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The Role of Personalization and Online Store Trust on Purchase Intention Mediated by Customer Satisfaction

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ABSTRACT

This study explores the relationships between personalization, trust, customer satisfaction, and online purchase intention in e-commerce. As online shopping continues to grow, understanding the factors that drive consumer behavior becomes increasingly important for businesses seeking to improve their digital marketing strategies. The objective of this research is to examine how personalization and trust influence customer satisfaction and purchase intention, with a focus on the mediating role of customer satisfaction. Using Structural Equation Modeling (SEM), the study analyzes data from 173 buyers of a furniture retailer, CV Melindo Jember. The results reveal that both personalization and trust positively influence customer satisfaction, which, in turn, significantly impacts online purchase intention. Personalization was found to enhance customer satisfaction, and trust played a critical role in shaping both satisfaction and purchase intention. The study further demonstrates that customer satisfaction mediates the relationship between personalization, trust, and purchase intention. These findings have practical implications for e-commerce businesses, highlighting the importance of personalization strategies and trust-building measures in improving customer experiences and boosting sales. The research contributes to the understanding of consumer behavior in online shopping, providing actionable insights for businesses to increase purchase intention. However, further research is needed to explore these relationships in other industries and geographical regions, as well as to consider other potential mediators or moderators of the consumer decision-making process.

INTRODUCTION

Digital marketing plays a crucial role in shaping consumer behavior, particularly in the context of online shopping. As e-commerce continues to grow, the need for businesses to connect with customers in meaningful ways becomes increasingly important(Rosário & Raimundo, 2021). One of the key elements that influence consumer decisions is personalizationthe practice of tailoring the online shopping experience to individual preferences, behaviors, and needs(Riegger, Merfeld, Klein, & Henkel, 2022). Personalized experiences, such as product recommendations and customized content, create a sense of relevance and value for customers, which can significantly enhance their purchase intention(Lau & Ki, 2021). Additionally, trust in the online store is essential, as consumers are more likely to purchase from websites they perceive as reliable, secure, and transparent(Tran & Nguyen, 2022). When both personalization and trust are effectively integrated into the customer journey, they contribute to higher levels of customer satisfaction(Ahmed & Aziz, 2025). This, in turn, acts as a mediator, amplifying the consumer's intention to make a purchase, making personalization and trust vital components for businesses to focus on in their digital marketing strategies(Beyari & Hashem, 2025).

Purchase intention refers to the likelihood or willingness of a consumer to make a purchase after being exposed to various stimuli, such as marketing efforts, product information, or website design(Li & Peng, 2021). It is influenced by a combination of personal preferences, external factors, and the perceived value of the product or service(Nguyen, Tran, & Nguyen, 2021). In the context of online shopping, purchase intention is shaped not only by the quality and appeal of the products but also by the trust a consumer places in the online store(Zhong, Zhou, Zhang, & Ji, 2025). A higher level of trust, coupled with a personalized shopping experience, enhances the consumer's confidence in the purchase process, increasing their intention to follow through with a purchase(Wang, Shahzad, Ahmad, Abdullah, & Hassan, 2022).

Customer satisfaction refers to the overall contentment of a customer with a product, service, or brand, based on their expectations and experiences(de Azambuja, Rodriguez Peña, & Vargas, 2023). It is a critical factor in determining repeat business, loyalty, and positive word-of-mouth(Marcos & Coelho, 2021). High levels of customer satisfaction are achieved when a company meets or exceeds customer expectations through product quality, service, and the overall shopping experience(Abigail, Sari, & Saputra, 2024). In the context of online shopping, satisfaction can be influenced

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by factors such as website usability, timely delivery, customer service responsiveness, and the ease of purchase(Tzeng, Ertz, Jo, & Sarigöllü, 2021). Satisfied customers are more likely to return, make repeat purchases, and recommend the brand to others, thus playing a pivotal role in a company's long-term success(Khan, Salamzadeh, Iqbal, & Yang, 2022).

