

How Hyper-Personalization Shapes Satisfaction, Trust, and Loyalty: A Study of E-Commerce and Social Commerce

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ABSTRACT

Rapid growth in e-commerce and social commerce platforms has encouraged businesses to implement strategies that enhance customer experience and strengthen consumer loyalty. This research investigates how Value Co-Creation Behaviour and AI-Driven Personalization influence Trust, Brand Experience, Attitude, Satisfaction, Purchase Intention, and Loyalty among users of e-commerce and social commerce platforms in Indonesia. This study integrates Value Co-Creation Behaviour and AI-Driven Personalization into a unified model to explain the formation of customer loyalty. A quantitative approach was employed, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study involved 405 active Indonesian users of social commerce and e-commerce platforms selected through purposive sampling. The results show that Value Co-Creation Behaviour and AI-Driven Personalization have significant and positive effects on Brand Experience and Trust. However, Value Co-Creation Behaviour does not have a direct influence on Attitude and Satisfaction. Trust has a significant and positive effect on Purchase Intention and Loyalty, while Attitude has a significant and positive effect on Purchase Intention. Furthermore, Purchase Intention positively influences Purchase Behavior, which subsequently enhances Satisfaction and Loyalty. These findings suggest that integrating AI-Driven Personalization and Value Co-Creation Behaviour into a hyper-personalization strategy can enhance customer experience and foster consumer loyalty on e-commerce and social commerce platforms.

INTRODUCTION

E-commerce and social commerce have become significant drivers of global economic growth, particularly in Southeast Asia, where these sectors have experienced substantial development (Asanprakit & Kraiwanit, 2024; Lestari et al., 2024; Nacar & Ozdemir, 2022; Otarinia, 2024; Yu, 2024). Among countries in the region, Indonesia currently represents the largest e-commerce market in Southeast Asia, although its growth rate is slower than that of several neighboring countries (Cube Asia, 2024). During the 2020–2024 period, the number of e-commerce users in Indonesia increased by 69% (PDSI Kemendag, 2024), indicating that opportunities for further e-commerce expansion remain substantial. This growth has also intensified market competition among digital businesses. Tokopedia and Shopee are among the most widely used e-commerce platforms in Indonesia (Databoks, 2024). In addition, social

commerce contributed approximately 3.6% of total online shopping revenue from transactions conducted through social commerce platforms in 2023 (GoodStats, 2023). Among 11,824 respondents, 55.98% identified TikTok as the most commonly used social media platform in Indonesia, followed by Instagram (48.51%) and Facebook (38%) (Rakuten, 2023).

The rapid advancement of technology has required companies to continuously update their digital capabilities, with Artificial Intelligence (AI) emerging as one of the most rapidly developing technologies. Recently, companies have increasingly adopted AI to support business activities, particularly in delivering unique customer experiences through personalized content and product recommendations tailored to consumers' real-time conditions and preferences. Such applications of AI have the potential to increase consumer satisfaction (Valdez-Mendia & Flores-Cuautle, 2023). Satisfaction and trust play essential roles in establishing long-term relationships between sellers and buyers (Mansouri et al., 2022). Artificial Intelligence can be defined as a technology capable of performing tasks that typically require human intelligence, including learning, adaptation, and decision-making. However, AI-generated outputs may sometimes contain biases, causing users to question the accuracy and appropriateness of the results (Passmore et al., 2025).

Marketing strategies involving personalization refer to approaches that provide customer experiences tailored to individual needs and preferences, such as customized product recommendations and content adaptation. Recommendations and content customization based on consumer interests, location, and real-time data are categorized as hyper-personalization strategies (Valdez-Mendia & Flores-Cuautle, 2023). Hyper-personalization consists of four fundamental elements: data foundation, decision-making, customer view, and distribution. In its implementation, early-stage user data collection is crucial to ensure the accuracy of models in generating relevant recommendations (Valdez-Mendia & Flores-Cuautle, 2023). The creation of hyper-personalization strategies through AI enables businesses to recommend products and services that align with customer preferences. AI enhances customer satisfaction and loyalty by analyzing customer data and predicting consumer needs (Madanchian, 2024). This technology allows businesses to move beyond conventional personalization approaches by providing interactions that are specifically adapted to individual customer preferences and behaviors (Egorenkov, 2023).

