

AI-Driven Advertising and Consumer Purchase Behaviour: A Systematic Literature Review Based on the Theory of Planned Behavior

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Abstract

Artificial Intelligence (AI) has become a transformative tool in advertising that is constantly reshaping consumer experiences and decision-making processes. AI technologies are not only streamlining marketing strategies but revolutionizing brand narratives and creating new opportunities for brands to connect with consumers on a deeper level. This systematic literature review uses the Theory of Planned Behavior (TPB) as a theoretical lens, to examine the influence of AI-driven advertising strategies on consumer purchase behaviour. The paper synthesizes insights from empirical studies and identifies critical pathways through which AI interventions affect attitudes, subjective norms and perceived behavioural control and contribute towards shaping consumer intentions and actions. This review highlights gaps in the existing literature and suggests directions for future research to enhance the understanding of AI's role in influencing consumer behaviour.

Keywords: Artificial Intelligence (AI), Theory of Planned Behaviour, Consumer Attitude, Perceived Behavioural Control, AI Driven Marketing, Consumer Behaviour

1. Introduction

1.1 Background

The integration of Artificial Intelligence (AI) into advertising has enormously changed the interaction between marketers and consumers. Now AI can analyse vast amount of data and enable marketers to deliver hyper-personalized experiences. Predictive analytics and machine learning algorithms identify customer preferences and trends, allowing for precise targeting of marketing efforts (Sipos, 2024; Arora & Thota, 2024). Marketers have always been keen on reaching to the right audience, at the right time and with the right message. However, the era of information overload heralded by social media and the reducing attention span of the audiences have made this task difficult for marketers.

The AI supported analysis of consumer preferences, browsing history and purchasing patterns of consumers help brands to make personalized recommendations and suggest tailored products and services thereby building a deeper connection between brands and their target audience (Kaplan & Haenlein, 2019). AI-driven personalization enhances user experiences by delivering tailored content and product recommendations that significantly boost conversion rates and customer satisfaction (Choppadandi, 2023).

The customers have now become used to AI-driven chatbots that provide instant support and streamline the buying process by addressing queries and offering real time guidance. The customers use chatbot services of their preferred brand for four major gratifications which include utilitarian (information), hedonic (entertainment), technology (media appeal) and social (social presence). When customers are satisfied with the chatbot services, it enhances their loyalty towards the brand (Chung et al., 2020). Companies like Amazon and Spotify exemplify the effective use of AI in personalizing customer interactions, leading to increased loyalty and engagement (Kaperonis, 2023).

Despite these advancements, the psychological mechanisms driving consumer responses to AI remain insufficiently explored (Davenport et al., 2020). AI might not deliver on all its promises, due to the challenges it introduces related to data privacy, algorithmic biases and ethics (Larson 2019). Questions about how AI affects consumer attitudes, trust, perceived control and decision-making processes still persist. Moreover, the ethical and emotional dimensions of AI interactions such as privacy concerns and trust issues also require further examination. Bridging this gap can offer valuable insights into optimizing AI applications in advertising while building a consumer-centric and ethical marketing ecosystem.

1.2 Purpose of the Study

This paper leverages the Theory of Planned Behavior (TPB) to examine the influence of AI-driven advertising on consumer purchase decisions. The TPB framework identifies three core elements—attitudes, subjective norms and perceived behavioural control—that collectively shape purchase intentions and behaviours.

AI-based advertising strategies, such as personalized recommendations and predictive analytics, can significantly enhance consumer attitudes by offering highly relevant and engaging content. AI now has the unique advantage of generating user content and providing favourable conditions for producing and promoting personalized advertising. This personalization in advertising can bring a significant change in consumers' attitudes and emotions, gradually generating unlimited loyalty to a brand and active buying. (Zhu, 2024).

Subjective norms, or the perceived social pressure to act, are influenced by AI's ability to create tailored social proof in the form of reviews or endorsements. For example, advertisements that reflect peer behaviors can motivate individuals to conform, increasing the likelihood of purchase (Kietzmann et al., 2018). Advertising on social media platforms, which often use AI for targeted marketing, can shape subjective norms by creating a perception of what is popular or acceptable among the peers (Azad et al., 2023). Furthermore, AI tools like dynamic pricing and interactive chatbots improve perceived behavioural control by simplifying the decision-making process and providing immediate solutions to consumer queries (Viktoratos & Tsadiras, 2021).

