THE FUTURE OF PERSONALISED CUSTOMER EXPERIENCE IN E-COMMERCE: DECODING THE POWER OF AI IN BUILDING TRUST, ENHANCING CONVENIENCE, AND ELEVATING SERVICE QUALITY FOR MALAYSIAN CONSUMERS

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Abstract:

This study examines the influence of artificial intelligence (AI) on personalizing customer experiences on Shopee, a major e-commerce platform in Malaysia. Recognizing the increasing role of AI in enhancing trust, convenience, and service quality, this research aims to investigate these factors' effects on personalised customer experience. The study employed a cross-sectional survey with a sample of 384 Shopee users, analysed using partial least squares structural equation modelling (PLS-SEM). Results reveal that trust in AI, convenience, and service quality all significantly contribute to customer satisfaction and personalised experiences. Trust fosters confidence in AI-driven features, convenience enhances customer ease and interaction efficiency, and high service quality positively impacts the perceived value of AI personalisation. These findings highlight the practical implications of AI for e-commerce, underscoring the need for secure, efficient, and high-quality AI implementations. Future research should explore the longitudinal impacts of AI-driven personalisation across different platforms and cultural contexts to better understand long-term customer loyalty and satisfaction.

Keywords: artificial intelligence, personalised customers' experience, trust, convenience, service quality, e-commerce

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1. Introduction

The incorporation of artificial intelligence (AI) is transforming customer experiences in Malaysia, as enterprises utilise AI to improve trust, convenience, and service quality. This transition stresses AI as a vital tool for enhancing consumer experience and loyalty, which are crucial for success in the competitive marketplace. Artificial intelligence tools, such as chatbots and recommendation systems, provide instantaneous, customised interactions that enhance consumer experience and relationships. Research conducted by (Ameen *et al.*, 2021; Fan *et al.*, 2022) demonstrates that AI-driven customisation enhances customer-business relationships by providing tailored recommendations based on individual preferences and behaviours. The capacity of AI to analyse extensive datasets allows organisations to anticipate and fulfil client requirements, thus improving service quality.

Trust is fundamental to AI-driven consumer experience. According to (Khanh & Nam, 2022), AI's empathic responses might substantially enhance consumer trust, a crucial element in Malaysia's culturally varied market. Furthermore, (Huang & Rust, 2020) endorses the concept that AI can address customers' emotional requirements, hence enhancing consumer loyalty. AI provides a holistic approach to customer service by addressing both practical and emotional needs.

AI also enhances convenience, which is an essential element of customer experience. AI technologies, like chatbots, offer round-the-clock service, enabling clients to swiftly resolve difficulties and acquire information, thereby fulfilling the increasing demand in Malaysia for prompt solutions. A study by (Xu *et al.*, 2020) highlights AI's ability to efficiently manage complicated enquiries, hence enhancing the customer experience. This accessibility is essential as consumers increasingly prioritise responsiveness.

Ultimately, AI also improves service quality, which is essential for customer experience and loyalty. Based on research by (Zahra, 2023), AI enhances customer experience through tailored solutions. Additionally, (Yang, 2023) posits that effectively built AI systems can improve the co-creation experience, resulting in superior service quality. In Malaysia's heterogeneous market, characterised by varied demographics, the adaptability of AI in service delivery is very advantageous.

AI significantly transforms consumer experience in Malaysia by improving customisation, trust, convenience, and service quality. As Malaysian enterprises increasingly embrace and innovate with AI, the emphasis on delivering exceptionally customised, excellent customer experiences is anticipated to remain crucial for securing a competitive advantage in the marketplace.

1.1. Research Problem Statement

The rapid advancement of artificial intelligence (AI) in the e-commerce sector has transformed customer experiences through personalised interactions, as evidenced by

studies that highlight AI's role in enhancing trust, convenience, and service quality (Fan *et al.,* 2022). Despite the evident benefits, significant gaps remain in understanding how these specific AI-driven factors (trust, convenience, and service quality) influence personalised customer experiences, especially in culturally diverse and technologically evolving markets like Malaysia.

Existing research primarily addresses the general impact of AI on customer interactions, but there is a limited exploration of how trust in AI specifically affects personalised experiences in the Malaysian context. Studies suggest that customer trust in AI can enhance satisfaction and loyalty by making users feel secure in their data interactions (Jan *et al.,* 2020; Zada, 2022). However, in a market like Malaysia, where data security concerns and cultural diversity significantly shape consumer expectations, there is a need for focused analysis on how trust in AI's accuracy and transparency affects personalised customer experiences on platforms like Shopee (Khanh & Nam, 2022; Chen *et al.,* 2022).

Similarly, while AI is known to enhance convenience through quick and efficient responses, few studies address the specific role of perceived convenience in influencing personalised experiences. In Malaysia, consumers increasingly value convenience, yet the literature lacks insights into how convenience shapes the effectiveness of AI-driven personalisation. This gap raises questions about how balancing convenience with meaningful personalisation can impact user satisfaction (Xu *et al.,* 2020; Malik *et al.,* 2021). Without a thorough examination of this relationship, there is a risk that AI implementations may prioritize ease of use at the expense of delivering tailored and relevant recommendations.

Furthermore, service quality in AI-driven personalisation remains underexplored. Service quality in AI, typically defined by reliability, responsiveness, and empathy, is critical in enhancing customer satisfaction, but AI's limitations in providing human-like empathy and understanding could negatively impact the customer experience if not carefully managed (Ameen *et al.,* 2021; Kim & Chang, 2020; Khana, 2023). Malaysia's unique market dynamics necessitate an understanding of how AI-enabled service quality impacts personalisation specifically, as unmet service expectations could lead to customer dissatisfaction and hinder AI adoption.

Additionally, Malaysia's cultural diversity and local market expectations add a layer of complexity to these factors. Trust, convenience, and service quality expectations may vary significantly across demographic and cultural segments, influencing how AI-driven personalisation is perceived (Kurniadi, 2023; Özdemir & Sonmezay, 2020). Existing literature lacks an in-depth examination of these cultural and demographic variations, which could reveal important insights into tailoring AI strategies to local preferences.

Guided by the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA), this study investigates the influence of trust, convenience, and service quality of AI on personalised customer experiences. TAM suggests that perceived

usefulness and ease of use determine technology acceptance, while TRA posits that attitudes and subjective norms shape behavior (Davis, 1989; Ajzen & Fishbein, 1975). These theories underpin this study, suggesting that if customers perceive AI-based personalisation as beneficial and reliable, they are more likely to engage with the technology, thus experiencing greater personalisation. Additionally, TRA's emphasis on attitudes and norms helps explain how consumer trust and cultural expectations may affect interactions with AI, particularly in Malaysia's diverse market.

The absence of this research would leave a critical gap in understanding the ways AI impacts customer experience in Malaysia's e-commerce sector, potentially hindering companies like Shopee from effectively leveraging AI for market-specific personalisation strategies. Without insights into the distinct roles of trust, convenience, and service quality in enhancing AI-driven personalisation, e-commerce platforms risk implementing generic AI solutions that may not resonate with local consumer expectations, potentially leading to lower customer experience, reduced satisfaction, and weakened brand loyalty. This research aims to provide insights that could help e-commerce platforms tailor their AI strategies more effectively, ensuring alignment with the specific needs and expectations of Malaysian consumers and thereby fostering a competitive advantage in the local market.