In social commerce practices, platforms such as Instagram, Facebook, and TikTok have integrated and tested AI capabilities to improve the delivery of relevant content recommendations. Similarly, e-commerce platforms such as Tokopedia and Shopee have implemented AI-based systems to create more personalized customer experiences. Therefore, this research examines the role of AI in personalizing content delivery, providing relevant and real-time information, and ultimately encouraging consumer loyalty toward offered products and services.

Alongside these developments, the concept of value co-creation has become increasingly relevant in explaining how value is jointly created through continuous interactions between companies and consumers. Consumer involvement in value co-creation processes enables firms to establish stronger relationships with customers, enhance trust, strengthen brand experience, and influence purchase intentions (Islam et al., 2021; Royo-Vela et al., 2024). This perspective aligns with Service-Dominant Logic, which conceptualizes value as a collaborative outcome generated through interactions between companies and consumers rather than being

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created solely by firms. Value co-creation represents a collaborative process in which consumers actively participate in generating value through their interactions and experiences with products, services, and digital platforms. In this context, consumer engagement refers to consumers' active involvement in value creation, whereas Value Co-Creation Behaviour (VCCB) represents the actual behavioral manifestations of such involvement throughout the co-creation process.

Digital commerce platforms such as Tokopedia, Shopee, TikTok Shop, Instagram, and Facebook facilitate these interactions through features such as product reviews, comments, personalized recommendations, and algorithm-driven content delivery. These features provide opportunities for consumers to directly contribute to value creation. Therefore, examining the role of Value Co-Creation Behaviour is essential for understanding how consumer participation influences purchasing behavior and strengthens customer loyalty within an increasingly competitive digital marketplace.

Despite extensive research on AI applications and value co-creation in digital commerce, several research gaps remain. Previous studies have primarily investigated AI-Driven Personalization and Value Co-Creation Behaviour separately. For example, studies by Valdez-Mendia and Flores-Cuautle (2023) and Madanchian (2024) primarily examined the outcomes of AI personalization without considering consumer participation in value creation. Conversely, studies on value co-creation by Islam et al. (2021) and Royo-Vela et al. (2024) emphasized consumer participation but did not incorporate technological enablers such as AI-driven personalization. Furthermore, most existing studies have been conducted in developed market contexts, such as Europe and North America, resulting in limited empirical evidence from emerging economies such as Indonesia, where digital commerce characteristics and consumer behaviors may differ significantly. Additionally, although the Consumer Decision Model (Howard & Sheth, 1969) has been widely applied in conventional retail contexts, its application within AI-enabled digital platforms remains relatively underexplored.

These gaps highlight the need for an integrated framework that simultaneously examines how AI-Driven Personalization and Value Co-Creation Behaviour influence the sequential process of consumer decision-making and loyalty formation within the Indonesian digital commerce environment. The novelty of this study lies in integrating AI-Driven Personalization and Value Co-Creation Behaviour into a unified consumer loyalty model, examining sequential decision-making pathways on AI-enabled platforms, incorporating multiple theoretical perspectives, and providing empirical evidence from Indonesia's largest e-commerce market.

This research aims to examine the influence of AI-Driven Personalization on Trust, Brand Experience, Attitude, and Satisfaction; investigate the role of Value Co-Creation Behaviour in shaping Brand Experience, Trust, Attitude, Satisfaction, and Consumer Loyalty; and develop an integrated model explaining the sequential formation of consumer loyalty on e-commerce and social commerce platforms in Indonesia. This research contributes to the literature by extending the application of Stimulus-Organism-Response (S-O-R) Theory, Service-Dominant Logic, Expectancy Theory, and the Consumer Decision Model in explaining consumer responses toward AI-Driven Personalization and value co-creation practices. Furthermore, this study provides empirical evidence regarding the relationships among AI-Driven Personalization, Value Co-Creation Behaviour, Brand Experience, Trust, Attitude, Purchase Intention, Purchase Behavior, Satisfaction, and Consumer Loyalty. Practically, the

findings provide insights for digital platform managers in developing effective personalization strategies and strengthening long-term consumer relationships.

