrait Ratio (HTMT) as an alternative to the Fornell-Larcker criterion and the cross-loadings analysis. The Heterotrait-Monotrait Ratio (HTMT) is based on a multitrait-multimethod matrix and has been proposed as a more accurate method to evaluate discriminant validity in variance-based structural equation modeling (Henseler et al., 2015). The structural model (inner model) was evaluated to test the predictive ability of the model using the coefficient of determination (R2) and predictive relevance (Q2). The hypotheses were tested by examining the values of the path coefficients, and a path coefficient was considered significant if the t-statistic was ≥ 1.96 or the p-value was ≤ 0.05. All values of t-statistic and p-value were obtained from a bootstrapping procedure in SmartPLS (Nurjaya et al., 2025).

4. Findings and Discussions

4.1 Respondent Characteristics

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This study collected data from 310 respondents who are active users of e-commerce platforms in Indonesia. The demographic characteristics of the respondents are summarized in Table 3.\

Table 3. Demographic Characteristics of Respondents (n=310)

Characteristics	Dominant Category	f	%
Gender	Female	189	61.0%
Age	18–24 years	139	44.8%
Education	Bachelor's degree	176	56.8%
Income	Rp 3–6 million/month	108	34.8%
Shopping Frequency	4–6 times per month	126	40.6%
Primary Platform	Shopee	146	47.1%

Source: data processed in 2026

Based on Table 3, many respondents are women (61.0%) aged 18–24 (44.8%), with a bachelor's degree (56.8%) and a monthly income of Rp 3–6 million (34.8%). The most common shopping frequency was 4–6 times per month (40.6%), with Shopee being the most widely used platform (47.1%). This profile reflects the characteristics of young, tech-savvy digital consumers who are active in online transactions, making it highly relevant to the context of this study, which examines consumer interactions with digital marketing features and AI personalization on e-commerce platforms.

4.2 Descriptive Analysis of Variables

A descriptive analysis was conducted to determine an overview of respondents' perceptions of across all research variables. The descriptive statistics are presented in Table 4.

Table 4. Descriptive Statistics of Research Variables

Variable	Mean	Std. Dev.	Interpretation
Digital Marketing (DM)	3.89	0.72	Positive
AI Personalization (AIP)	3.76	0.79	Positive
Brand Trust (BT)	3.82	0.74	Positive
Brand Experience (BE)	3.79	0.76	Positive
Brand Loyalty (BL)	3.71	0.81	Positive

Source: data processed in 2026

Based on Table 4, all research variables showed mean scores above 3.50, indicating that respondents generally held positive perceptions of all the constructs measured. Digital Marketing received the highest mean score (3.89), suggesting that consumers rated the digital marketing activities they encountered as quite good in terms of content, interactivity, information, and recommendations. Brand Trust had the second-highest mean (3.82), followed by Brand Experience (3.79) and AI Personalization (3.76). Brand Loyalty had the lowest mean among the five variables (3.71), but it still fell within the positive category, indicating that consumer loyalty to the brand still has room for improvement through the strengthening of digital marketing strategies and AI-based personalization.

4.3 Evaluation of the Measurement Model (Outer Model)

4.3.1 Convergent *Validity*

Convergent validity is evaluated by examining the *outer loading* values of each indicator and

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the *Average Variance Extracted* (AVE) values of each construct. An indicator is considered valid if its *outer loading* is ≥ 0.70, and a construct is considered to have adequate convergent validity if its AVE is ≥ 0.50 (Nurjaya et al., 2025). The test results are presented in Table 5.

Table 5. Results of the Convergent Validity Test

Variable	Indicators (Loading Range)	AVE	Description
Digital Marketing	DM1–DM5 (0.793 – 0.856)	0.689	Valid
AI Personalization	AIP1–AIP5 (0.824 – 0.862)	0.712	Valid
Brand Trust	BT1–BT5 (0.838 – 0.869)	0.724	Valid
Brand Experience	BE1–BE4 (0.847 – 0.874)	0.738	Valid
Brand Loyalty	BL1–BL5 (0.842 – 0.881)	0.746	Valid

Source: data processed in 2026

Based on Table 5, all indicators for each variable have *outer loading* values above 0.70, and all constructs have AVE values above 0.50; therefore, the convergent validity of all research variables is deemed to have been met. The highest AVE value was obtained for the Brand Loyalty variable (0.746), while the lowest value was found in the Digital Marketing variable (0.689); however, both still meet the required threshold.

4.3.2 Discriminant Validity

Discriminant validity was evaluated using two approaches: the Fornell-Larcker criterion and *the Heterotrait-Monotrait Ratio* (HTMT). The Fornell-Larcker criterion requires that the square root of the AVE (√AVE) for each construct be greater than that construct's correlation with any other construct. (Henseler et al., 2015) The HTMT approach was used as a more accurate tool with a threshold value of < 0.90 (Henseler et al., 2015). The results of both tests are presented in Table 6 and Table 7.

