



Analysis Of The Effect Of Personalization On Customer Experience In The Use Of Chatbot: Case Study Of Shopee E-Commerce Chatbot

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ABSTRACT

In the rapidly evolving digital era, the use of Artificial Intelligence (AI) has been increasingly implemented across various industries, including e-commerce. The significant AI implementation is the use of the chatbots to enhance customer experience. This study aims to analyze the impact of personalization on AI-based customer experience on the Shopee e-commerce platform. Additionally, this research examines the mediating roles of trust, relationship commitment, and perceived sacrifice in the relationship between personalization and customer experience. This study use quantitative approach by collecting online survey data from Shopee users who have used the Shopee chatbot 'Choki'. The data obtained is analyzed using the Structural Equation Modeling (SEM) method with SmartPLS. The results indicate that personalization positively influences AI-based customer experience. Furthermore, trust and relationship commitment serve as mediators that strengthen the relationship between personalization and customer experience. This study provides theoretical contributions to the development of literature on AI based customer experience and practical implications for e-commerce managers in enhancing chatbot personalization strategies to create positive customer experience and strengthen customer loyalty.

INTRODUCTION

In the rapidly evolving digital era, technological innovation continues to influence various aspect of life, including interactions between companies and customers. One significant innovation is the utilization of Artificial Intelligence (AI). AI presents a g great opportunity to

transform the way businesses connect with customers more efficiently and personal. AI enables companies to process big data in real time to develop marketing strategies that are more personalized, responsive, and aimed at enhancing customer experience and loyalty (McLean & Osei-Frimpong, 2019; Paschen et al., 2019). Over time, AI technology has been gradually implemented for data analysis, especially in rapidly growing e-commerce and retail companies (Ameen et al., 2021). An example of AI technology application in improving efficiency and personalizing customer experience is the use of automated chatbots, which is provide customer service 24/7, even outside operational hours, and respond to customer requests or complaints quickly and accurately.

E-commerce as the fastest-growing sector in digital era, utilizes AI technology to enhance service effectiveness, efficiency, and personalization. For customers, AI-based technology offers personalized product recommendations, more responsive customers service, quick solutions through chatbots, comprehensive product description, smart inventory management to ensure product availability and fast fraud detection (MoogLeLabs, 2024). Previous studies have revealed that the characteristics and functions of AI chatbots include providing 24/7 services and effectively answering customer inquiries (Ashfaq et al., 2020). Moreover, Business Insider (2020) predicted that the chatbot market would be the fastest-growing market from 2020 to 2026, with a projected compound annual growth rate of 31.6% in the customer service segment (Business Insider, 2020). The advantage of AI lies in its ability to utilize data to create a personalized shopping experience for each customer. A personalized experience fosters a sense of appreciation and understanding, ultimately increasing customer engagement.

Customer who feel connected are more likely to develop high loyalty (Power, 2024). Personalized chatbots are essential in marketing as they enable companies to tailor content based on customer information, such as preferences, behavior, and conversation history. Through chatbot personalization, companies can build positive relationships between customers and marketers or business, which impact long-term commitment and enhances customer loyalty (Simonson, 2005). This study aims to examine the influence of AI-based personalization and customer experience in the context of Shopee's e-commerce chatbot "Choki", mediated by trust, relationship commitment, and perceived sacrifice.

LITERATURE REVIEW

The Impact of Trust on AI Based Customer Experience

In online commerce, trust encompasses confidence in both the brand and the technology used to facilitate interactions between sellers and buyers (Corritore et al., 2003). However, establishing trust between consumers and technology is a complex challenge that requires a careful approach (Balakrishnan & Dwivedi, 2021). Recent studies indicate that trust is a crucial component in AI adoption as well as the continuous advancement of innovation and technology (Siau & Wang, 2018). Furthermore, previous research suggests that consumers who have greater trust in a brand they use are more likely to develop a long-term relationship with that brand (Keiningham et al., 2017). In the context of AI-based customer service, such as chatbots, building trust can be even more complex. Trust is not only dependent on the technology or brand, but also on the purpose and process of utilizing the technology (Hengstle et al., 2016; Siau & Wang, 2018). Consumer trust in AI agents is also considered a key factor influencing adoption (Gaudiello et al., 2016)

H1: Trust in chatbots has a positive impact on AI-based customer experience.