Personalization, trust in online stores, and customer satisfaction are interconnected factors that significantly influence purchase intention(Miao et al., 2021). Personalization improves the shopping experience by customizing content, recommendations, and promotions based on individual preferences, which fosters a sense of relevance and value for the consumer, thereby increasing the likelihood of a purchase(Vashishth et al., 2024). Trust in an online store is equally crucial, as consumers are more inclined to engage in transactions with platforms they perceive as reliable and secure(Soleimani, 2022). Factors such as transparent policies, secure payment methods, and clear product information contribute to establishing trust(Krishna, Krishnan, & Sebastian, 2023). Customer satisfaction, in turn, mediates the relationship between personalization, store trust, and purchase intention(Hassan, Abdelraouf, & El-Shihy, 2025). A positive customer experience, influenced by personalized interactions and a trustworthy environment, enhances satisfaction, which increases the consumer's intention to purchase(Hamouda, 2021). Satisfied customers are more likely to return, exhibit brand loyalty, and recommend the store to others, thereby reinforcing the likelihood of future purchases(Kumar & Ayodeji, 2021). Collectively, these elements create a comprehensive framework that influences consumers' purchase decisions, highlighting the importance of an integrated approach to digital marketing strategies(Chen, 2024).

LITERATURE REVIEW

While extensive research has explored the individual effects of personalization, online store trust, and customer satisfaction on purchase intention, there remains a notable gap in understanding how these factors interact within a holistic framework, particularly in the context of e-commerce. While previous studies have demonstrated that personalization enhances the shopping experience (Lau & Ki, 2021) and that trust in an online store is a significant predictor of purchase intention (Tran & Nguyen, 2022), fewer studies have examined how the simultaneous integration of personalization and trust influences customer satisfaction and, in turn, their purchase intention. Most research has focused on the direct effects of these factors, leaving a lack of comprehensive understanding regarding how customer satisfaction mediates this relationship(Miao et al., 2021).

Furthermore, the existing literature often examines these variables in isolation, failing to account for the dynamic, interactive nature of consumer decision-making in the digital space. While studies have highlighted the importance of building trust and offering personalized experiences, little research has focused on how these elements may work synergistically to enhance customer satisfaction and, ultimately, purchase intention(Soleimani, 2022; Vashishth et al., 2024). The integration of these factors within a single framework, considering their combined effect on purchase behavior, remains underexplored, especially in the context of modern e-commerce where consumer expectations are increasingly shaped by personalized, trustworthy, and user-centric experiences. This gap presents an opportunity for further investigation into the intricate relationships between personalization, trust, customer satisfaction, and purchase intention in the digital marketing landscape(Krishna et al., 2023).

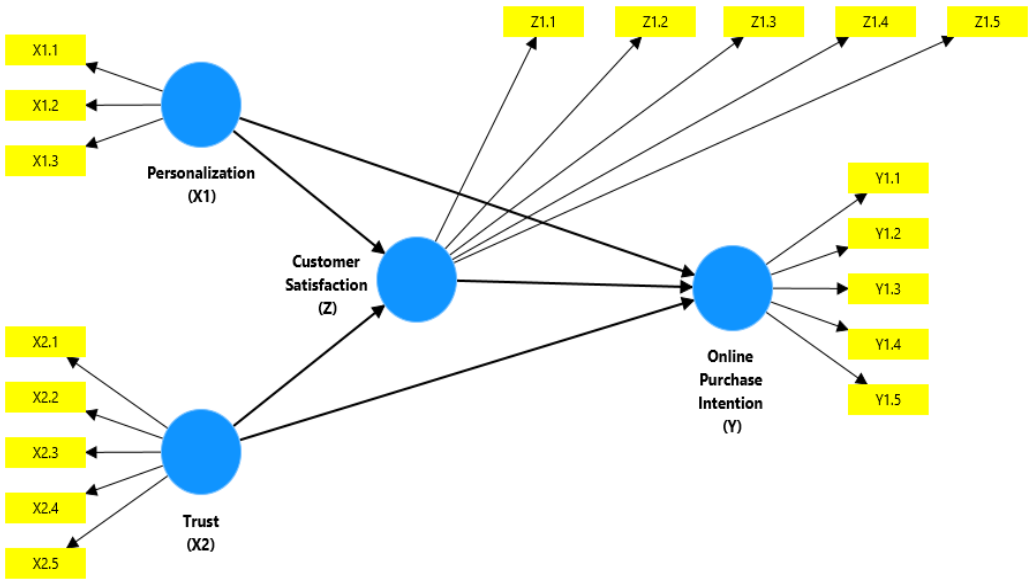


Fig 1. Conceptual Framework

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Based on the gap detected in the existing literature, this study aims to address the limited understanding of how personalization and trust, when integrated into a holistic framework, influence customer satisfaction and online purchase intention. As highlighted in the conceptual framework (Fig. 1), the research investigates the direct and indirect relationships between these variables. By focusing on how personalization and trust affect customer satisfaction, which in turn mediates the relationship with online purchase intention, this study seeks to fill the existing gap and provide a comprehensive model that integrates these crucial factors. The results of this analysis will contribute valuable insights to the digital marketing field, particularly in enhancing the online shopping experience and improving strategies for increasing purchase intentions.