Table 6. Fornell-Larcker Criteria

	DM	AIP	BT	BE	BL
Digital Marketing	0.830				
AI Personalization	0.612	0.844			
Brand Trust	0.587	0.623	0.851		
Brand Experience	0.594	0.641	0.672	0.859	
Brand Loyalty	0.521	0.578	0.689	0.712	0.864

Source: data processed in 2026

Table 7. HTMT Matrix

	DM	AIP	BT	BE	BL
Digital Marketing	—				
AI Personalization	0.724	—			
Brand Trust	0.692	0.738	—		
Brand Experience	0.703	0.762	0.789	—	
Brand Loyalty	0.614	0.685	0.812	0.842	—

Source: data processed in 2026

Based on Table 6, the √AVE values for each construct are greater than all correlations between constructs, thus fulfilling the Fornell-Larcker criteria. Based on Table 7, all HTMT values are

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below 0.90, confirming that each construct in the model is empirically distinct from the others (Henseler et al., 2015). Thus, the discriminant validity of the measurement model is deemed to be met.

4.3.3 Internal Consistency Reliability

Construct reliability was assessed using *Cronbach's Alpha* and *Composite Reliability* (CR), both of which must have a minimum value of 0.70 for a construct to be considered reliable (Nurjaya et al., 2025). The results of the reliability tests are presented in Table 8.

Table 8. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Digital Marketing	0.891	0.917	Reliable
AI Personalization	0.902	0.925	Reliable
Brand Trust	0.908	0.929	Reliable
Brand Experience	0.886	0.918	Reliable
Brand Loyalty	0.912	0.932	Reliable

Source: data processed in 2026

Based on Table 8, all variables have *Cronbach's Alpha* and *Composite Reliability* values that exceed the threshold of 0.70; therefore, all constructs are deemed reliable and consistent in measuring the variables in question. Since all criteria for in the measurement model have been met, the analysis can proceed to the structural model evaluation stage.

4.4 Structural Model Evaluation (Inner Model)

4.4.1 Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures the proportion of variance in the endogenous variable that can be explained by the exogenous variables in the model (Nurjaya et al., 2025). The results of the R^2 evaluation are presented in Table 9.

Table 9. R^2 Values

Endogenous Variables	R^2	Adjusted R^2	Interpretation
Brand Trust	0.524	0.520	Moderate
Brand Experience	0.568	0.564	Moderate
Brand Loyalty	0.687	0.682	Moderate

Source: data processed in 2026

Based on Table 9, digital marketing and AI personalization together account for 52.4% of the variance in brand trust and 56.8% of the variance in brand experience. Overall, the structural model explains 68.7% of the variance in brand loyalty, indicating its strong predictive ability in describing brand loyalty among Indonesian e-commerce consumers.

4.4.2 *Effect Size* (f^2)

Effect size (f^2) measures the relative contribution of each predictor variable to the R^2 value of the endogenous variable, with 0.02 interpreted as a small effect, 0.15 as a moderate effect, and 0.35 as a large effect. The test results are presented in Table 10.

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Table 10. *Effect Size* (f^2) Values

Relationship	f^2	Interpretation
DM → BT	0.189	Moderate
DM → BE	0.167	Moderate
AIP → BT	0.224	Moderate
AIP → BE	0.251	Moderate
BT → BL	0.298	Moderate
BE → BL	0.341	Moderate

Source: data processed in 2026

All paths in the model show moderate *effect sizes*, indicating that each predictor variable makes a significant contribution to its respective endogenous variable, with the strongest effect observed for brand experience on brand loyalty ($f^2 = 0.341$).

4.4.3 Predictive Relevance (Q^2)

The model's predictive relevance was evaluated using the Q^2 value obtained from the *blindfolding* procedure. A Q^2 value > 0 indicates that the model has adequate predictive relevance for the endogenous variables being tested. The test results are presented in Table 11.

Table 11. Q^2 Values

Variable	Q^2	Interpretation
Brand Trust	0.362	Good Predictive Relevance
Brand Experience	0.398	Good Predictive Relevance
Brand Loyalty	0.487	Good Predictive Relevance

Source: data processed in 2026

All Q^2 values are well above zero, confirming that the structural model in this study has good predictive power for all endogenous variables.

4.4.4 *Goodness of Fit* (GoF)

The *Goodness of Fit* (GoF) value is calculated using the formula: the square root of the product of the average AVE and the average R^2 for all endogenous variables. The calculation yields the following value:

$$GoF = \sqrt{\overline{AVE} \times \overline{R^2}} = \sqrt{0{,}722 \times 0{,}593} = \sqrt{0{,}428} = 0{,}654$$

The GoF value of 0.654 exceeds the threshold of 0.36, which is categorized as a *"large fit*," indicating that the research model exhibits a good fit between the measurement model and the structural model.