1.2. Research Question

RQ1: Is there a significant relationship between trust in AI and personalised customers' experience?

RQ2: Is there a significant relationship between the convenience of AI and personalised customers' experience?

RQ3: Is there a significant relationship between the service quality of AI and personalised customers' experience?

1.3. Research Objectives

RO1: To examine if there is a significant relationship between trust in AI and personalised customer experience

RO2: To determine if there is a significant relationship between the convenience of AI and personalised customer experience

RO3: To examine if there is a significant relationship between the service quality of AI and personalised customers' experience.

2. Literature Review and Hypothesis Development

The following sub-sections focus on the underpinning theory, literature, and hypothesis developed regarding the independent variable (trust, convenience, service quality) and the dependent variables (personalised customer experience).

2.1 Underpinning Theory

The Technology Adoption Model (TAM) and the Theory of Reasoned Action (TRA) offer critical insights into the cognitive and behavioural mechanisms that affect customer adoption of AI-driven personalisation. The Technology Acceptance Model (TAM), founded by (Davis, 1989), posits that perceived usefulness (PU) and perceived ease of use (PEOU) are critical determinants of an individual's intention to utilise technology. Individuals are more predisposed to embrace technologies that they perceive as beneficial and user-friendly. TRA, formulated by (Ajzen & Fishbein, 1975), posits that attitudes towards a behaviour and subjective norms influence an individual's behavioural intentions, which subsequently forecast actual behaviour. In the domain of AI-driven personalisation, perceptions and subjective norms profoundly influence the desire to interact with these technologies. These core theories allow researchers to develop hypotheses and empirically examine the links among perceived utility, perceived ease of use, attitudes, subjective standards, and behavioural intents. TAM-based assumptions suggest that individuals who see AI-driven personalisation as beneficial and user-friendly are more inclined to intend to utilise them. Likewise, TRA-informed theories may indicate that persons with positive attitudes and supporting subjective norms are more inclined to adopt these technologies. Integrating the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA) into a conceptual framework enables researchers to comprehend the determinants affecting customer acceptance and uptake of AI-driven personalisation, thereby establishing a theoretical foundation for hypothesis formulation and empirical investigation in this domain.

2.2 Personalised Customer Experience

Customer experience (CX) refers to a customer's total experiences involving the company in their engagement cycle with the organization. It goes beyond the functionality of the platform or technology; instead, it is a multifaceted process encompassing emotional, psychological, and social outcomes of the interaction with the brand. According to the definition by (Tom Dieck & Han, 2022), customer experience management means using virtual and augmented technologies to provide customers and brands with enjoyable and worthwhile interactions and to make customers happy and loyal. Therefore, organisations must manage CX efficiently to remain competent and sustain their position in the market. Appling customers from all aspects of their psyches guarantees that they feel the company appreciates their business, thus increasing satisfaction and loyalty.

Information technologies like augmented and virtual reality (VR) have greatly surpassed expectations when creating unique, friendly, and favourable customer experiences. A study (Chylinski *et al.,* 2020) observed that using augmented reality (AR) helps customers better understand the product and how it stands in their real environment, increasing engagement and satisfaction. Further, (Alexander & Kent, 2022) have highlighted that through the adoption of Omni channel retailing experiences, all

points of contact with the customer are well-coordinated, blending into a coherent and smooth shopping process, enabling a seamless shopping experience for customers.

As for financial technologies and e-commerce, personalisation is based on the analysis of customers' data. Similarly, (Barbu *et al.*, 2021) described how fintech started to use data to offer people financial products that suit their requirements, similar to Shopee employing AI to interpret customers' purchase behaviours. This approach enhances customer satisfaction by providing relevant products and additional offers based on their purchasing history. According to (Jaiswal & Singh, 2020), these factors impact the satisfaction level of customers. A well-designed user interface and well-organized site layout, along with many products and good customer service, boost one's shopping options.

According to (Febriani & Ardani, 2021), these factors play a significant role in the context because Shopee can guarantee the trust and security of a client and provide comprehensive information about buying offers. It also enables the creation of a friendly interface that enhances the enjoyment of the platform, and hence, customer loyalty is maintained. The positive effect of online flow represents an enhanced customer platform with a high interaction value, which helps support customer loyalty. As per the study conducted by (Ertemel *et al.*, 2021), for such flow, the platform needs to be built to be easy to use and more engaging to offer such experiences to the consumer to buy repeatedly and stay loyal for longer. Often, customers who discover that shopping is effective and enjoyable will make repeat purchases and buy more. Ultimately, targeted and customized web-based shopping encourages impulse buying, aspects covered in the work of (Gulfraz *et al.*, 2022).

Consequently, the role of technology, dispersed omni-channel approaches, and the emphasis on data-related personal experiences are critical in shaping customer experiences. In this regard, the discussed aspects can be seen as promising directions for increasing customers' satisfaction and trust, making users more loyal to the platform, and turning Shopee into a more profitable online marketplace. Immersive technologies like AR and VR can help make the shopping experience more interactive, and omnichannel helps maintain the buying process by integrating touch points.

2.3 There is a Significant Relationship Between Trust in AI And Personalised Customer Experience

Trust in AI is critical for enhancing personalised customer experiences, as it influences how users rely on and adopt AI technologies. Perceived AI trust involves a user's belief in the AI's ability and reliability to perform tasks accurately and professionally (Jan *et al.*, 2020). Research indicates that providing users with clear explanations of AI processes and decisions can strengthen trust, increasing satisfaction and engagement (Zada, 2022; Jan *et al.*, 2020). In platforms like Shopee, enhancing customer understanding of AI functionalities can boost trust, making AI-driven features like recommendations more effective (Chen *et al.*, 2022; Choi, 2023). Studies have shown that trust in AI leads to higher

customer loyalty and satisfaction, as users are more likely to engage positively with trusted AI systems (Tulcanaza-Prieto *et al.,* 2023; Trawnih *et al.,* 2022). By focusing on improving the accuracy, reliability, and transparency of AI technologies, companies like Shopee can foster greater customer trust, resulting in improved customer experiences and long-term loyalty (Alagarsamy & Mehrolia, 2023; Law *et al.,* 2022).

Moreover, (Aslam *et al.,* 2019) highlight that trust significantly influences consumer loyalty in e-commerce, suggesting that a strong trust relationship can lead to repeat purchases and long-term customer loyalty. This assertion is supported by (Saktiawan, 2023), who emphasizes that consumers are unlikely to engage in transactions without a fundamental level of trust in the seller or the platform. Furthermore, the role of trust is emphasized by (Hajli, 2019), who notes that consumer trust in e-commerce vendors directly impacts purchase intentions, reinforcing the idea that trust is a pivotal factor in online shopping behaviour.

Additionally, the role of e-trust in fostering customer satisfaction and loyalty cannot be overstated. Based on the study by (Ellitan & Suhartatik, 2023), e-trust and e-service quality are crucial in building e-loyalty and e-satisfaction. This relationship is particularly relevant in the context of personalised experiences, as consumers are more likely to remain loyal to platforms that not only meet their personalised needs but also uphold high standards of service quality and trustworthiness. The previous findings of (Dachyar & Banjarnahor, 2017) further support this notion, indicating that trust is a key factor influencing purchase intentions in consumer-to-consumer e-commerce settings. This suggests that trust must be a core component of any strategy aimed at enhancing personalised customer experiences. Likewise, the integration of AI in e-commerce has introduced new dynamics in how trust is established and maintained. AI technologies facilitate personalised customer experiences by analysing consumer data to provide tailored recommendations and services. According to (Wang *et al.,* 2021) the growth of AI in online shopping has led to increased consumer demand for personalised content, which can enhance the shopping experience and drive sales.