AI has led to a massive transition from marketing automation to marketing personalization. Companies are now creating highly personalized marketing campaigns that resonate with individual customers. Personalized recommendations, driven by AI algorithms, are increasing consumer engagement and conversion rates, as they align closely with consumer needs (Rabby et al., 2021). As AI facilitates easier access to information, the consumers feel more empowered to control their purchasing decisions (Rabby et al., 2021).

This systematic application of TPB highlights how AI not only drives the individual dimensions but also integrates them to enhance overall purchase intentions. Through the analysis of these psychological mechanisms, the study contributes to understand the role of AI in shaping consumer behaviours, ultimately guiding marketers in creating ethically and strategically effective AI campaigns.

This paper employs the TPB framework to systematically analyze how AI in advertising impacts consumer attitudes, subjective norms and perceived behavioral control, contributing to their purchase intentions and behaviors.

1.3 Research Questions

- I. How does AI-based advertising influence consumer attitudes toward products or services?
- II. What role do subjective norms play in AI-driven consumer purchase behavior?
- III. How does perceived behavioral control mediate the relationship between AI interventions and purchase intentions?

2. Methodology

The research method followed in this review is based on PRISMA. PRISMA stands for Preferred Reporting Items for Systematic Reviews and Meta-analyses. It is the most preferred tool used by researchers as it provides a set of guidelines and clear steps for reporting systematic literature review. The PRISMA methodology involved the identification, screening, eligibility and inclusion of relevant studies. This process included the following steps:

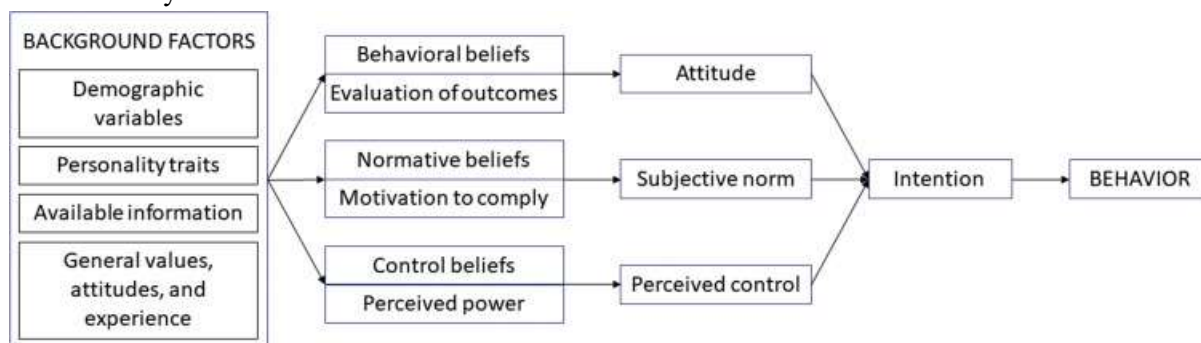
1. Literature identification;
2. Screening;
3. Inclusion in the review

The initial phase involved a thorough search of the well - known scientific databases including Web of Science, Elsevier, SpringerLink, Wiley, Emerald, DOAJ etc. to ensure the inclusion of a broad range of research covering the selected topic (2057). The keywords used to retrieve the articles included ‘Artificial Intelligence (AI)’, ‘Theory of Planned Behaviour (TPB)’, ‘Consumer Attitude’, ‘Perceived Behavioural Control’, ‘AI Driven Marketing’, Consumer Behaviour’ and related phrases. Studies that mostly addressed the intersection of AI and consumer behaviour, covering a broad spectrum of applications in advertising, decision-making, consumer preferences and focussing on TPB theory met the inclusion requirements. A rigorous screening procedure was used to ensure the quality and relevance of the selected. The period covered in the study was from 2014 to 2024 to overview the trends in the use of AI in advertising reflected through research in the past decade. In the screening process, all duplicates and papers that focussed on other technical aspects of AI in marketing falling outside the scope of this study were removed. Finally after removing 1523 records, 534 research papers were included in the study.