METHOD

This research adopted a quantitative approach using Partial Least Squares–Structural Equation Modeling (PLS-SEM) to examine the proposed relationships among AI-Driven Personalization, Value Co-Creation Behaviour, Brand Experience, Trust, Attitude, Purchase Intention, Purchase Behavior, Satisfaction, and Consumer Loyalty in the context of e-commerce and social commerce platforms in Indonesia. Purposive sampling was employed to obtain 405 valid responses from active digital platform users. Data were collected through a structured questionnaire using a ten-point Likert scale and analyzed using SmartPLS. The research model was developed based on four theoretical perspectives: Stimulus–Organism–Response (S-O-R) Theory, Service-Dominant Logic (S-D Logic), Expectancy Theory, and the Consumer Decision Model proposed by Howard and Sheth. These theoretical perspectives provided a comprehensive framework for explaining consumer responses to AI-Driven Personalization and value co-creation practices within digital commerce environments.

The S-O-R theory proposed by Mehrabian and Russell (1974) explains how external stimuli influence consumers' internal psychological states and subsequently generate behavioral responses. In this study, AI-Driven Personalization represented the platform's capability to provide personalized recommendations, services, and content through artificial intelligence technologies, while Value Co-Creation Behaviour reflected consumers' active participation in value creation through interactions, feedback, content sharing, and collaborative engagement with digital platforms (Zhang et al., 2023). These external stimuli influenced consumers' internal psychological states (organism), represented by Brand Experience, Trust, and Attitude. Subsequently, these internal evaluations shaped behavioral responses (response), including Purchase Intention, Purchase Behavior, Satisfaction, and Consumer Loyalty.

According to S-D Logic Theory, value creation is not solely generated by companies but also emerges through continuous interactions between consumers and companies (Vargo & Lusch, 2008). Consumers are therefore considered active co-creators of value rather than passive recipients of products or services. Through digital platforms, consumers contribute by providing product reviews, sharing experiences, and participating in online communities. These collaborative interactions can enhance transparency, enrich brand experience, strengthen emotional attachment, and contribute to higher customer satisfaction and long-term loyalty (Busser & Shulga, 2019; Nguyen, 2024; Royo-Vela et al., 2024).

Furthermore, Expectancy Theory proposed by Victor H. Vroom (1964) complemented the conceptual framework by explaining the cognitive evaluation process underlying consumers' responses toward AI-Driven Personalization and value co-creation activities. Consumers evaluate whether their efforts in interacting with digital platforms will generate meaningful benefits. This evaluation involves three dimensions: expectancy, which refers to the belief that effort will produce desirable outcomes; instrumentality, which refers to the belief that these outcomes will lead to valuable benefits; and valence, which refers to the perceived attractiveness of those benefits. When consumers perceive that AI-Driven Personalization provides relevant recommendations and that their participation in value co-creation improves

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their shopping experience, they are more likely to develop positive attitudes, stronger trust, favorable brand experiences, and higher satisfaction.

In addition to explaining psychological mechanisms, this study applied the Consumer Decision Model developed by Howard and Sheth to explain the sequential decision-making process leading to consumer loyalty. The model suggests that purchasing decisions are developed through several cognitive and behavioral stages rather than occurring instantaneously. Within digital commerce environments, AI-Driven Personalization functions as an adaptive information source that assists consumers in identifying relevant products and services, while Value Co-Creation Behaviour enhances decision-making quality through collaborative interactions and shared experiences. These processes subsequently influence consumers' Purchase Intention, actual Purchase Behavior, post-purchase Satisfaction, and ultimately their long-term Loyalty toward digital platforms. Therefore, the Consumer Decision Model supported the sequential relationships proposed in this study, particularly the relationships from Purchase Intention to Purchase Behavior, Purchase Behavior to Satisfaction, and Satisfaction to Consumer Loyalty.

The proposed framework consists of sixteen hypotheses that explain the structural relationships among the research variables:

- H1: Value Co-Creation Behaviour has a positive influence Trust.
- H2: Value Co-Creation Behaviour has a positive influence Brand Experience.
- H3: Value Co-Creation Behaviour has a positive influence Attitude.
- H4: AI Driven Personalization has a positive influence Trust.
- H5: AI Driven Personalization has a positive influence Brand Experience.
- H6: AI Driven Personalization has a positive influence Attitude.
- H7: Brand Experience has a positive influence Trust.
- H8: Brand Experience has a positive influence Attitude.
- H9: Trust has a positive influence Intention.
- H10: Attitude has a positive influence Intention.
- H11: Intention has a positive influence Purchase.
- H12: Purchase has a positive influence Satisfaction.
- H13: Satisfaction has a positive influence Consumer Loyalty.
- H14: Trust has a positive influence Consumer Loyalty.
- H15: AI Driven Personalization has a positive influence Satisfaction.
- H16: Value Co-Creation Behaviour has a positive influence Satisfaction.