Conversely, the reliance on AI raises concerns about privacy and data security, which can undermine consumer trust if not adequately addressed. Research by (Robinson, 2018) indicates that heightened perceived risks associated with data privacy can lead to decreased trust levels among consumers. Thus, while AI has the potential to enhance personalisation, it also necessitates a careful balance to maintain consumer trust. Additionally, the relationship between trust and personalised experiences is further complicated by the varying perceptions of trust across different consumer demographics and contexts. According to (Kurniadi, 2023), customer trust is significantly influenced by the perceived competence and integrity of e-commerce platforms. This indicates that businesses must not only focus on the personalisation of services but also on building a trustworthy brand image that resonates with their target audience. Furthermore, the study of (Özdemir & Sonmezay, 2020) emphasizes the importance of benevolence, integrity, and competence in shaping consumer trust, which directly affects purchase

intentions and loyalty. Therefore, e-commerce platforms must strategically enhance their trustworthiness to leverage the benefits of AI-driven personalisation.

In another study, (Wang *et al.,* 2021) highlights that customers are increasingly concerned about how their data is utilized, which can lead to scepticism towards AI-driven recommendations. This scepticism can hinder the effectiveness of personalised marketing strategies, as customers may resist engaging with platforms that they perceive as intrusive or untrustworthy. Therefore, e-commerce businesses must prioritize transparency and ethical data practices to cultivate trust while leveraging AI for personalisation.

Therefore, it is clear from the above literature that gaps exist in the areas of AI trust and personalised customer experience. This has led to the formulation of the first hypothesis:

H1: A significant relationship exists between trust in AI and personalised customer experience.

2.4 There Is a Significant Relationship between the Convenience of AI and Personalised Customer Experience

The convenience enabled by AI refers to the ease and efficiency AI technologies bring to tasks and interactions across various fields, such as education, customer service, and business. AI technologies streamline work processes, provide instant and precise solutions, and enhance overall user experiences. AI advancements, particularly chatbots, have been widely adopted across industries, improving user convenience during interactions. According to (Malik *et al.,* 2021), chatbots enhance the learning process for university students, providing convenient access to knowledge and materials, which leads to improved performance and satisfaction. Similarly, (Huang & Chueh, 2021) highlights that convenience is a critical factor influencing users' intention to adopt chatbots for veterinary consultation, saving time and providing timely advice.

In a study by (Joshi, 2021) in India, customers value the convenience of 24/7 customer service chatbots, which offer quick responses and align with their expectations for service delivery. Additionally, (Selamat & Windasari, 2021) also demonstrate that chatbots benefit both customers and SME owners by efficiently addressing customer concerns and freeing up valuable time for business owners. Moreover, (Soares *et al.,* 2022) highlight the role of chatbots in influencing purchase decisions, making the buying process easier and more efficient. Moreover, (Alt *et al.,* 2021) explore the acceptance of chatbots in banking, showing that they offer customers the convenience of conducting transactions and accessing information without visiting physical bank branches.

A study conducted in the banking sector (Fares *et al.,* 2022) found that AI can improve customer service and satisfaction through personalised interactions. Additionally, (Kronemann *et al.,* 2022) mention that the ability of AI to analyse vast amounts of data allows for the creation of customized experiences that resonate with

individual customers, leading to increased loyalty and retention. Furthermore, studies by (Tulcanaza-Prieto *et al.,* 2023) demonstrate that customer perception factors significantly influence AI-enabled experiences, where AI algorithms enhance service delivery. This indicates that the convenience of AI not only streamlines processes but also enriches the customer experience by making it more relevant and engaging.

In online shopping, AI-powered chatbots have emerged as essential tools for enhancing customer service and convenience. According to (Lee, 2022; Chen *et al.,* 2021) these chatbots can provide immediate responses to customer inquiries, assist in product searches, and facilitate transactions, thereby reducing the time and effort required for consumers to make purchases, giving customers convenience. Moreover, (Rana, 2024) elucidates that the convenience offered by these AI systems not only enhances user satisfaction and convenience but also encourages repeat visits to online platforms, as consumers increasingly prefer the efficiency of AI-assisted shopping experiences over traditional methods.

Furthermore, the pre and post-COVID-19 pandemic has accelerated the adoption of AI in online retail, as many consumers shifted to digital shopping channels for safety and convenience (Fu *et al.,* 2023; Khare *et al.,* 2023). Retailers have leveraged AI to optimize inventory management, personalise marketing efforts, and enhance the overall customer experience. Based on the studies by (Darus, 2024; Calvo, 2023), AI algorithms can analyse vast amounts of data to predict consumer preferences and recommend products that align with individual tastes, thus creating a more engaging shopping experience. This predictive capability not only streamlines the shopping process but also fosters a sense of personalisation that resonates with consumers, ultimately leading to increased customer loyalty (Davenport *et al.,* 2019).

Moreover, by utilizing machine learning algorithms, retailers can analyse consumer behaviour patterns and tailor their offerings accordingly. This was highlighted by (Bedi *et al.,* 2022; Beyari & Garamoun, 2022) in their study that personalisation extends beyond product recommendations, whereby it encompasses targeted promotions, customized content, and even personalised pricing strategies. In line with this (Park *et al.,* 2021; Weber & Schütte, 2019) mention that tailored experiences are particularly effective in enhancing customer satisfaction, as they make consumers feel valued and understood. The ability to deliver personalised experiences is further supported by AI's capability to process and analyse consumer data in real-time, allowing retailers to adapt their strategies dynamically based on changing consumer preferences (Pillarisetty & Mishra, 2022; Yang *et al.,* 2020).

However, while the positive impacts of AI in enhancing customer experience are well-documented, there are also concerns regarding its limitations and potential drawbacks. According to (Kronemann *et al.,* 2022), while AI can facilitate personalised interactions, it may also lead to a perception of reduced social presence, which can negatively impact customer experience and satisfaction. This suggests that the reliance on AI may create a disconnect between customers and brands, particularly in industries

where human interaction is valued. Additionally, (Lan, 2024) points out that while AI enhances engagement and personalisation, it is essential to balance these technological advancements with human elements to maintain a holistic customer experience.

Moreover, the effectiveness of AI in driving customer loyalty can vary significantly across different contexts. Studies by (Ho & Chow, 2023) found that while AI marketing efforts positively influence brand preference, the impact may not be uniformly experienced across all customer segments. This indicates that while AI can enhance convenience and personalisation, its effectiveness is contingent upon the specific needs and expectations of diverse customer groups. Furthermore, the study by (Chang *et al.*, 2021) suggests that while customized services can positively affect user attitudes and loyalty, the success of these initiatives is highly dependent on the quality of the AI interactions. This highlights the necessity for businesses to ensure that their AI systems are not only efficient but also capable of delivering high-quality, personalised experiences.

The role of AI in marketing further complicates the narrative surrounding convenience and personalisation. A recent study by (Guruprasad, 2023) asserts that AI has fundamentally transformed marketing practices by enabling businesses to analyse customer data and craft tailored messages, thereby enhancing communication relevance and customer experience. However, this reliance on data-driven strategies raises ethical concerns regarding privacy and data security, which can undermine customer trust and satisfaction. According to (Klaus & Zaichkowsky, 2020), the evolution of AI in marketing necessitates a careful consideration of how these technologies influence consumer decision-making and the overall customer experience.