3. Theoretical Framework

3.1 Overview of the Theory of Planned Behavior

The theory of planned behaviour was developed from the theory of reasoned action, by Icek Ajzen in an attempt to predict human behaviour (Ajzen, 1991). The theory states that people are more likely to engage in a behaviour if they have a positive attitude (perception of the behaviour’s consequences), a subjective norm (perception of other people's approval) and a high degree of perceived control (perception of the behavior's difficulty). The attitude is shaped by beliefs about the likely outcomes of the behaviour and the value attached to these outcomes. A positive attitude toward an action typically increases the likelihood of engaging in it. The subjective norms encompass perceived social pressures to perform or abstain from a behavior. These influences can stem from family, peers or expectations of the society. The more an individual perceives that others approve of the behaviour, the greater might be his intention to engage in it. The perceived behavioural control of an individual is based on past experiences, anticipated obstacles and available resources which directly influence the intentions and actions.



Source: *The Theory of Planned Behavior. Adapted from Ajzen I. From intentions to actions: a theory of planned behavior. In: Kuhl J, Beckmann J, ed. Action Control. Berlin, Heidelberg: Springer Berlin Heidelberg; 1985.*

3.2 Applicability of TPB to AI in Advertising

The Theory of Planned Behavior (TPB) is increasingly relevant in understanding the application of artificial intelligence (AI) in advertising. TPB points out that individual behaviour is driven by intentions, which are influenced by attitudes, subjective norms and perceived behavioural control. In the context of AI in advertising, these elements can significantly shape consumer interactions and decision-making processes.

AI's personalization and interactivity can significantly impact these constructs, shaping consumer intentions and

behaviours. AI enhances attitudes by offering personalized experiences that align with individual preferences. Algorithms analyze user behavior to deliver tailored recommendations, increasing perceived relevance and emotional resonance with advertisements (Shankar, 2018). Studies show that favourable attitudes towards AI-driven recommendations can increase user engagement with platforms like YouTube (Habes et al., 2023).

Social influence is a crucial factor in advertising. AI amplifies this by employing techniques like influencer marketing that provide social proof. The presence of AI influencers can shape consumer perceptions and behaviours, as social norms evolve around their credibility and authenticity (Passi et al., 2024). Reviews, ratings, and endorsements curated by AI systems simulate peer opinions, creating a sense of conformity and trust (Kietzmann et al., 2018).

AI tools also simplify the purchase journey of the consumers, reducing barriers that might otherwise prevent action, which is the main goal of advertising. Chatbots, for instance, offer instant assistance, while dynamic pricing systems provide competitive deals. These features make consumers feel empowered and in control of their choices (Viktoratos & Tsadiras, 2021; Abbasi & Esmaili, 2024; Haglund & Bjorklund, n.d.). Moreover, augmented reality (AR) enabled by AI allows users to visualize products in real-world settings, further enhancing their confidence in making decisions. However, concerns about manipulative practices in AI advertising can undermine this perceived control, leading to scepticism among consumers (Haglund & Bjorklund, n.d.).

4. Findings

4.1 AI's Influence on Attitude

AI-driven personalization enhances consumer attitudes by providing highly relevant and engaging advertisements. AI significantly influences users' self-perceptions on social media. This influence can be both positive and negative, affecting how users view themselves and their interactions within the community. Personalization techniques, such as tailoring content based on browsing history, significantly improve the perceived value of ads. This relevance reduces information overload, a key factor in creating positive consumer perceptions. When consumers find AI recommendations helpful, they are more likely to respond positively to the ads (Jong, 2022). Studies indicate that consumers are more likely to trust the personalised content targeted at them, which strengthens their attitudes towards both the advertisements and the associated brands. When consumers perceive that a brand understands their needs and preferences, their trust and loyalty towards the brand can increase (Tung, 2024). Among various emotional responses, feelings of enjoyment have a positive impact on attitudes toward advertising (Jong, 2022). For instance, AI tools such as predictive analytics and natural language processing refine ad content to align with user preferences, boosting engagement levels and creating a favourable attitude towards the advertised products or services.