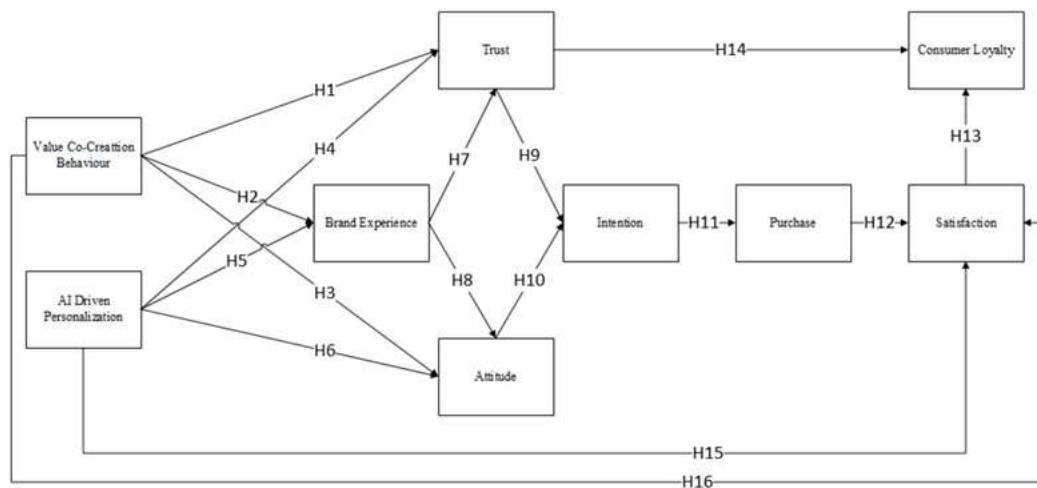


Figure 1 Concept Framework
Source : Author, 2026

RESULT AND DISCUSSION

Structural Model

Using PLS-SEM method in this study to evaluate proposed hypotheses. The result can be seen in Figure 2. It consists of nine constructs: value co-creation behavior, AI-driven personalization, brand experience, trust, attitude, intention, purchase, satisfaction, and consumer loyalty. Total of 405 respondents participate majority were aged 18–24 (54%), female (67%), and held a bachelor's degree (59.3%). Most respondents were from the Java region (76.5%); the majority preferred using the Shopee platform (92%) as their e-commerce platform, while TikTok (68%) was the most widely used social commerce platform. Some respondents accessed these platforms for an average of 1–3 hours per day (43%).