Consequently, the literature above indicates that gaps exist in the convenience of AI and personalised customer experiences. To test this relationship, the second hypothesis was formulated:

H2: There is a significant relationship between the convenience of AI and personalised customer experience.

2.5 Relationship between the Service Quality of AI and Personalised Customer Experience

AI-improved service quality refers to the enhancement of service delivery efficiency and effectiveness using artificial intelligence applications. This concept focuses on utilizing AI to boost performance, accuracy, and quality in various service areas, such as customer relations, voice or chat assistance, and analytics. AI helps respond to inquiries faster and more accurately, providing customized solutions that positively impact service delivery. In their study, (Kim & Chang, 2020) examine how service quality influences the intention to reuse chatbots. They found that higher service quality, characterized by perceived satisfaction, reliability, and immersion, leads to greater user satisfaction and confidence, increasing the likelihood of users returning to the chatbot. Similarly, (Chen *et al.*, 2023)

mention that AI chatbots have emerged as a significant tool in customer service, with studies indicating that their service quality directly impacts customer loyalty. This is in line with the study by (Ameen *et al.*, 2021), which demonstrated that AI integration in customer service in the shopping environments leads to improved customer experiences through personalised interactions. The findings suggest that when AI systems are designed to meet specific customer needs, they can significantly enhance user experience and loyalty.

Moreover, (Mudofi & Yuspin, 2022) assess the service quality of AI chatbots used by BCA (Vira) Line and find that high-quality chatbots, which provide fast, accurate, and personalised responses, are crucial for user satisfaction and operational efficiency. Their study highlights the importance of continuously enhancing chatbots to maintain high service quality and customer satisfaction. Additionally, (Goli *et al.*, 2023) further explore users' perceptions and acceptance of AI chatbots in eLearning, emphasizing that the quality of service, including response accuracy and user interaction, is key to system acceptance.

Furthermore, (Maree & Omlin, 2022) highlight that personalisation is critical in various sectors, including retail, where AI technologies are employed to tailor services to individual customer preferences. This tailored approach not only translates to customers' personalised experience but also fosters a deeper emotional connection between the customer and the brand. A study in the banking sector by (Sheth *et al.*, 2022) emphasised the importance of understanding user needs, where personalised AI-mediated services can lead to enhanced customer satisfaction and loyalty. The seamless integration of AI in service delivery can thus create a more engaging customer experience.

A study to explore the application of AI-integrated customer service in the tourism sector by (Buhalis & Sinarta, 2019) discovered that real-time data and personalised services can significantly enhance customer experiences. The authors argue that the ability to provide tailored recommendations based on customer preferences can lead to increased satisfaction and loyalty.

Studies have shown that the implications of AI service quality extend beyond customer satisfaction to influence broader business strategies. According to (Young, 2020), personalisation in service delivery can enhance customer autonomy and improve overall service quality. This perspective aligns with the findings of (Sinarta & Buhalis, 2017), who emphasize the importance of real-time customer engagement in enhancing service quality. The integration of AI technologies can thus empower businesses to deliver more personalised and responsive services, ultimately leading to improved personalised customer experience.

These studies collectively demonstrate the effectiveness of AI in improving service quality across various fields. Advanced AI chatbots enhance user experiences, build trust, and increase acceptance by delivering accurate, timely, and personalised interactions. As AI technologies evolve, maintaining and improving service quality will be essential to fully leverage AI's potential in enhancing customer service experiences.

However, the contrasting influence of AI service quality on customer experiences also warrants attention. While AI can enhance personalisation, it can also lead to customer frustration if not implemented effectively. According to (Khana, 2023), even though chatbots are beneficial, it can sometimes fail to meet customer expectations, leading to dissatisfaction. This highlights the necessity for businesses to balance AI capabilities with human intervention to ensure that customers feel valued and understood. The study indicates that a purely AI-driven customer service approach may not suffice in all scenarios, particularly in sectors where emotional intelligence and empathy are crucial.

Moreover, the role of data in personalizing customer experiences is another critical aspect. In their research, (Chen *et al.*, 2023) argue that understanding customer preferences through data analytics is essential for effective personalisation. The ability to customize services based on individual customer data can significantly enhance the perceived quality of service. However, this reliance on data also raises concerns regarding privacy and data security, as customers may be hesitant to share personal information. This tension between personalisation and privacy is echoed in the findings of (Zhao & Bação, 2020), who note that customers' willingness to use AI-driven services is often contingent upon their perceptions of data security. In support of this, studies by (Pregoner *et al.*, 2020; Dhingra *et al.*, 2020) mention that customers often feel uneasy about how their data is being used, leading to a lack of trust in e-commerce platforms. Their studies indicate that privacy concerns can significantly affect customer satisfaction and loyalty towards e-commerce platforms. The collection of personal data without explicit consent can lead to feelings of exploitation among consumers, which can ultimately harm the brand's reputation and personalised customer experiences.

Furthermore, a study conducted by (Gremyr *et al.*, 2022) suggests that while AI can facilitate personalised services, it may also create challenges in understanding the subjective value created for customers. The authors highlight the importance of integrating customer feedback into the service design process to ensure that AI systems are aligned with customer expectations so that they do not diminish the personalised experiences of customers.

Moreover, the reliance on AI-driven personalisation can lead to a phenomenon known as "filter bubbles," where customers are only exposed to a narrow range of products and services that align with their previous behaviours and preferences. This can limit customer discovery and reduce the overall shopping experience. Research indicates that while personalised recommendations can enhance customer engagement, they can also lead to frustration when customers feel pigeonholed into specific categories, thereby stifling their exploration of new products (Liu, 2022; Alrumiah & Hadwan, 2021). This paradox highlights the delicate balance that e-commerce platforms must maintain between personalisation and customer autonomy.

Another critical aspect to consider is the potential for AI to misinterpret customer preferences, leading to irrelevant recommendations. When AI systems fail to analyse

customer behaviour or preferences accurately, it can result in a poor user experience. According to (Losaura *et al.*, 2022; Sukendia, 2021), if a customer receives recommendations that do not align with their interests, it can lead to dissatisfaction and a perception of low service quality. The mismatch between customer expectations and the actual service delivered can create a disconnect that diminishes the perceived value of the e-commerce platform.

Additionally, implementing AI technologies can lead to a depersonalisation of customer service. Based on the studies by (Tamara, 2023; Oliveira *et al.*, 2022), AI chatbots and virtual assistants can provide quick responses, but they often lack the empathy and understanding human agents can offer. This can result in a frustrating experience for customers who seek personalised assistance, particularly in complex situations where understanding is required. The inability of AI to replicate human emotional intelligence can lead to negative customer experiences.

Thus, the literature above reveals flaws in the service quality of AI and personalised customer experiences. Therefore, the third hypothesis was established to examine this relationship:

H3: There is a significant relationship between the service quality of AI and personalised customer experience.