AI in advertising can lead to long-term positive relationships between consumers and brands (Tung, 2024). As AI continues to evolve, its ability to create meaningful interactions and personalized experiences can enhance loyalty and trust, which are crucial for maintaining favourable consumer attitudes over time. More and more brands are using AI to incorporate user generated content in their marketing strategy. The level of consumer participation in the co-creative process plays a crucial role in shaping their attitudes. Higher engagement in the creation of content leads to more favourable views towards the advertisement (Yin et al., 2024).

4.2 Impact on Subjective Norms

Subjective norms greatly influence consumer purchase decisions, particularly in the context of advertising. These norms, shaped by social groups and societal expectations, affect the attitudes and emotional responses of the consumers towards products and influence their purchase intentions. Social influence mechanisms, such as AI-curated peer recommendations and influencer partnerships, amplify subjective norms. The browsing history feedback used in implicit recommendation methods may reflect consumers' current needs (Fu & Ma, 2021; Zhang & Sundar, 2019) and by tracking the browsing history of the users, information could be obtained about the products that they were interested in for recommending the product catalogs similar to those products, thereby offering a personalized service (Wang et al. 2016). The implicit recommendations for similar products are more likely to be accepted by consumers (Shang et al. 2024),

indicating that AI can subtly shape subjective norms by aligning recommendations with consumer preferences.

AI's ability to analyse social trends allows advertisers to craft messages that resonate with prevailing subjective norms, thereby enhancing the likelihood of user engagement (Ivanov et al., 2024). While we discuss the use of AI in advertising, marketers are using virtual or AI influencers for promoting products and services. The social dynamics involved in the interactions between AI influencers and consumers may influence consumers' beliefs about what others think they should do, thereby influencing them to behave in a certain way.

4.3 Effect on Perceived Behavioural Control

AI driven technologies have streamlined the purchase journey by providing consumers with tailored solutions that match their preferences and needs. AI-driven tools like chatbots and virtual assistants improve perceived behavioural control by simplifying the purchasing process, addressing queries in real time, and reducing decision-making effort. Anthropomorphism, which refers to human-like traits shown by non-human entities, is seen as a key factor that facilitates customers' positive evaluation of chatbot service and purchase decisions (Li & Zheng, 2023). Customers often feel comfortable and have ease of interacting with professional chatbots that can meet their service requests (Nguyen et al., 2022). Thus, the chatbot competence often motivates the customers to use the information and services provided by them in their online purchasing.

The way AI-powered marketing tools affect customer behaviour highlights the intricate relationship between psychology and technology. AI analysis of a consumer's online footprint is used to create personalised marketing strategies that discreetly influence their purchase decisions (Lopes et al., 2024). While AI can enhance perceived behavioural control through improved information and interaction, it can also introduce scepticism and perceived risks that may undermine consumer confidence. For instance, consumers may experience lower trust in AI-generated content, which can negatively affect their Perceived Behavioural Control (Hasan et al., 2021; Aljarah et al., 2024). Conversely, when consumers perceive AI as reliable, their Perceived Behavioural Control increases, leading to higher engagement and brand loyalty (Zhou et al., 2023).

4.4 Mediating Role of Intentions

The Theory of Planned Behavior (TPB) points out that intentions is a crucial mediating factor between attitudes, subjective norms, perceived behavioral control (PBC) and actual behaviour of the consumer. In the context of AI-driven advertising, intentions refer to a consumer's preparedness or plan to engage in a specific action, such as making the purchase. In this context, AI's capacity to influence attitudes, norms and control mechanisms may amplify purchase intentions, thereby bridging the gap between consumer perceptions and actual buying behaviour. AI-driven recommendation systems match ads to individual preferences offering personalized content that significantly enhances consumer engagement and purchase intentions (Timoshenko et al. 2019). AI-curated peer recommendations and social proof mechanisms further amplify the effect of subjective norms on purchase decisions.