The Impact of Perceived Sacrifice on AI-Based Customer Experience.

Perceived sacrifice by customers occurs when they give up something to obtain a product or service. This sacrifice includes both monetary and non-monetary costs, such as time, cognitive

involvement, emotions, and inconvenience (Zeithaml, 1988). In the context of Shopee's chatbot, perceived sacrifice becomes more complex as it involves factors such as loss of control, privacy concerns, money time, effort required, and negative emotions that customers may experience when using chatbot services (de Kerviler et al., 2016; Merisavo et al., 2007; Shin & Lin, 2016). Sacrifice has a direct impact on the perceived value of customers, which is defined as the difference between the benefits or advantages received and the costs or sacrifices incurred to meet their needs (Leroi-Werelds et al, 2014; Zeithaml, 1988; Zeithaml et al., 2021). AI powered services required a series of steps that customers must go through as part of the technology's operational process. These AI-based services often require personal customer information to function efficiently. However, this requirement is frequently perceived as a further loss of control by customers (Cheatham et al., 2019). Recent studies suggest that customers tend to prefer services that balance automation with human agents (Gauvrit, 2019). This is because the lack of human assistance in AI-supported services can be challenging for some customers, especially those with little prior experience or those who require more time to navigate the service.

H2: Customer's perceived sacrifice negatively affect AI-based customer experience.

The Impact of Personalization on Perceived Sacrifice, Relationship Commitment, and Trust.

Personalization is the process of tailoring information to meet customer's specific needs and plays a crucial role in delivering a positive customer experience (Bilgihan, Kandampully, & Zhang, 2016). In the context of AI-powered services, personalization is one of the key characteristics that enable more relevant and valuable interactions for customers (Lee et al., 2011). AI-based personalization typically requires an understanding of customer needs and the ability to adjust market offerings accordingly (Fan & Poole, 2006; Libai et al., 2020; Montgomery & Smith, 2009). The AI personalization process involves collecting data, analyzing it, and transforming the analysis into relevant information tailored to customer needs (Khan & Mishra, 2024). Previous research suggests that customers tend to associate a high level of personalization with brand competence, which in turn enhances customer loyalty (Komiak & Benbasat, 2006). However, other studies have identified negative effects of AI-based personalization, such as disrupting customer emotions (Pfiffelmann et al., 2020; Smink et al., 2020) and rising concerns about customers data privacy (Guo et al., 2016; Yu, 2019). Therefore, to minimize the negative impact of AI-based personalization, Shopee's chatbot must maintain a balance between the benefits and risks of personalization by prioritizing transparency and customer data protection.

H3a: Personalization in chatbot negatively affect perceived sacrifice.

H3b: Personalization in chatbot affect customer relationship commitment.

H3c: Personalization in chatbot positively affect customer trust.

The Impact of Relationship Commitment on AI-based customer experience.

A brand must be able to build and maintain strong relationships with its customers, which can be explained through four keys indicators: commitment, connection, intimacy, and satisfaction (Jeon, 2016). The extent to which customers feel attached to a brand or what they expect from their relationship with a brand is referred to as commitment (Cheng et al., 2021). Commitment can be defined as the desire to maintain a relationship, accompanied by the willingness to invest time, energy, and effort to achieve shared goals within the relationship (Jeon, 2016). According to Morgan and Hunt (1994), customers who have positive experiences with a brand are more likely to engage with the brand and build a strong relationship with it. Long-term positive interactions between customers and sellers foster relationship commitment (Wang et al., 2016; Wang, 2020). Previous studies have emphasized the importance of providing a positive customer experience to enhance customer commitment (Iglesias, 2011; Lemon & Verhoef, 2016). More recent research suggests that customers develop an initial commitment to

a brand during the early stages of their experience, which then influences their future experiences (Keiningham et al., 2017). Chatbots serve as a strategic tool for Shopee to build strong relationships with customers and create positive customer experiences. With their ability to understand customer preferences, provide personalized responses, and quickly and accurately resolve issues, AI chatbots play a crucial role in strengthening relationship commitment with customers and influencing their overall experience.