2.6 Proposed Conceptual Framework
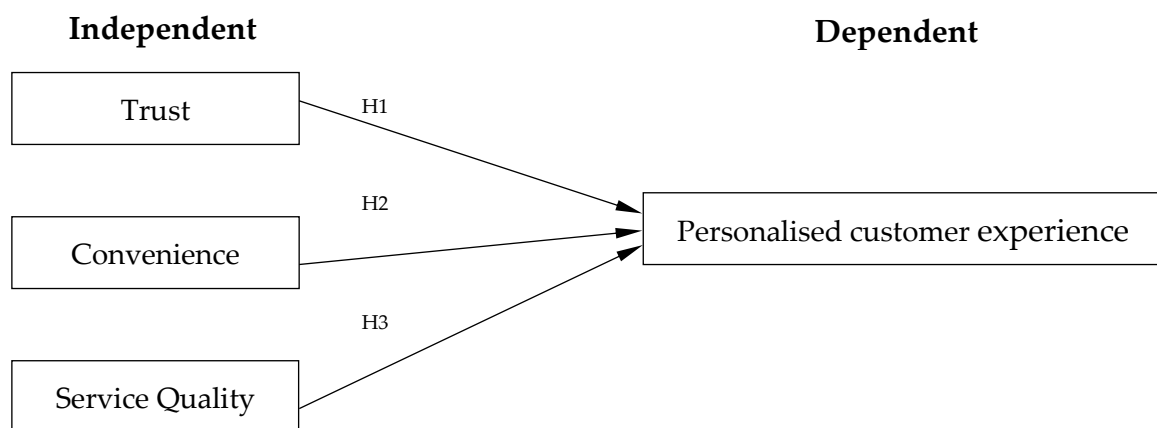
Figure 2.1: Proposed Conceptual Framework

Figure 2.1 proposed conceptual framework illustrates how the independent variables (trust, convenience, and service quality of AI) influence the dependent variable (personalized customer experience) in Malaysian e-commerce. Trust is essential, as users are more likely to engage with AI when they perceive it as reliable and transparent (Jan et al., 2020; Zada, 2022), aligning with the Technology Acceptance Model (TAM), which emphasizes perceived usefulness in technology adoption (Davis, 1989). Convenience,

provided through quick, accessible AI features like chatbots, enhances user satisfaction by simplifying interactions, resonating with TAM's ease-of-use aspect (Xu et al., 2020; Malik et al., 2021). High-quality AI services further improve the experience by ensuring responsiveness and accuracy, fostering positive customer attitudes that are critical in culturally diverse markets like Malaysia (Kim & Chang, 2020; Ameen et al., 2021). The Theory of Reasoned Action (TRA) supports this by suggesting that positive attitudes toward AI service quality drive greater engagement (Ajzen & Fishbein, 1975). Hence, these factors are tested to see if they significantly enhance the personalized customer experience on the Shopee platform.

3. Methodology

The following section provides the reliability analysis, population, sampling, and measurements used in this research.

3.1 Population, Sampling and Measurements

This study targets Shopee users in the Klang Valley, Malaysia, with a population size of approximately 879,867 (DOSM, 2023). A convenience sampling technique was employed to select participants who have interacted with AI-driven features on the Shopee platform, such as product recommendations, search algorithms, or chatbots. The sample size is 384 respondents, which ensures statistical significance. Data will be collected through a self-administered, structured questionnaire using closed-ended and Likert-scale questions. This questionnaire was designed to measure trust, convenience, service quality, and personalised customer experience. The questionnaire will gather demographic information and assess participants' experiences and perceptions related to AI-driven personalisation and chatbot interactions.

4. Findings and Interpretation

This section provides the reliability analysis, normality test, descriptive statistics, correlation matrix, and regression analysis.

4.1 Reliability Analysis

Table 4.1: Reliability Analysis (N = 384)

Factors	Cronbach's Alpha	N of Items
Trust	0.725	5
Convenience	0.708	5
Service Quality	0.724	5
Personalised Customer Experience	0.704	5

Table 4.1 reliability analysis provides Cronbach's Alpha values for the four factors (Trust, Convenience, Service Quality, and Personalised Customer Experience) in this study. Each factor in this study was measured by 5 items in a sample of 384 respondents. Trust shows (α = 0.725), indicating an acceptable level of internal consistency and suggesting that the items measuring trust are reliably capturing the construct. Convenience has (α = 0.708), which also falls within the acceptable range, though slightly lower, indicating moderate consistency among the items measuring this factor. Service Quality has a similar (α = 0.724), indicating a consistent and reliable measurement of service quality through the five items. Personalised Customer Experience has a (α = 0.704), suggesting acceptable reliability, although it is slightly lower compared to the other factors. Overall, the Cronbach's Alpha values are all above the 0.70 threshold. This suggests that the items for each factor reliably measure their respective constructs and, therefore, are consistent.
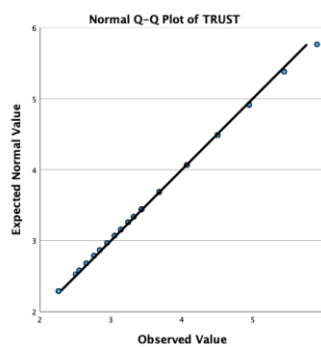
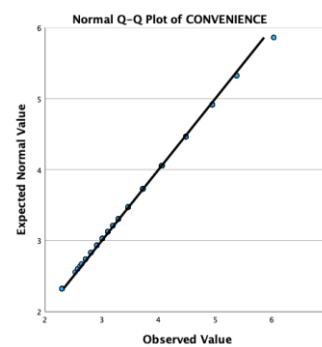## 4.2 Normality

Figure 4.2.1: Trust
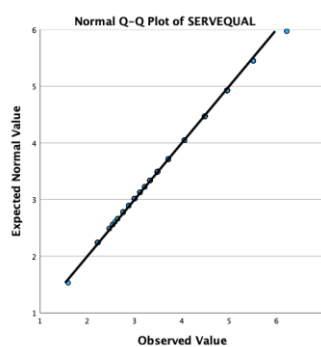

Figure 4.2.2: Convenience
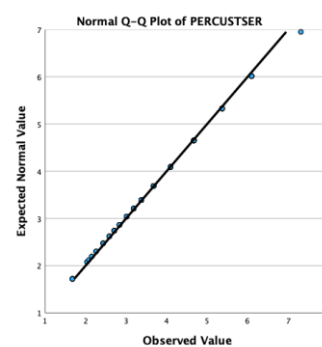

Figure 4.2.3: Service Quality

Figure 4.2.4: Personalised
Customer Experience

Figure 4.2.1 – 4.2.4 shows the Q-Q plot for the four variables in this study. The independent variables are (trust, convenience, and service quality) and the dependent variable (personalised customer experience). All variables show patterns closely aligned with the expected normal distribution in their Q-Q plots. This suggests that the data for

these variables are approximately normally distributed, making them suitable for parametric statistical analyses that assume normality. Minor deviations at the tails indicate potential outliers or slight skewness but do not fundamentally affect the normality assumption for most of the data points.

4.3 Mean and Standard Deviation Analysis

Table 4.2: Descriptive Statistics (N = 384)

Factors	Mean	SD	Min	Max
Trust	3.841	0.775	1.600	5.000
Convenience	3.883	0.768	1.400	5.000
Service Quality	3.819	0.796	1.000	5.000
Personalised Customer Experience	3.898	0.766	1.600	5.000

Table 4.2 Descriptive Statistics for the study on AI's influence in personalizing Shopee customers' experiences in Malaysia reveal positive average ratings with moderate consistency across the four factors. Trust has a mean of (3.841 ± 0.775), indicating that customers generally trust the AI-driven features, though there is some variability in their perceptions. Convenience is rated similarly at (3.883 ± 0.768), suggesting that users find the platform easy to use and accessible, with responses clustering closely around the mean. Service Quality stands at (3.819 ± 0.796), where the slightly higher standard deviation hints at a broader range of customer opinions regarding the quality of AI-driven services. Finally, Personalised Customer Experience has the highest mean score at (3.898 ± 0.766), showing that customers highly appreciate AI-driven personalisation, and this perception is relatively uniform across respondents. Together, these values reflect generally positive perceptions of AI-enhanced experiences on Shopee, with minor variations, particularly in service quality, which may point to differing individual experiences.