The emotional aspect of interactions with chatbots also plays a significant role in influencing purchase intentions. When customers feel understood and valued through empathetic responses, their trust in the brand increases (Tyagi, 2023). Purchase intentions are greatly influenced by exposure to AI, usage of AI and knowledge about AI along with its perceived usefulness and ease-of-use (Bunea et al., 2024). The ability of AI to influence consumer buying behaviour and increase their purchase intent offers a competitive advantage to e-retailers and improves customer loyalty and gratification (Tyagi, 2023). AI can create a unique and memorable consumer experience that can increase purchasing intent and loyalty (Liang et al., 2020). Numerous studies have looked into and found evidence that various aspects of AI affect consumers' intents to buy in a variety of areas, such as marketing, investment, and e-retailing and influence consumers' behaviour, perceived value, satisfaction, and trust.

4.5 Ethical Implications of the Use of AI in Advertising

The integration of artificial intelligence (AI) in advertising has transformed the landscape of consumer engagement, offering personalized experiences and enhanced targeting capabilities. However, this technological advancement raises

significant ethical concerns that must be also be taken into consideration.

One of the primary ethical implications of AI in advertising is the potential for manipulation of consumer behavior. AI algorithms can analyze vast amounts of data to predict and influence purchasing decisions (Zuboff, 2019). This capability raises questions about the extent to which consumers are being nudged towards certain choices, potentially undermining their autonomy and informed decision-making (Martin & Murphy, 2017). The use of AI in advertising often involves the collection and analysis of personal data. This practice poses significant privacy concerns, as consumers may not be fully aware of how their data is being used (Culnan & Bies, 2003). The ethical implications of data privacy are compounded by the potential for data breaches, which can expose sensitive information and lead to misuse (West, 2019). AI technologies, particularly augmented reality (AR) and virtual reality (VR), can create immersive experiences that evoke strong emotional responses (Hoffman & Novak, 2018). While this can enhance consumer engagement, it also raises ethical questions about emotional manipulation. Marketers must navigate the fine line between creating compelling experiences and exploiting consumers' emotions for profit (Sundar & Marathe, 2010). The complexity of AI algorithms also leads to a lack of transparency in advertising practices. Consumers may not understand how AI-driven recommendations are made, which can erode trust in brands (O'Neil, 2016). Ethical advertising practices require transparency about the use of AI and accountability for the outcomes of AI-driven campaigns (Dastin, 2018).

As AI continues to shape the future of advertising, it is imperative for marketers to address these ethical implications. Balancing innovation with ethical considerations will not only protect consumer rights but also build trust and long-term relationships between brands and consumers.

5. Discussion

The integration of Artificial Intelligence (AI) into advertising has fundamentally transformed consumer interactions and decision-making processes, as evidenced by the findings of this systematic literature review. By employing the Theory of Planned Behavior (TPB) as a framework, the research has highlighted the multifaceted ways in which AI-driven advertising influences consumer behaviors—specifically through attitudes, subjective norms and perceived behavioral control.

The review highlights that AI significantly enhances consumer attitudes by delivering personalized and relevant advertising content. This personalization not only reduces information overload but also aligns advertisements with individual preferences, thereby increasing trust and emotional resonance with brands. As consumers become accustomed to AI's capabilities, their expectations evolve, leading to a demand for even more tailored experiences. This ongoing cycle of personalization creates a stronger bond between consumers and brands, promoting long-term loyalty.

Further, the ability of AI to curate social proof through peer recommendations and influencer partnerships increases the perceived social pressures that influence consumer behavior. As consumers navigate their purchasing decisions, the social dynamics shaped by AI, such as the visibility of others' endorsements, become critical in guiding their actions.

Perceived behavioural control emerges as another pivotal construct in the TPB framework, with AI tools simplifying the purchasing process and empowering consumers. The instant assistance provided by chatbots and personalized recommendations managed through AI not only reduce the effort required for decision-making but also enhance consumer confidence in their choices. However, it is essential to acknowledge that while AI can enhance perceived control, it can also raise concerns regarding data privacy and algorithmic biases.

The mediating role of consumer intentions further highlights the interplay between attitudes, subjective norms, and perceived behavioural control. The findings suggest that AI's influence on these constructs amplifies purchase intentions, bridging the gap between consumer perceptions and actual buying behavior. As AI continues to evolve, its capacity to create unique and memorable consumer experiences will be crucial in driving engagement and loyalty. Marketers must recognize that designing positive emotional interactions with AI can significantly enhance purchase intentions and offer competitive advantage in an increasingly crowded marketplace.