H4: Relationship commitment in chatbots positively affects AI-based customer experience.

The Role of Perceived Sacrifice, Relationship Commitment, and Trusts as the Mediator Variables of Personalization and AI-based customer experience.

Personalization has a crucial role in shaping AI-based customer experiences. This is because the perceived sacrifice of customers is reduced when interacting with chatbots that offer personalization services (Ameen et al., 2021). When services are personalized to meet customer needs, it becomes easier for them to access the necessary information, thereby reducing the effort and the time required to use the service. Previous research has examined the importance of personalization (Bilgihan et al., 2016). Personalization can help reduce customer's perception of the sacrifices they make to access a service, making them feel that personalized services require less effort to use. Additionally, personalization can alleviate customer concerns about negative aspects of AI-based services such as chatbot. For example, when services are personalized, customers are less likely to worry about privacy loss (Li & Unger, 2012), which can lead to an improved perception of AI supported customer experiences.

H5a: Perceived sacrifice mediates the relationship between personalization and AI based customer experience in chatbot services.

Previous studies have shown that personalization influences relationship commitment (Akturan & Kuter, 2024). Relationship commitment represents an manager's expectation to enhance service usage behavior by influencing customer attitudes. Once relationship commitment is established, it affects subsequent customer experiences. A well-established relationship enhances customer's perception of the provided service in a positive way (Keiningham et al., 2017). Prior research (Keiningham et al., 2017) has found that relationship commitment affects customer experience by fostering customer satisfaction. The aligns with the study by (Sofi et al., 2024), which states that personalization impact customer satisfaction.

H5b: Relationship commitment mediates relationship between personalization and AI-based customer experience in chatbot services.

Previous research has explored the relationship between trust and customer experience, examining trust as a mediator (Martin et al., 2015; Rose et al., 2012). Personalization affects AI-based customer experiences and is further strengthened by trust. When customers have a high level of trust in a personalized service, they are more likely to have positive expectations and feel comfortable interacting with AI-powered chatbots (Alsajjan & Dennis, 2006). AI-powered chatbot can provide continuous service, and based on data analysis, they can deliver relevant services. This enhances the relevance and convenience of customer interactions with chatbots.

H5c: Trust mediates the relationship between personalization and AI-based customer experience in chatbot services.

METHODS

This study's population consists of Indonesian citizens who have used Shopee's chatbot. The collected data is primary and analyzed using Structural Equation Modeling (SEM). Data was gathered through an online questionnaire using Google Forms. The measurement in PLS-SEM

includes evaluating reliability, validity, and measurement errors related to latent variables. Reliability testing utilizes Cronbach's Alpha and Composite Reliability (CR) with a threshold of 0.6 (Hair et al., 2021). Meanwhile, the validity test in this study follows a criterion of corrected item total correlation value ≥ 0.3 . For structural model, the collinearity test requires $VIF \leq 5$, while the path coefficient should range between -1 to +1, depending on the hypothesized relationship. The coefficient of determination (R-Square) should be ≥ 0.19 and the Goodness of Fit (Q-Square) should be ≥ 0 . Afterwards, hypothesis testing was conducted to determine the significance of the relationships between constructs. The significance criteria require a p-value ≤ 0.05 and the t-value ≥ 1.96 .