METHOD

This study utilizes Structural Equation Modeling (SEM) as the primary research method to examine the relationships between personalization, trust, customer satisfaction, and purchase intention. SEM is an advanced statistical technique that allows for the testing of complex relationships between multiple variables, both direct and indirect, making it particularly suitable for understanding the interdependent nature of these factors. By employing SEM, the study can test the hypothesized model that links personalization and trust to customer satisfaction, which in turn mediates the effect on purchase intention. This methodology provides a robust framework for analyzing the direct and mediating effects of the variables involved, allowing for a more comprehensive understanding of how these factors interact within the context of online shopping. Using SEM ensures that the relationships are measured simultaneously, taking into account measurement error and providing more reliable estimates of the relationships between the constructs.

The population for this study consists of 173 buyers from CV Melindo Jember, a furniture retailer. The sample was selected based on the growing trend of online furniture shopping, where the phenomenon of purchasing furniture online has surpassed in-store visits in recent years. The increase in e-commerce activity, particularly within the furniture industry, makes this population particularly relevant for investigating the impact of personalization, trust, and customer satisfaction on purchase intention. This population offers a unique insight into how consumers behave in an environment where the digital shopping experience is becoming the primary method of purchasing furniture, as opposed to traditional brick-and-mortar shopping. By focusing on the customers of CV Melindo Jember, this study seeks to provide a detailed analysis of how these factors play a role in shaping purchase intention, offering valuable insights into the evolving consumer preferences in the online shopping space.

Table 1. Validity Test Result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1.1 <- Personalization (X1)	0.857	0.855	0.040	21.465	0.000
X1.2 <- Personalization (X1)	0.862	0.861	0.033	25.842	0.000
X1.3 <- Personalization (X1)	0.896	0.896	0.027	33.696	0.000
X2.1 <- Trust (X2)	0.683	0.684	0.058	11.689	0.000
X2.2 <- Trust (X2)	0.804	0.800	0.041	19.554	0.000
X2.3 <- Trust (X2)	0.815	0.813	0.042	19.229	0.000
X2.4 <- Trust (X2)	0.806	0.804	0.040	20.259	0.000
X2.5 <- Trust (X2)	0.661	0.660	0.065	10.155	0.000
Y1.1 <- Online Purchase Intention (Y)	0.863	0.862	0.027	31.878	0.000
Y1.2 <- Online Purchase Intention (Y)	0.746	0.746	0.052	14.463	0.000
Y1.3 <- Online Purchase Intention (Y)	0.853	0.853	0.027	31.632	0.000
Y1.4 <- Online Purchase Intention (Y)	0.859	0.859	0.027	31.877	0.000
Y1.5 <- Online Purchase Intention (Y)	0.784	0.782	0.057	13.728	0.000
Z1.1 <- Customer Satisfaction (Z)	0.773	0.767	0.053	14.526	0.000
Z1.2 <- Customer Satisfaction (Z)	0.748	0.745	0.054	13.830	0.000
Z1.3 <- Customer Satisfaction (Z)	0.779	0.779	0.036	21.694	0.000
Z1.4 <- Customer Satisfaction (Z)	0.840	0.836	0.036	23.412	0.000
Z1.5 <- Customer Satisfaction (Z)	0.839	0.835	0.036	23.083	0.000

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The validity test results, presented in Table 1, show the strong relationships between the constructs of personalization, trust, customer satisfaction, and online purchase intention. Each path coefficient (original sample) for the indicators of personalization (X1), trust (X2), and customer satisfaction (Z) demonstrates significant values, all with T-statistics well above the critical threshold of 1.96, confirming their validity. Specifically, the indicators for personalization (X1.1, X1.2, X1.3) have high T-statistics ranging from 21.465 to 33.696, indicating their strong influence on the construct. Similarly, the trust indicators (X2.1 to X2.5) and online purchase intention indicators (Y1.1 to Y1.5) show substantial values, all with T-statistics above 10, further affirming their robustness. The customer satisfaction indicators (Z1.1 to Z1.5) also exhibit high T-statistics, with values from 13.830 to 23.412, supporting the significant role of customer satisfaction in the model. Moreover, the P-values for all variables are consistently 0.000, indicating that all relationships are statistically significant at the 5% level, ensuring the reliability and validity of the measurements in the proposed model.