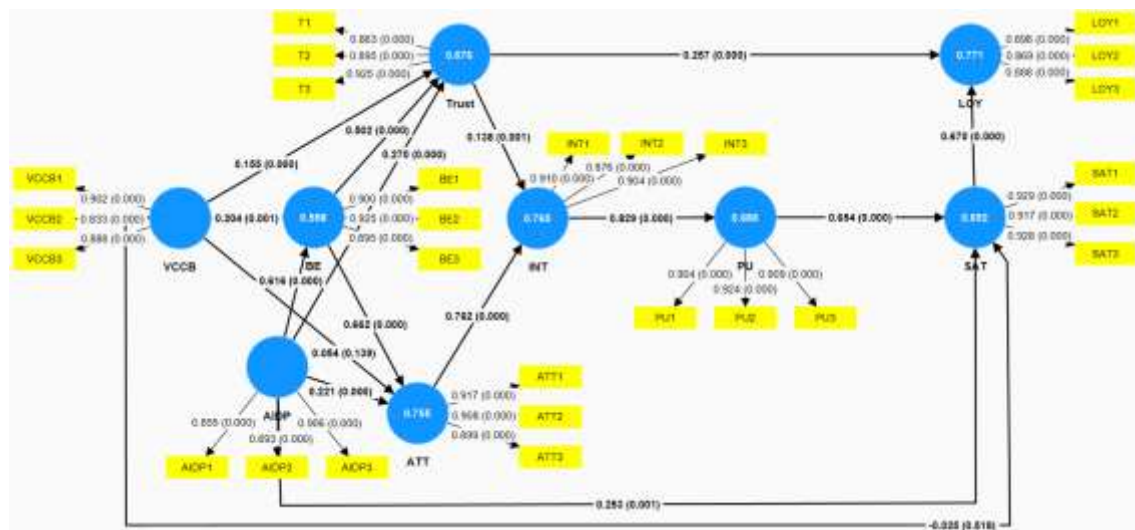


Figure 2 Result Bootstrapping
(ource: Author, 2026)

Outer Model Assessment

The outer model assessment was evaluated to assess the validity and reliability of the research. The results are presented in Table 1. All indicators obtained outer loading values above 0.80 (Hair et al., 2010), indicating that they met the indicator validity requirement.

Discriminant validity was evaluated using the Fornell–Larcker criterion, with presented in Table 2.

Table 1 Convergent Validity

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AIDP	0.861	0.865	0.915	0.783
ATT	0.894	0.894	0.934	0.825
BE	0.892	0.892	0.933	0.822
INT	0.878	0.882	0.925	0.804
LOY	0.862	0.864	0.916	0.784
PU	0.899	0.901	0.937	0.832
SAT	0.915	0.915	0.947	0.855
Trust	0.875	0.879	0.923	0.801
VCCB	0.849	0.876	0.907	0.765

Source: Primary data processed with SmartPLS, 2026

Table 2 Discriminant Validity (fornell-larcker)

Konstruk	AIDP	ATT	BE	INT	LOY	PU	SAT	Trust	VCCB
AIDP	0.885								
ATT	0.732	0.908							
BE	0.727	0.852	0.907						
INT	0.727	0.871	0.822	0.897					
LOY	0.698	0.851	0.795	0.821	0.885				
PU	0.682	0.827	0.780	0.829	0.847	0.912			
SAT	0.686	0.841	0.800	0.826	0.861	0.812	0.925		
Trust	0.720	0.783	0.782	0.735	0.756	0.754	0.745	0.895	
VCCB	0.547	0.532	0.540	0.549	0.539	0.588	0.498	0.574	0.875

Source: Primary data processed with SmartPLS, 2026

Inner model Assessment

The inner model assessment was evaluated to examine the structural relationships among latent constructs and to determine the model ability was explain endogenous variables. The coefficient of determination (R^2) was used to evaluate the extent to which the variance of the endogenous variables could be explained by the exogenous variables affecting them. Based on the PLS-SEM analysis, the R^2 values were 0.755 for Attitude, 0.558 for Brand Experience, 0.765 for Intention, 0.771 for Consumer Loyalty, 0.688 for Purchase, 0.692 for Satisfaction, and 0.676 for Trust. Furthermore, the effect size (f^2) analysis was conducted to evaluate the structural model by measuring the contribution of an exogenous variable to an endogenous variable. Based on the analysis results, the relationship between Intention and Purchase had the largest effect size ($f^2 = 2.201$), followed by Brand Experience and Attitude ($f^2 = 0.960$), Satisfaction and Consumer Loyalty ($f^2 = 0.873$), Purchase and Satisfaction ($f^2 = 0.652$), AI-Driven Personalization and Brand Experience ($f^2 = 0.601$), and Brand Experience and Trust ($f^2 = 0.343$).

Proposed hypothesis were evaluated using the bootstrapping procedure implemented in SmartPLS. Based on the test results, 14 out of the 16 hypotheses were supported, while two hypotheses, the effect of Value Co-Creation Behaviour on Attitude and the effect of Value Co-Creation Behaviour on Satisfaction, were not supported. The results showed that AI-Driven Personalization had a positive and significant effect on Attitude ($\beta = 0.221$; $p < 0.001$), Brand