4.4 Pearson's Correlation Coefficient Analysis

Table 4.3: Pearson's Correlation Matrix (N=384)

Factors	TR	CN	SQ	PCE
Trust (TR)	1			
Convenience (CN)	0.695**	1		
Service Quality (SQ)	0.719**	0.740**	1	
Personalised Customer Experience (PCE)	0.727**	0.741**	0.749**	1

Table 4.3 Pearson's Correlation Matrix illustrates the associations between the four key factors: Trust (TR), Convenience (CN), Service Quality (SQ), and Personalised Customer Experience (PCE), in a sample of 384 respondents. All correlation coefficients are statistically significant ($p < 0.001$) and highlight positive associations among the variables.

Firstly, the correlation between Trust and Convenience ($r = 0.695$) indicates a moderately strong association, suggesting that higher trust in the platform may enhance the perceived convenience. Trust and Service Quality have a correlation ($r = 0.719$), showing a strong association, which implies that perceptions of service quality are closely linked to the level of trust in the platform. The strongest relationship involving Trust is with Personalised Customer Experience, with a correlation ($r = 0.727$), suggesting that trust is particularly reinforced when customers experience personalised services.

Convenience shows a correlation of ($r = 0.740$) with Service Quality, which indicates that customers who find the platform convenient also tend to rate the service quality highly. Similarly, Convenience and Personalised Customer Experience have a strong correlation ($r = 0.741$), implying that the more convenient the platform feels, the better customers perceive their personalised experience.

Service Quality has the highest correlation with Personalised Customer Experience at ($r = 0.749$), the strongest relationship observed in this matrix. This suggests that the perception of high service quality is significantly associated with positive experiences of personalisation, which may highlight the critical role of service quality in achieving effective personalisation for customers.

Hence, all four variables (Trust, Convenience, Service Quality, and Personalised Customer Experience) are strongly and positively correlated with each other, with Personalised Customer Experience and Service Quality exhibiting the strongest association. This interconnectedness suggests that enhancing one aspect, such as service quality, could positively impact other factors like trust and convenience, thus contributing to a more cohesive and satisfying customer experience on Shopee.

4.5 Multiple Regression Analysis

Table 4.4: Quality Criteria

Measure	Personalised Customer Experience
R-square	0.673
R-square adjusted	0.671
Durbin-Watson test	2.075

Table 4.4 Quality Criteria output from SmartPLS 4 provides insights into the predictive power and model fit in the study on the influence of AI in personalizing Shopee customers' experiences in Malaysia. Here, Personalised Customer Experience is the dependent variable, while Trust, Convenience, and Service Quality serve as independent variables.

The R-square value of 0.673 indicates that 67.3% of the variance in Personalised Customer Experience can be explained by the independent variables: Trust, Convenience, and Service Quality. This suggests a strong model, as a significant portion of the variation in customer experience personalisation is accounted for by these predictors. The adjusted R-square is 0.671, only slightly lower than the R-square, which

confirms that the model is robust and would likely perform similarly well in other samples.

The Durbin-Watson test value is 2.075, which is very close to 2, indicating that there is no significant autocorrelation in the residuals of the model. This absence of autocorrelation suggests that the observations are independent of each other, which is desirable for the validity of the regression results.

In summary, the model has strong explanatory power, with Trust, Convenience, and Service Quality collectively explaining a substantial amount of variation in Personalised Customer Experience among Shopee customers. The high R-square and acceptable Durbin-Watson statistic together imply that this model is both reliable and well-fitted for studying the impact of AI-driven personalisation in the context of Shopee in Malaysia.

Table 4.5: ANOVA

Model	Sum square	df	Mean square	F	P value
Total	225.518	383	0.000	0.000	0.000
Error	73.686	380	0.194	0.000	0.000
Regression	151.832	3	50.611	261.000	0.000
Dependent Variable: Personalised Customer Experience					
Predictors: (Constant), Trust, Convenience, Service Quality					

In Table 4.5 ANOVA, the (Regression Sum of Squares = 151.832) compared to the (Error Sum of Squares = 73.686) indicates that a substantial portion of the variation in Personalised Customer Experience is explained by the independent variables, as the regression sum is significantly higher than the error sum. The degrees of freedom (df = 3) for the regression, which corresponds to the three predictors, while the (error df = 380), and (total = 383).

The (Mean Square = 50.611) is significantly higher than the (error mean square = 0.194). The (F-statistic = 261.000) is notably high, and the $(p < 0.001)$ which indicates that this result is statistically significant at the highest level. This implies that the combined effect of Trust, Convenience, and Service Quality on Personalised Customer Experience is not due to chance.

Therefore, the ANOVA analysis demonstrates that the regression model is highly significant, meaning that Trust, Convenience, and Service Quality collectively have a statistically significant impact on Personalised Customer Experience among Shopee customers. The high F-value and P-value confirm the strong predictive capability of the model in explaining personalised experiences.

Table 4.6: Coefficients

Model	Unstandardized coefficients (B)	Standardized coefficients (Beta)	SE	T value	P value	2.5 %	97.5 %
Trust	0.283	0.286	0.045	6.358	0.000	0.195	0.371
Convenience	0.308	0.309	0.046	6.641	0.000	0.217	0.400
Service Quality	0.303	0.315	0.046	6.546	0.000	0.212	0.394
Dependent Variable: Personalised Customer Experience							

Table 4.6 Coefficients provides the relationships between the independent variables (Trust, Convenience, and Service Quality) and the dependent variable (Personalised Customer Experience). The analysis reveals that each of these factors significantly contributes to personalised experiences among Shopee customers, as indicated by the statistically significant ($P < 0.001$) for all predictors.

Firstly, for Trust, the unstandardized coefficient (B = 0.283) and a standardized coefficient (Beta = 0.286), with a standard error (SE = 0.045). The (T value = 6.358) is high, indicating a significant impact on Personalised Customer Experience. The confidence interval for Trust ranges from (0.195 to 0.371), suggesting that, with 95% confidence, the actual effect size lies within this range.

Secondly, convenience has a slightly higher unstandardized coefficient (B = 0.308) and a standardized coefficient (Beta = 0.309), with (SE = 0.046). The (T-value = 6.641) is the highest among the predictors, indicating a strong and statistically significant effect on Personalised Customer Experience. The confidence interval for Convenience ranges from (0.217 to 0.400), indicating a robust positive effect.

Finally, service Quality has an unstandardized coefficient (B = 0.303) and the highest standardized coefficient (Beta = 0.315). This indicates that it is the most influential predictor when standardized. The (SE = 0.046), with (T-value of 6.546), reinforces its significant impact. The 95% confidence interval for Service Quality is from (0.212 to 0.394), indicating a reliable positive effect.