Table 2. Reliability Test Result

Variable	AVE	rho_c	rho_a	CA
Customer Satisfacton (Z)	0.635	0.897	0.857	0.855
Online Purchase Intention (Y)	0.676	0.912	0.890	0.880
Personalization (X1)	0.760	0.905	0.846	0.842
Trust (X2)	0.573	0.869	0.818	0.811

Table 2 presents the reliability test results for the variables involved in the study. The Average Variance Extracted (AVE) values for all constructs are above the recommended threshold of 0.50, indicating good convergent validity. Specifically, customer satisfaction (Z), online purchase intention (Y), personalization (X1), and trust (X2) have AVE values of 0.635, 0.676, 0.760, and 0.573, respectively, signifying that each construct explains a substantial proportion of the variance in its indicators. The Composite Reliability (rho_c) values further confirm the internal consistency of the constructs, with all variables exceeding the recommended value of 0.70. Customer satisfaction (Z) has a rho_c value of 0.897, online purchase intention (Y) 0.912, personalization (X1) 0.905, and trust (X2) 0.869, all demonstrating high reliability. Additionally, the Cronbach's Alpha (CA) values, ranging from 0.811 for trust (X2) to 0.855 for customer satisfaction (Z), further validate the internal consistency of the scales used. These results collectively indicate that the measurement model demonstrates strong reliability and consistency, supporting the robustness of the constructs in this study.

RESULT

The results provide evidence of significant and positive relationships, confirming the importance of personalization and trust in shaping customer satisfaction, which, in turn, influences online purchase intention. The following subsections will discuss the key findings in detail, focusing on the validity, reliability, and the structural relationships between the variables.

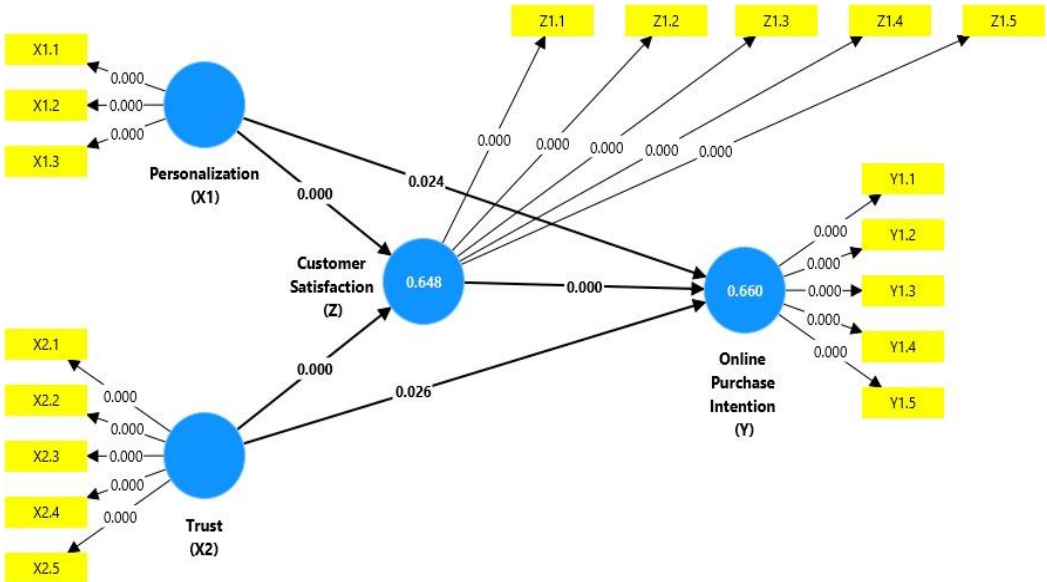


Fig 2. Path Analysis Result

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The adjusted R^2 values for the constructs in the model indicate a good level of explanatory power. Specifically, the R^2 for customer satisfaction (Z) is 0.648, suggesting that approximately 64.8% of the variance in customer satisfaction is explained by the predictors, which include personalization (X1) and trust (X2). This indicates a strong relationship between these factors and customer satisfaction. Similarly, the R^2 for online purchase intention (Y) is 0.660, meaning that about 66% of the variance in online purchase intention is accounted for by the model. These values suggest that the model explains a substantial proportion of the variance in both customer satisfaction and purchase intention, highlighting the significant influence of personalization, trust, and customer satisfaction on consumers' purchasing behavior.