RESULTS

Table 1. Profile Respondent

Category	Frequency	%
Gender		
Female	209	83,3%
Male	42	16,7%
Age		
<20 years	20	8%
21 – 25 years	208	82,9%
26 – 30 years	13	5,1%
31 – 35 years	5	2%
36 – 40 years	1	0,4%
≥ 40 years	4	1,6%
Occupation		
Students/ College Students	208	82,9%
Entrepreneurs	5	2%
Employees	26	10,4%
BUMN's Employee	3	1,2%
Others	9	3,5%
The Average of Income/ month		
\leq Rp2.000.000	139	55,4%
Rp2.000.001 – Rp4.000.000	84	33,5%
Rp4.000.001 – Rp6.000.000	11	4,4%
Rp6.000.001 – Rp8.000.000	8	3,2%
Rp8.000.001 – Rp10.000.000	3	1,2%
\geq Rp10.000.001	6	2,3%

Frequency of Shopee Chatbot Usage in the last 6 months		
1 – 3x	167	66,5%
4 – 6x	62	24,7%
7 – 9x	8	3,2%
≥ 10x	14	5,6%

Table 2. Convergent Validity Test in the Form of Outer Loadings

Construct	Item Scale	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Personalization	PER1	0,762	0,878	0,881	0,619
	PER2	0,795			
	PER3	0,747			
	PER4	0,833			
	PER5	0,779			
	PER6	0,762			
	PER7*	0,827			
Perceived Sacrifice	SAC1	0,920	0,902	1,029	0,571
	SAC2	0,831			
	SAC3	0,666			
	SAC4	0,610			
	SAC5	0,777			
	SAC6	0,694			
Relation Commitment	RC1	0,916	0,935	0,935	0,837
	RC2	0,942			
	RC3	0,911			
	RC4	0,888			
Trust	TRU1	0,854	0,940	0,941	0,698
	TRU2*	0,830			
	TRU3	0,830			
	TRU4	0,864			
	TRU5	0,797			
	TRU6	0,863			
	TRU7	0,869			
	TRU8	0,821			
	TRU9	0,786			

AI-based customer experience	AIK1	0,740	0,928	0,933	0,585
	AIK2	0,801			
	AIK3	0,821			
	AIK4	0,843			
	AIK5	0,783			
	AIK6	0,765			
	AIK7	0,757			
	AIK8	0,797			
	AIK9	0,529			
	AIK10	0,784			
	AIK11	0,750			

Table 3. Square Root of AVE Value

	TRU	RC	AIK	SAC	PER
TRU	0,839				
RC	0,660	0,915			
AIK	0,783	0,698	0,765		
SAC	0,194	0,460	0,217	0,766	
PER	0,771	0,584	0,653	0,236	0,789

Table 4. Revised Heterotrait-Monotrait (HTMT) Assessment Scores.

	TRU	RC	AIK	SAC	PER
TRU					
RC	0,702				
AIK	0,835	0,741			
SAC	0,139	0,396	0,187		
PER	0,848	0,635	0,722	0,195	

Table 5. Variance Inflation Factor (VIF)

	PER	SAC	RC	TRU	AIK
PER		1,000	1,000	1,000	
SAC					1,303
RC					2,222
TRU					1,821
AIK					

Table 6. Coefficient of Determination (R-Square)

Variable	R-Square	R-Square Adjusted	Q-Square (Q ²) Adjusted
Perceived Sacrifice	0,055	0,052	0,008
Relations Commitment	0,341	0,338	0,281
Trust	0,595	0,669	0,431
AI-based customer experience	0,673	0,669	0,384

Table 7. Hypothesis Testing

Hypothesis	<i>t-value</i>	<i>p-value</i>	Conclusion
TRU → AIK	10,261	0,000	H1 is accepted and significant.
SAC → AIK	1,485	0,141	H2 is rejected and not significant.
PER → SAC	1,881	0,063	H3a is rejected and not significant.
PER → RC	13.856	0,000	H3b is accepted and significant.
PER → TRUE	20,463	0,000	H3c is accepted and significant..
RC → AIK	5,757	0,000	H4 is accepted and significant.
PER → SAC → AIK	1,151	0,253	H5a is rejected and not significant.
PER → RC → AIK	5,384	0	H5b is accepted and significant.
PER → TRU → AIK	8,507	0	H5c is accepted and significant.