Despite the promising insights provided by this review, several gaps in the literature need further exploration. The

psychological mechanisms underlying consumer responses to AI, particularly in relation to trust and ethical considerations, remain insufficiently explored. Future research should aim to delve deeper into these dimensions, exploring how different demographic factors, cultural contexts, and individual differences influence the effectiveness of AI-driven advertising strategies.

5.1 Contributions to Literature

This review integrates AI-driven advertising strategies with TPB constructs, to understand its impact on consumer behaviour. The systematic review of 534 papers, undertaken in this research, synthesizes empirical findings from diverse sources and provides a robust foundation for understanding the impact of AI in advertising. The paper addresses a notable gap in the literature concerning the psychological mechanisms that underlie consumer responses to AI interventions. The thorough investigation of how AI affects trust, perceived control, and emotional engagement, this study offers valuable insights into the cognitive processes that drive consumer behaviour, thereby enriching the theoretical frameworks available for future research.

5.2 Practical Implications

Marketers can leverage AI to design interventions targeting specific TPB components, such as creating personalized ad campaigns to enhance attitudes or leveraging social proof to influence subjective norms. The insights of the study offer practical implications for marketers seeking to leverage AI technologies effectively. An in-depth understanding of the influence of AI on consumer behaviour can help the marketers to devise more targeted and ethical advertising strategies that resonate with consumers and support in enhancing brand loyalty and engagement.

5.3 Gaps and Future Research Directions

Artificial intelligence is progressing at an unprecedented rate. Each day new additions are made to the existing algorithms and the efficiency of robots and chatbots is matching up to that of humans. From Augmented Reality and Virtual Reality, we have now reached the phase of Metaverse, all contributing to enhanced virtual experiences of the consumers. While numerous studies have explored the immediate effects of AI on consumer behavior, there is a notable scarcity of longitudinal research assessing the long-term impacts. There is a need to obtain a deeper understanding of the influence of AI-driven advertising on consumer behavior over extended periods to develop sustainable marketing strategies. Longitudinal studies can provide insights into whether initial positive responses to AI advertising translate into sustained consumer engagement and loyalty.

The ethical implications of AI in advertising are also a growing concern. The use of AI-generated imagery in advertising raises ethical questions regarding authenticity and bias. Thus, issues such as data privacy, algorithmic bias and consumer manipulation require a thorough investigation. AI's impact on consumer behaviour may also vary across different cultural contexts. Conducting cross-cultural studies can further help to understand how AI-driven advertising resonates with diverse consumer groups and also to develop cross-cultural intelligence that can be used to enhance marketing effectiveness.

6. Conclusion

This research analyses the transformative potential of AI in advertising, through the lens of the Theory of Planned Behavior (TPB). The study found that the key elements—attitudes, subjective norms, and perceived behavioral control, identified by TPB framework to influence consumer decisions, are impacted by AI's ability to personalize and predict consumer preferences. AI's power lies in its capacity to optimize consumer interactions by analysing massive datasets and automating responses in real-time. This results in a more tailored and intuitive user experience, increasing engagement and potentially modifying consumer attitudes and behaviours towards brands.

The literature highlights AI's role in driving these changes through sophisticated algorithms, machine learning models, and automated systems that adapt to individual consumer needs. As businesses continue to harness these technologies, AI influences the subjective norms (social influence), perceptions of control (ease of engagement), and attitudes (personalized offerings) that form the core of consumer decisions. It's crucial to recognize, however, that AI's impact

on these constructs isn't universal and may vary based on ethical considerations, cultural factors and technological readiness across markets. This lays the basis for future research which may include exploring the ethical dimensions of AI-driven marketing, cultural nuances in AI applications and their influence on consumer autonomy and trust. The analysis of existing literature on AI and marketing undertaken in this research not only establishes the foundational mechanisms of AI's influence on consumer behaviour but also paves the way for further exploration of how AI can be used responsibly to enhance the advertising initiatives of the brands.

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