The coefficients analysis highlights that all three factors (Trust, Convenience, and Service Quality) positively and significantly influence Personalised Customer Experience on Shopee, with standardized coefficients suggesting that Service Quality has the strongest effect, closely followed by Convenience and Trust. The confidence intervals for all variables are well above zero, affirming the reliability and consistency of these positive effects.

4.5.1 Linear Regression Equation and Regression Output Diagram
Based on Table 4.6 Coefficients, the linear regression equation is as follows:

PCE = 0.283(TR) + 0.308(CN) + 0.303(SQ)

Whereby:

PCE: Personalised Customer Experience (Dependent Variable)

TR: Trust – Reflects the customers' level of trust in Shopee's AI-driven personalisation

CN: Convenience – Represents the perceived ease and accessibility of using Shopee's AI-powered features

SQ: Service Quality – Indicates the quality of service as perceived by customers, influenced by Shopee's AI implementation

Constant = 0.283
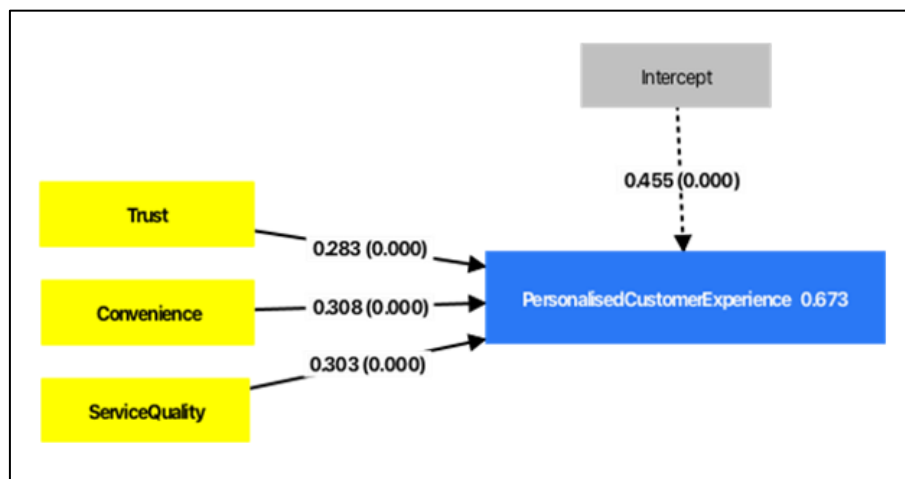
Figure 4.5.1: Regression Output

The regression equation and the Figure 4.5.1 regression output diagram from SmartPLS above indicate how each independent variable contributes to the dependent variable, Personalised Customer Experience, in the context of AI's influence on Shopee's customers in Malaysia. Specifically, for each one-unit increase in Trust, Personalised Customer Experience is expected to increase by 0.283 units, holding other factors constant. Similarly, a one-unit increase in Convenience is associated with a 0.308 unit increase in Personalised Customer Experience, and a one-unit increase in Service Quality results in a 0.303 unit increase in the dependent variable, again assuming other factors remain constant. Among the predictors, Convenience has the highest unstandardized coefficient, suggesting it has the largest direct impact on Personalised Customer Experience. However, Service Quality has the highest standardized coefficient, indicating that, when adjusted for scale, it has the most substantial influence overall. This regression model highlights that all three factors significantly enhance the personalised experiences of Shopee customers, emphasizing the role of AI-driven trust, convenience, and service quality in shaping customer satisfaction.

4.6 Summary of Hypothesis Test

Table 4.7: Summary of Hypothesis Test

No	Hypothesis	p-value	Result
H1	A significant relationship exists between trust in the AI and personalised customer experience.	< 0.001	Accepted
H2	There is a significant relationship between the convenience of AI and personalised customer experience.	< 0.001	Accepted
H3	There is a significant relationship between the service quality of AI and personalised customer experience.	< 0.001	Accepted

Table 4.7 Summary of Hypothesis Test indicates that all three tested hypotheses in the study on AI's influence on Shopee customers' personalised experiences in Malaysia are statistically significant. The hypothesis explores the relationship between the independent variables (Trust, Convenience, and Service Quality) and the dependent variable (Personalised Customer Experience). Hypothesis (H1), which proposes a significant relationship between Trust in AI and Personalised Customer Experience, is accepted with ($p < 0.001$). This result confirms that higher levels of trust in AI positively influence the personalisation experience for customers on Shopee. Similarly, Hypothesis (H2), suggesting a significant relationship between the Convenience of AI and Personalised Customer Experience, is also accepted with ($p < 0.001$), indicating that greater perceived convenience of AI features enhances customers' personalised experiences on the platform. Lastly, Hypothesis (H3), which examines the relationship between Service Quality of AI and Personalised Customer Experience, is accepted with ($p < 0.001$), highlighting that higher service quality in AI-driven features positively impacts personalisation. Together, these findings confirm that Trust, Convenience, and Service Quality in AI significantly contribute to a more personalised customer experience on Shopee.

5. Discussion

This research addressed the significant relationships between Trust, Convenience, and Service Quality within AI-driven personalisation on Shopee in Malaysia. Guided by the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA), these findings highlight how these factors impact personalised customer experiences in a culturally diverse and technologically evolving market.

Firstly, this study attempted to answer research question (RQ1): Is there a significant relationship between trust in AI and personalised customer experience?

The analysis reveals that trust positively and significantly influences personalised customer experiences on Shopee (B = 0.283; $p < 0.001$), supporting Hypothesis (H1). Previous studies highlight the importance of trust in AI, particularly in data-sensitive contexts like Malaysia, where customers' expectations for security and transparency are

high (Jan *et al.,* 2020; Zada, 2022). While research acknowledges that trust is foundational in any consumer relationship, this study addresses the gap regarding trust in AI specifically and how it influences personalised customer experiences on Shopee. Trust in AI's transparency and reliability encourages customers to interact confidently with personalised recommendations, which is essential in a market with varied expectations around privacy and data use (Khanh & Nam, 2022). By enhancing AI's ability to securely manage and interpret user data, Shopee can meet this critical need, thereby deepening customer trust and engagement.

Secondly, this study endeavored to address the research question (RQ2): Is there a significant relationship between the convenience of AI and personalised customer experience?

Convenience was found to have a strong positive impact on personalised customer experience (B = 0.308; p < 0.001), validating Hypothesis (H2). Convenience is a priority for Malaysian customers, who highly value accessible and immediate responses from AI features like chatbots and recommendation algorithms (Xu *et al.,* 2020). While existing literature often discusses convenience as a functional benefit, this study highlights its unique role in shaping personalised experiences, an area not widely explored before. By offering convenient, AI-powered services, Shopee meets customers' increasing demand for efficiency and responsiveness, particularly as they seek seamless and rapid online interactions (Malik *et al.,* 2021). In addressing this gap, the study shows that convenience is not only about ease of use but is a vital contributor to customer satisfaction in AI-driven personalisation. This finding suggests that Shopee's AI can further capitalize on convenience to strengthen customer loyalty and personalised experience.

Thirdly, this study strived to answer the research question (RQ3): Is there a significant relationship between the service quality of AI and personalised customer experience?