Table 3. Hypotesis Test Result

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Customer Satisfaction (Z) -> Online Purchase Intention (Y)	0.561	0.559	0.069	8.070	0.000
Personalization (X1) -> Customer Satisfaction (Z)	0.279	0.272	0.065	4.266	0.000
Personalization (X1) -> Online Purchase Intention (Y)	0.158	0.162	0.070	2.264	0.024
Trust (X2) -> Customer Satisfaction (Z)	0.597	0.602	0.052	11.495	0.000
Trust (X2) -> Online Purchase Intention (Y)	0.167	0.167	0.075	2.223	0.026
Personalization (X1) -> Customer Satisfaction (Z) -> Online Purchase Intention (Y)	0.156	0.152	0.043	3.664	0.000
Trust (X2) -> Customer Satisfaction (Z) -> Online Purchase Intention (Y)	0.335	0.336	0.049	6.854	0.000

Table 3 presents the results of the hypothesis testing, indicating the significant relationships between the constructs in the proposed model. The path from customer satisfaction (Z) to online purchase intention (Y) shows a strong positive effect, with an original sample coefficient of 0.561, a T-statistic of 8.070, and a P-value of 0.000, confirming its statistical significance. This result supports the hypothesis that higher customer satisfaction leads to an increased likelihood of making a purchase. The relationship between personalization (X1) and customer satisfaction (Z) is also significant, with a coefficient of 0.279, a T-statistic of 4.266, and a P-value of 0.000, indicating that personalization positively influences customer satisfaction. Additionally, personalization (X1) has a direct but smaller effect on online purchase intention (Y), with a coefficient of 0.158, a T-statistic of 2.264, and a P-value of 0.024, suggesting that personalized experiences directly enhance purchase intention.

The effect of trust (X2) on customer satisfaction (Z) is particularly strong, with an original sample coefficient of 0.597, a T-statistic of 11.495, and a P-value of 0.000, highlighting the critical role that trust plays in shaping customer satisfaction. Furthermore, trust (X2) also directly impacts online purchase intention (Y), with a coefficient of 0.167, a T-statistic of 2.223, and a P-value of 0.026, confirming its positive influence on purchase intention. The mediation effect of customer satisfaction is evident in both the personalization and trust paths, as shown by the indirect effects. The path from personalization (X1) through customer satisfaction (Z) to online purchase intention (Y) has a significant coefficient of 0.156 (T-statistic = 3.664, P-value = 0.000), and similarly, the mediation effect of trust (X2) through customer satisfaction (Z) to online purchase intention (Y) is even stronger, with a coefficient of 0.335 (T-statistic = 6.854, P-value = 0.000). These results highlight the essential role of customer satisfaction in mediating the relationship between personalization, trust, and purchase intention.

DISCUSSION

The results of this study provide valuable insights into the relationships between personalization, trust, customer satisfaction, and online purchase intention. The findings support the conceptual framework and hypotheses, confirming the significant roles of personalization and trust in shaping consumer satisfaction and purchase intentions. In particular, the strong positive effect of customer satisfaction on online purchase intention ($\beta = 0.561$, $p < 0.000$) underscores the pivotal role that a positive consumer experience plays in influencing future purchase behavior. This aligns with previous studies that have emphasized the importance of satisfaction as a mediator between customer perceptions and purchasing decisions (Khan, Salamzadeh, Iqbal, & Yang, 2022; de Azambuja, Rodriguez Peña, & Vargas, 2023). The evidence that satisfaction strongly influences purchase intention emphasizes the need for online retailers to prioritize creating an exceptional customer experience to drive sales. The relationship between personalization and customer satisfaction ($\beta = 0.279$, $p < 0.000$) highlights the critical role of tailoring the online shopping experience to individual preferences. This finding is consistent with prior research that suggests personalized experiences, such as product recommendations and tailored content, foster a stronger sense of relevance and value for the consumer, which subsequently enhances satisfaction and increases the likelihood of a purchase (Lau & Ki, 2021; Riegger, Merfeld, Klein, & Henkel, 2022). In

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line with this, the study supports the idea that personalization is not just a marketing tool but a key driver in building long-term customer relationships by addressing consumer needs on a deeper, more individualized level.