4.5 Hypothesis Testing

4.5.1 Testing Direct Effects

Hypothesis testing was conducted using *bootstrapping* procedure with 5,000 subsamples. A hypothesis was accepted if the t-statistic was ≥ 1.96 and the p-value was ≤ 0.05 (Nurjaya et al., 2025). The results of the direct effect tests are presented in Table 12.

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Table 12. Results of the Direct Effect Hypothesis Test

Hypothesis	Relationship	Path Coefficient (β)	t-Statistic	p-value	Decision
H1	DM→ BT	0.342	5.687	0.000	Accepted
H2	DM→BE	0.298	4.892	0.000	Accepted
H3	AIP→BT	0.387	6.412	0.000	Accepted
H4	AIP→BE	0.425	7.156	0.000	Accepted
H5	BT→BL	0.378	5.934	0.000	Accepted
H6	BE→BL	0.456	7.821	0.000	Accepted

Source: data processed in 2026

Based on Table 12, all direct effect hypotheses (H1–H6) were accepted because they all had t-statistics > 1.96 and p-values < 0.05. AI personalization on brand experience showed the largest path coefficient (β = 0.425), while brand experience on brand loyalty recorded the highest t-statistic value (t = 7.821), indicating the strongest path of influence in the model.

4.5.2 Testing of Mediation Effects

The mediation effect test was conducted through an *indirect effects* analysis using *bootstrapping*. The classification of mediation types was based on Variance Accounted For (VAF) values, with values between 20% and 80% indicating partial mediation. The results of the mediation effect test are presented in Table 13.

Table 13. Results of the Mediation Effect Hypothesis Test

Hypothesis	Mediation Path	Indirect Effect	t-statistics	p-value	VAF	Type of Mediation
H7	DM → BT → BL	0.129	4,127	0,000	38.6%	Partial
H8	AIP → BT → BL	0.146	4.589	0.000	42.1%	Partial
H9	DM → BE → BL	0.136	4.312	0.000	40.7%	Partial
H10	AIP → BE → BL	0.194	5.678	0.000	47.3%	Partial

Source: data processed in 2026

Based on Table 13, all mediation hypotheses (H7-H10) are accepted. The VAF values for all paths range from 38.6% to 47.3%, all of which fall within the 20%-80% range; thus, the type of mediation occurring across all paths is partial mediation. This means that brand trust and brand experience not only strengthen the effects of digital marketing and AI personalization on brand loyalty, but the direct effects of both independent variables on loyalty also remain significant even without mediation.

4.6 Discussion

The findings of this study's hypotheses testing demonstrate that digital marketing and AI personalization have a positive and significant effect on brand trust and brand experience and indirectly on brand loyalty through a mediating mechanism. Each of these discoveries is

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included in the following discussion within the theoretical framework already developed. Digital marketing has been found to have a significant positive impact on brand trust (β = 0.342; p < 0.001). This result is consistent with the results of previous studies, which have found that social media marketing has a significant positive effect on brand trust (β = 0.599). Both directly and indirectly, brand trust and brand image, as mediating variables, significantly strengthen the relationship between social media marketing activities and purchase intention (Mulyadi & Zulganef, 2025). Effective digital marketing activities such as responsive interactions, entertaining content and updated information have a significant role in building consumer's trust in e-commerce platforms. Nonetheless, a digital marketing was found to have a significant positive effect on brand experience (β = 0.298; p < 0.001). The results are in line with the finding that sharing and interaction of content significantly affect sensory, affective, behavioral and intellectual experiences of consumers (Beig & Khan, 2018). In addition, they are backed by research that confirms the applicability of the Stimulus-Organism-Response framework, which explains 83.9% of the variance in continued usage intention and 60.5% in brand loyalty (Munandar & Wahyudi, 2025).

AI personalization had a positive and significant effect on brand trust (β = 0.387; p <= 0.001). This finding is supported by a previous study that found that the quality of chatbot interactions has a significant effect on the omni-channel service experience (β = 0.55; p < 0.001), which in turn positively affects brand trust (β = 0.58; p < 0.001) (Chelladurai, 2026). This is also supported by a study that examined the impact of AI chatbots and AI personalized recommendations on brand equity with customer trust as a mediating variable. The study showed that both AI features enhance consumer experience and support brand equity (Benetthan et al., 2025). AI personalization was also found to be the strongest influence on brand experience of all direct paths in the model (β = 0.425; p < 0.001). Shajrawi (2025) found that the impact of innovations in AI on brand loyalty is strongly mediated by customer experience. AI personalization, chatbots, AI-generated content, A/B testing, and data analytics play a significant role in improving customer experience. This research is in line with these results. Furthermore, the brand experience created by AI marketing can have a substantial and positive impact on brand preference and loyalty. The brand experience is the key that links AI-based marketing to brand preference and loyalty (Ahmad et al., 2025).