This study confirms that service quality significantly enhances personalised customer experiences (B = 0.303; p < 0.001), supporting Hypothesis (H3). Literature shows that service quality in AI systems is crucial for customers' experience, but this study adds depth by examining its role specifically in personalisation. High-quality AI systems that respond accurately and empathetically to customer inquiries promote a sense of satisfaction and loyalty (Ameen *et al.,* 2021; Kim & Chang, 2020). However, AI-driven service quality also presents unique challenges; as (Khana, 2023) notes, reliance on AI alone may reduce the perceived empathy in customer interactions. This study addresses this gap by suggesting that Shopee's AI-driven personalisation can balance precision with elements of human-like empathy to meet customer expectations. Such an approach would cater to Malaysian consumers' varied needs, ensuring that service quality aligns with cultural and demographic expectations.

Therefore, this study has indicated the significant and distinct roles of trust, convenience, and service quality in shaping AI-driven personalisation, reinforcing that these factors are integral to enhancing customers' personalised experiences on Shopee.

By prioritizing transparent AI practices, convenient and rapid service, and high-quality AI interactions, Shopee can align more closely with the specific needs of its Malaysian customer base. These insights position Shopee to refine its AI strategy, thus fostering stronger customer relationships and a competitive edge in the local e-commerce market.

6. Conclusion

This study investigated the influence of artificial intelligence (AI) on personalizing customer experiences on Shopee in Malaysia, focusing on three primary objectives by examining the impact of Trust, Convenience, and Service Quality within an AI-driven personalised customer experience using an e-commerce platform. The Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA) served as foundational frameworks, providing insights into the cognitive and behavioral mechanisms that shape customer interactions with AI. This study's findings reveal how these factors uniquely impact customers' personalised experiences on Shopee in Malaysia's culturally diverse market.

The first research objective of this study (RO1) is to examine the relationship between trust in AI and personalised customer experience. Trust in AI emerged as a core component in fostering personalised experiences, stressing the need for secure, reliable, and transparent AI systems. While previous research broadly emphasizes the critical role of trust in driving consumer loyalty (Aslam *et al.*, 2019; Saktiawan, 2023), limited studies have specifically explored how trust in AI affects personalised experiences. This study addressed this gap, demonstrating that trust in AI significantly impacts how customers perceive and engage with personalised recommendations on Shopee. Within TAM, trust aligns with perceived usefulness, as customers are more likely to engage with AI they deem reliable. Supporting this, (Dachyar & Banjarnahor, 2017) note that trust in technology directly impacts purchase intentions. Additionally, (Hajli, 2019) argues that a high level of e-trust enhances customer relationships in digital platforms. TRA further supports this finding, suggesting that positive attitudes and normative beliefs about AI-driven personalisation foster customer engagement and loyalty. However, TRA also indicates potential challenges, as (Wang *et al.*, 2021) caution that, without robust trust, AI's effectiveness in personalisation may be limited, particularly in sensitive markets like Malaysia. By addressing this interaction, this study bridges the gap in understanding trust's role in AI personalisation, confirming that both TAM and TRA support transparent AI practices as essential for fostering loyalty within Malaysia's e-commerce sector.

The second research objective (RO2) is to determine the relationship between the convenience of AI and personalised customer experience. AI-powered convenience has transformed customer expectations, with this study revealing that customers highly value continuous, accessible AI interactions as central to their personalisation experience. While convenience is often discussed broadly, few studies examine its specific role in

personalisation. This research narrows this gap, showing that customer satisfaction with personalisation is closely linked to AI's ability to offer quick and accessible support (Selamat & Windasari, 2021). The TAM framework, which emphasizes ease of use, supports this finding by suggesting that user-friendly AI promotes customer engagement. Aligning with TAM, (Alt *et al.,* 2021) found that AI-driven convenience fosters loyalty by reducing time and effort in customer interactions. Additionally, TRA supports these findings by indicating that social norms around convenience encourage customers to engage with AI services, enhancing their personalised experiences. However, TRA also introduces a potential limitation, as (Guruprasad, 2023) warns that focusing solely on convenience may reduce the richness of personalisation if the AI does not adapt deeply to customer needs. This study thus narrows the gap, demonstrating that AI-driven convenience is essential for customer satisfaction in personalisation, if it is balanced with meaningful customization, supporting TAM's and TRA's perspectives on the role of perceived ease of use in shaping customer adoption.

The third research objective (RO3) is to examine the relationship between the service quality of AI and personalised customer experience. Service quality in AI emerged as a vital factor in enhancing personalised customer experiences, reaffirming the importance of responsiveness, accuracy, and empathy. Although existing literature often emphasizes the general benefits of AI's service quality, few studies explore how it specifically impacts personalised experiences. This study addresses this gap, confirming that high-quality AI services deepen the personalisation experience and foster positive customer perceptions. Within TAM, this aligns with perceived usefulness, as customers value AI that provides high-quality, reliable interactions. Supporting this, (Maree & Omlin, 2022) argue that reliable AI services strengthen emotional connections to the brand. Moreover, (Chen *et al.,* 2023) emphasize that high-quality AI fosters customer loyalty. TRA also supports these findings by suggesting that positive attitudes toward AI's service quality can enhance customer engagement. However, TRA indicates a limitation, as (Tamara, 2023) cautions that a fully AI-driven approach may lack the empathy that customers often seek in service interactions by accentuating the need for human elements within AI interactions. This study bridges the gap by highlighting the dual role of service quality, which is accuracy combined with empathy in fostering effective personalisation on Shopee. This demonstrates that both TAM and TRA support the service quality of AI as fundamental to effective personalisation.

Therefore, this study effectively addresses the gaps surrounding Trust, Convenience, and Service Quality within AI-driven personalisation. This study illustrates that these factors are integral to enhancing customer experiences on Shopee. By validating each objective, this research aligns TAM's emphasis on perceived usefulness and ease of use with TRA's insights into attitudes and norms. Additionally, this study confirms that the research framework supports the study's findings. It is evident that, while convenience and service quality play significant roles, trust remains foundational for sustainable customer experience. Hence, bridging these gaps aligns

theoretical insights with practical applications, guiding Shopee toward AI-driven personalisation strategies that meet evolving customer expectations in Malaysia's diverse digital marketplace.

7. Limitations and Further Research

This study has its limitations that should be taken into consideration. First, the research focuses on a specific e-commerce platform, which increases bias, thus limiting result generalizability. Further, the study used a cross-sectional research design, which provided a one-time observation of customers' experiences. The study also mainly focuses on the quantitative data while omitting the qualitative data, which could provide more insight into customers' experiences using AI. Therefore, further research should be conducted to investigate several other variables affecting the delivery of personalised customer experiences with customers, such as culture, customer awareness, and certain forms of AI, which can further enhance the knowledge base. Moreover, searching for the impact of AI-algorithm-based personalisation on customer loyalty and sustainable business development in the future will be useful for improving long-term sustainable business models. Moreover, studies to compare different e-commerce platforms would yield a broader understanding of how platform-specific AI personalisation strategies impact customer experience and loyalty across varying digital environments. This provides a rounded suggestion for future research to enhance the study's relevance across different e-commerce contexts.

Conflict of Interest Statement

The researchers affirm that there are no conflicts of interest associated with this study and that it was not funded by any parties that may have impacted its findings. As the authors of this study, we affirm the authenticity of our research, emphasising that it has not been previously published and confirming that it is not now under consideration for publication elsewhere.

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Kumaran Kanapathipillai, a prominent figure in academia, earned his PhD in management and business from Management and Science University (Malaysia). With an impressive tenure of 23 years in the academic world, he has honed expertise in areas such as Management, Marketing, Supply Chain Management, and Logistics

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