The direct effect of personalization on online purchase intention ($\beta = 0.158$, $p < 0.05$) was also significant, although smaller compared to its effect on customer satisfaction. This result suggests that while personalized experiences do directly affect purchase decisions, their influence is largely mediated through satisfaction. This finding aligns with previous research by Miao et al. (2021), who noted that personalization enhances customer engagement, which in turn contributes to higher purchase intention. However, the fact that personalization has a stronger indirect effect on purchase intention through satisfaction rather than a direct one suggests that retailers should focus on building personalized experiences that enhance the overall customer experience rather than simply pushing personalized products.

Trust emerged as another significant factor in shaping customer satisfaction, with a strong effect size ($\beta = 0.597$, $p < 0.000$). This result corroborates the findings of Tran & Nguyen (2022), who found that trust is a fundamental predictor of consumer behavior, especially in online contexts where buyers face heightened risks regarding product authenticity, privacy, and security. In e-commerce, where consumers cannot physically interact with products, trust plays a crucial role in reducing perceived risk and facilitating purchase decisions. The significant role of trust highlights the need for online retailers to build and maintain a trustworthy image through transparent policies, secure payment systems, and effective customer support mechanisms. In addition to its direct effect on satisfaction, trust also influences online purchase intention ($\beta = 0.167$, $p < 0.05$), albeit to a lesser extent than its impact on satisfaction. This result is in line with the work of Zhong, Zhou, Zhang, & Ji (2025), which highlighted that trust directly enhances purchase intention by instilling confidence in the purchasing process. However, the influence of trust on purchase intention is primarily mediated by customer satisfaction, as seen in the indirect path through satisfaction ($\beta = 0.335$, $p < 0.000$). This suggests that trust influences purchase behavior not only by directly motivating customers to make purchases but also by enhancing their overall satisfaction with the online store, which subsequently drives purchase intentions.

The mediation effects of customer satisfaction are highly significant in this study. Both personalization and trust show strong mediation effects through customer satisfaction, with the indirect effects of personalization ($\beta = 0.156$, $p < 0.000$) and trust ($\beta = 0.335$, $p < 0.000$) on online purchase intention. These results underscore the importance of creating a positive customer experience through personalized, trustworthy interactions that lead to increased satisfaction, which in turn increases the likelihood of purchase. This mediation effect reinforces the notion that in the online retail environment, it is not just the direct factors like product appeal or price that matter, but how well an online store can engage customers and foster a satisfying, trustworthy relationship that influences their future purchasing decisions.

The results of this study highlight the significant role that personalization and trust play in enhancing customer satisfaction and driving online purchase intention. The findings support the notion that online retailers should prioritize personalized experiences and build trust with their customers as essential strategies for improving satisfaction and fostering long-term customer loyalty. The significant mediation effect of customer satisfaction further emphasizes that these strategies should not be seen as isolated marketing tactics but as integral components of a broader customer relationship management strategy aimed at boosting purchase intentions. Future research could explore other moderating variables, such as cultural differences or product types, to further refine the understanding of these relationships in different e-commerce contexts.

CONCLUSION

This study examined the relationships between personalization, trust, customer satisfaction, and online purchase intention, finding that personalization and trust significantly influence both customer satisfaction and purchase intention. The results highlight the critical role of customer satisfaction as a mediator, emphasizing that personalized experiences and trust-building measures are essential strategies for enhancing consumer engagement and increasing purchase likelihood. By focusing on these elements, businesses can create more meaningful interactions with customers, ultimately fostering higher satisfaction and driving sales. These findings provide valuable insights into how e-commerce platforms can refine their marketing strategies to align with customer expectations, thereby improving customer retention and conversion rates.

However, there are several areas for improvement in future studies. The sample size and the focus on a single furniture retailer limit the generalizability of the findings to broader industries or regions. Expanding the sample to include a more diverse range of products and geographical locations would offer a more comprehensive understanding of these relationships in different e-commerce contexts. Furthermore, additional research could explore other potential mediators or moderators, such as customer engagement, to deepen the understanding of consumer behavior. Despite these limitations, the study's results contribute to the ongoing discourse on digital marketing strategies, providing actionable insights for businesses seeking to enhance customer satisfaction and boost online purchase intention.

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