Experience ($\beta = 0.616$; $p < 0.001$), Trust ($\beta = 0.270$; $p < 0.001$), and Satisfaction ($\beta = 0.253$; $p = 0.001$). Furthermore, the analysis revealed a positive and significant relationship between Brand Experience and Trust ($\beta = 0.502$; $p < 0.001$) and Attitude ($\beta = 0.662$; $p < 0.001$). Trust ($\beta = 0.138$; $p = 0.001$) and Attitude ($\beta = 0.762$; $p < 0.001$) increased Intention, which subsequently had a positive effect on Purchase ($\beta = 0.829$; $p < 0.001$). After the purchase was made, Purchase increased Satisfaction ($\beta = 0.654$; $p < 0.001$), while Satisfaction ($\beta = 0.670$; $p < 0.001$) and Trust ($\beta = 0.257$; $p < 0.001$) significantly increased Consumer Loyalty. These results indicate that customer loyalty is formed through the stages of psychological evaluation, purchase intention, actual purchase, and customer satisfaction.

Contrary to the proposed hypothesis, Value Co-Creation Behaviour did not have a significant effect on Attitude ($\beta = 0.054$; $p = 0.139$). This finding indicates that customer involvement in the value co-creation process has not been able to directly form a positive attitude toward the digital platform. In contrast, this study found that Value Co-Creation Behaviour had a significant effect on Brand Experience and Trust, indicating that the benefits of customer participation are first realized through the experience and relationship with the platform. This finding is consistent with (Yuying et al., 2025), who showed that Value Co-Creation Behaviour improves Customer Experience, which subsequently contributes to customer loyalty. In addition, (Nguyen, 2024) also showed that Value Co-Creation Behaviour positively contributes to customer loyalty in the service domain. These finding support the notion that customer participation creates value that strengthens long-term customer relationships. Furthermore, Value Co-Creation Behaviour did not have a significant effect on Satisfaction ($\beta = -0.025$; $p = 0.518$). This finding indicates that customer participation in the co-creation process has not been able to generate satisfaction. Customer satisfaction is more likely to be formed when the contributions made are actually translated into service quality improvement or user experience that are directly perceived. This result is consistent with (Novia Fatmawati et al., 2024) value co-creation behaviour did not significantly influence customer satisfaction.

Table 3. Hypothesis Testing Results

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Info
AIDP -> ATT	0.221	0.227	0.063	3.526	0.000	Accepted
AIDP -> BE	0.616	0.617	0.058	10.531	0.000	Accepted
AIDP -> SAT	0.253	0.258	0.073	3.453	0.001	Accepted
AIDP -> Trust	0.270	0.272	0.047	5.792	0.000	Accepted
ATT -> INT	0.762	0.762	0.039	19.466	0.000	Accepted
BE -> ATT	0.662	0.656	0.059	11.208	0.000	Accepted
BE -> Trust	0.502	0.499	0.061	8.286	0.000	Accepted
INT -> PU	0.829	0.830	0.022	37.084	0.000	Accepted
PU -> SAT	0.654	0.650	0.070	9.410	0.000	Accepted
SAT -> LOY	0.670	0.669	0.046	14.712	0.000	Accepted
Trust -> INT	0.138	0.139	0.041	3.361	0.001	Accepted
Trust -> LOY	0.257	0.258	0.044	5.782	0.000	Accepted
VCCB -> ATT	0.054	0.054	0.036	1.480	0.139	Rejected
VCCB -> BE	0.204	0.204	0.061	3.338	0.001	Accepted
VCCB -> SAT	-0.025	-0.026	0.039	0.647	0.518	Rejected
VCCB -> Trust	0.155	0.156	0.044	3.548	0.000	Accepted

CONCLUSION

This study analyzed how the implementation of AI-Driven Personalization and Value Co-Creation Behaviour influenced user experiences on digital platforms and ultimately shaped consumer loyalty. It employed S-O-R Theory, S-D Logic Theory, and Expectancy Theory to explain the phenomena of AI personalization adoption and value co-creation on e-commerce and social commerce platforms using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results showed that Value Co-Creation Behaviour did not directly enhance customer satisfaction or provide positive value to individual customers; instead, its effects occurred through experiences that aligned with customer preferences and were shaped by their expectations and contributions. Meanwhile, AI-Driven Personalization influenced customer satisfaction through both direct and indirect mechanisms while simultaneously strengthening trust between customers and digital platforms. These findings suggest that technological innovations can positively influence user experiences and ultimately foster consumer loyalty. Future studies could examine these relationships across different sectors and contexts, such as healthcare services and tourism, to further validate and expand the proposed framework.

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