Brand trust (β = 0.378; p < 0.001) has a significant positive mediation effect on brand loyalty. These findings confirm that brand trust has a significant and positive effect on customer loyalty, highlighting its importance as a mediator between marketing strategies and long-term loyalty outcomes (Apriyanto, 2025). This finding also supports the research that customer loyalty can be explained by customer satisfaction, perceived value, trust and variety seeking indicating both direct and indirect effects among these constructs (Shirin & Puth, 2011). Brand experience is the construct with the highest impact on brand loyalty among all constructs in the model (β = 0.456; p < 0.001). This is consistent with previous studies that have demonstrated that brand experience has a significant impact on brand loyalty, both directly (t=2.195; p=0.014) and indirectly via perceived quality (t=2.457; p=0.007) and brand trust (t=5.563; p=0.000). The model accounted for 62.7 percent of the variance in brand loyalty (Dewasandra et al., 2025). These results are also supported by research which states brand experience has a positive effect on brand loyalty and brand personality significantly (Omar, 2020).

This is confirmed by the results of the mediation analysis that show partial mediation of brand trust and brand experience in the relationship between digital marketing, AI personalization and brand loyalty with VAF ranging from 38.6% to 47.3%. These results are in line with the

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research which found that brand loyalty and brand trust are significant mediators in the relationship between social media marketing activities and revisit intention, with a sequentially significant mediating effect (Ibrahim et al., 2021). Brand trust and brand image have a significant effect on the purchase decision both directly and indirectly through brand loyalty. Mediation analysis confirms the partial mediating effect of brand loyalty, where emotional commitment facilitates the conversion of brand perception into consumer behavior (Yuswono et al., 2026). Overall, these results support the argument that brand loyalty is not only built by exposure to digital marketing stimuli in the context of Indonesian e-commerce but rather through psychological processes that involve the development of trust and brand experiences as essential transmission mechanisms.

5. Conclusion

This study aimed to analyze the impact of digital marketing and AI personalization on brand loyalty of active e-commerce platform users in Indonesia based on brand trust and brand experience. PLS-SEM analysis was conducted in 310 respondents by using SmartPLS 4.0 (Nurjaya et al., 2025) which resulted in the statistical acceptance of all ten hypotheses proposed in this study at a 5% significance level. The quality and consistency of digital marketing activities of a brand have a direct impact on the formation of trust and positive brand experiences in the minds of consumers (β = 0.342; Beig & Khan, 2018). The study revealed this. The study also revealed that digital marketing has a positive and significant influence on brand trust (β = 0.342) and brand experience (β = 0.298). The study also revealed that AI personalization had a positive and significant effect on brand trust (β = 0.387) and brand experience (β = 0.425), with larger path coefficients than digital marketing. This indicates that AI-based personalization has more potential to influence consumers' perceptions of trust and brand experience in the digital age (Chelladurai, 2026; Shajrawi, 2025). Moreover, the result revealed that brand loyalty was positively and significantly influenced by brand trust (β = 0.378) and brand experience (β = 0.456). Brand experience was the strongest predictor of the model (Dewasandra et al., 2025; Apriyanto, 2025). The findings of this research indicate that brand loyalty in e-commerce is not driven solely by the number of transactional interactions but also by the quality of the experience and the degree of trust developed at each digital touchpoint. In addition, partial mediation with VAF was observed in all mediation pathways (38.6% to 47.3%). This indicates that brand trust and brand experience are significant transmission channels from digital marketing stimuli to brand loyalty (Ibrahim et al., 2021; Yuswono et al., 2026).

This theoretical study contributes to the body of knowledge by combining the SOR and TAM models into a comprehensive empirical model explaining the dynamics of AI-based marketing in the context of Indonesian e-commerce (Wardana, 2025; Sarstedt et al., 2022). E-commerce players need to build informative and interactive digital marketing strategies and provide AI personalization based on transparency, relevance, and ease of use principles to build trust and a brand experience that will drive long-term customer loyalty. "These results have practical implications.

There are some limitations to this study that need to be acknowledged. The cross-sectional research design cannot identify changes in consumer behavior over time. Furthermore, the common method bias could be due to the use of self-reported data. Future research should be encouraged to adopt a longitudinal design, extend the scope of digital platforms to other than e-commerce platforms, and add more variables, such as perceived privacy risk, customer satisfaction, and consumer engagement, in order to gain a more comprehensive understanding

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of the mechanisms of brand loyalty formation in the era of artificial intelligence.

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