DISCUSSION

The purpose of this study is to analyze the effect of personalization on AI-based customer experience, mediated by the variables of perceived sacrifice, relationship commitment, and trust in the use of Shopee's e-commerce chatbot. Based on descriptive analysis of 251 respondents, the majority were aged 21-25 years (82.9%), female (83.3%), and students (55.4%). The frequency of chatbot usage was low, with 66.5% using it only 1-3 times in the past six months. This indicates that Shopee's chatbot is mainly used when users encounter issues or need assistance while shopping online. The descriptive analysis of the research variables shows that respondents strongly agree with the personalization features, customers tend to find the chatbot relevant and useful in customers experience some form of sacrifice or effort in using the chatbot, such as concerns about privacy loss and lack of human interaction. Meanwhile, the trust variable received a strong agreement response from majority of respondents. This is indicated that Shopee's chatbot is perceived as safe, reliable, and capable of providing accurate and relevant information, making users feel more comfortable using it to resolve their issues. Additionally, this study found a relationship between personalization and trust, where well-personalized chatbot services can increase customer's trust in the service. On the other hand, relationship commitment between customers and the chatbot also emerged as an important aspect of this study. Respondents showed a relatively high level of attachment to Shopee's chatbot, although not as strong as trust and personalization.

This suggests that a chatbot capable of providing a more personalized experience can enhance customer attachment to Shopee's services overall. Based on hypothesis testing, the results show that trust has a positive and significant effect on AI-based customer experience. This mean that the higher the customer's trust in Shopee, the better their experience using it. Otherwise, perceived sacrifice does not have a significant effect on customer experience. This indicates that even though customers may feel a sacrifice in terms of time, effort, lack of human interaction, this factor does not directly decrease the quality of their experience when using

Shopee's chatbot. Additionally, the study found that personalization does not significantly affect perceived sacrifice. In the other words, even though Shopee's chatbot attempt to tailor its services based on customers preferences, this does not necessarily reduce the sacrifices they perceive when using the service. This study also examined the mediating roles of relationship commitment and trust in the relationship between personalization and AI-based customer experience. The results show that trust and relationship commitment serve as significant mediators. This means that personalization can enhance AI-based customer experience indirectly by increasing customer trust and commitment to Shopee's chatbot. Otherwise, perceived sacrifice does not serve as a mediator in this relationship. This indicates that customers tend to focus more on the benefits of chatbot services rather than the potential sacrifice they may experience while using them.

CONCLUSION

This study analysis the impact of personalization on AI-based customer experience in the context of Shopee's e-commerce chatbot, with trust, relationship commitment, and perceived sacrifice as mediating variables. The findings indicate that personalization has a positive effect on customer trust and relationship commitment, which in turn enhances the customer experience. Trust emerges as the key factor in creating a positive customer experience, while perceived sacrifice does not have a significant impact. A personalized Shopee chatbot can strengthen customer engagement with e-commerce services, even though users still face challenges on AI-based interactions. Therefore, it is crucial for Shopee to improve transparency and customer data protection to maximize the benefits of chabot personalization in enhancing user loyalty and satisfaction.

SUGGESTION

Based on the findings of this study, several recommendations can be provided for further development, both for Shopee as chatbot service provider and for future research. Shopee can enhance the personalization features of its chatbot to be more adaptive to customer needs by analyzing user behavior patterns more deeply and providing more relevant recommendations or solutions. Additionally, transparency in user data management is crucial factor in increasing customer trust in the chatbot. Shopee should provide clear information on how user data is managed and ensure customer privacy protection so that users feel more secure when using the service. Furthermore, future research can expand the scope of the study, for example, by examining differences in user experiences based on demographic factors or comparing Shopee's chatbot with chatbot on other e-commerce platforms. A qualitative approach can also be used to explore in greater depth the psychological factors that influence customer perceptions of AI-based chatbot. By implementing these recommendations, Shoopee's chatbot is expected to become more optimized in providing a more personalized and efficient service, ultimately enhancing customer satisfaction and loyalty.

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