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EXPLAINING THE AI ADVANTAGE: HOW RECOMMENDATION SYSTEMS INFLUENCE CUSTOMER ENGAGEMENT AND PURCHASE DECISIONS IN ONLINE FASHION

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Abstract:
The concept of Artificial Intelligence (AI) has transformed online fashion buying, and online recommendation systems have become the key elements in the formation of consumer behavior and interaction. This paper looks at how the combination of three essential AI features personalization, transparency, and content quality affect customer engagement and subsequent purchase intent. The research uses the Hayes PROCESS macro to test the direct and mediated effects using survey data on 177 online fashion shoppers in Chennai, India. The results have shown that the three AI features have a significant positive impact on customer interaction, and personalization has the greatest impact. Although engagement has a direct effect on purchase intention, mediation analysis reveals subtler mechanisms: transparency and quality content have an effect on purchase intention via engagement, and personalization effect seems more direct. These observations indicate that, though the corresponding recommendations may be able to transform consumer interest into purchases within a short period of time, trust-building transparency and aesthetically pleasing content may need more engagement to influence buying decisions. Theoretically, the research contributes to the customer engagement and AI adoption frameworks by showing the interplay between several AI features instead of a single one. In practical terms, it gives practical advice to fashion e-retailers to strike a balance between efficiency-oriented personalization and trust-oriented transparency and creativity-oriented content quality, both in making immediate conversions and long-term consumer loyalty.

Keywords: Artificial Intelligence, Recommendation Systems, Customer Engagement, Purchase Intention, Online Fashion Retail.

1. Introduction

AI has emerged as a key element of digital transformation in e-commerce and especially in the fashion world where an individual can be persuaded to buy or not by personalization, sensitivity to trends, and aesthetics. Recommendation systems are among the AI technologies that can be used to improve consumer experiences by personalizing product recommendations to a person (Maslowska et al., 2022). Not only do these systems enhance efficiency in the operations of retailers, but they also condition consumers to expect relevance, transparency, and authenticity in their digital interactions (Hassan et al., 2025).

An increasing body of research indicates that the effectiveness of AI recommendation systems is not exclusively dictated by their algorithmic accuracy but rather by how the users perceive them and interact with them. Personalization has been found to enhance the engagement and trust of consumers in the context of it being perceived as relevant and innovative (Vashishth et al., 2024). Nonetheless, the lack of transparency in decision-making may lead to suspicion of biasness, privacy, and fairness, which may destroy consumer confidence (Jiang & Kim, 2024). Similarly, the quality of AI-created content product descriptions, visuals, and fashion recommendations is the key to determining the perceived authenticity and engagement (Patil, 2024). These observations point to the fact that consumer experience is a product of the

interplay between personalization, transparency and content quality and not a result of any one of them alone.

Although there have been such advancements, significant gaps in research exist. Existing literature tends to analyze personalization, transparency, or the quality of the content separately and pay little attention to their aggregate influence on customer engagement and purchase decision (Hussain, 2025). Furthermore, although customer engagement is already proven as an essential factor towards purchase intention in online shopping (Yin et al., 2025; Ding et al., 2025), its mediating effect on the relationship between AI feature and consumer decision-making on fashion websites has not been systematically examined. This disjuncture is critical since participation in online business is not limited to transactional relationships, but also includes cognitive, emotional, and behavioral participation.

To fill in these gaps, this study proposes and empirically examines a research model in which three key AI characteristics i.e. personalization, transparency, and content quality serve as predictors of customer engagement, which is in turn a predictor of purchase intention. The research looks into both direct and mediated channels, giving a comprehensive picture of how AI-powered recommendation systems influence consumer behaviour in online fashion retailing. By contextualizing the analysis in a fashion setting, where creativity, trust and authenticity take center stage, the study adds to the theory by extending engagement and AI adoption frameworks, and to practice by providing actionable insights that retailers can use to responsibly and effectively leverage AI.

2. Literature Review:

AI has significantly changed the digital retail landscape, and one of the most important applications of AI is recommendation systems in terms of personalization and customer engagement (Chen et al., 2022; Huang et al., 2023). In fashion e-commerce, AI-driven personalization is shown to have a considerably higher conversion rate than the traditional methods, which makes intelligent recommendation systems the key to competitive advantage (Pereira et al., 2022). The diversity of fashion retail, which is defined by personal taste, cultural specifics, and the idea of aesthetical compatibility, is what makes it stand out among other e-commerce types where mere similarity-based suggestions will be sufficient (Zhang & Xiong, 2024). This technological change requires a thorough study of the role of various AI characteristics in their combination in affecting consumer behavior through engagement processes.

2.1. AI Personalization and Consumer Engagement

The current research demonstrates more subtle correlations between AI personalization and consumer engagement that are not limited to product-customer matching algorithms. Recent empirical studies reveal that personalized recommendations are a significant positive influence on clicking intentions by relying on consumer intrinsic perception processes with relevance, inspiration, and insight experiences being the key mediators (Li et al., 2022). Nonetheless, the effectiveness of personalization is highly determined by the right balance between algorithmic complexity and consumer cognitive overload, where excessive use of AI recommenders can have a counterintuitive effect of decreasing purchase intentions due to an overload of viable choices (Blut et al., 2023). The existing fashion customer models are mostly centered on the alignment of the attributes of the product with physical attributes and overlook the alignment of personality, sustainability preferences, and cultural values (Pereira et al., 2022). Such a limitation exposes fatal weaknesses where personalization algorithms are technically accurate and yet do not appeal to the higher-order motives of consumers. The literature also indicates that the effect of personalization on purchase intentions is indirect, as opposed to direct influence channels (Liang et al., 2023).

2.2. Artificial Intelligence Transparency

The transparency-trust connection in AI-based fashion retail offers paradoxical results that disrupt the traditional notions of algorithm explainability. Although theoretical approaches to AI argue that transparent AI systems will increase consumer trust due to the perception of explainability and fairness (Wu et al., 2024), empirical studies indicate the opposite effect. Recent experimental studies prove that disclosure of AI usage can also decrease trust perceptions in comparison with non-disclosure conditions due to the decreases in legitimacy perceptions and the fear of artificiality (Wang et al., 2024). This paradox of transparency implies that consumers might want access to algorithmic accountability and at the same time they might want smooth and human-like interactions that conceal the use of AI. According to the literature, transparency will only be effective when there is the balance in terms of the technical level of disclosure and the level of understanding by the consumer especially in the fashion context where aesthetics judgment and personal aesthetics are prioritized (Adawiyah et al., 2024). Studies are lacking on the best transparency measures to take to sustain consumer confidence and still use AI ethically in fashion retail settings.

2.3. AI Content Quality in Fashion E-commerce

The quality of content becomes one of the understudied but vital aspects of AI performance in the fashion retail industry, including aesthetic authenticity, creative relevance, and functional accuracy. There is limited research to understand the independent and interactive influences of the quality of AI generated content on consumer perceptions and the outcomes of the engagement. The focus on image, trend and personal expression of style in the fashion sector presents a quality of content that is very different to other retail segments. Although AI has the potential to generate product descriptions, styling suggestions, and visuals in a highly efficient manner, it has been shown that consumers could differentiate between genuinely creative content and AI-generated versions, which might influence brand perception and engagement (Tabaeeian et al., 2023). The literature demonstrates that there is a notable lack of knowledge about the moderating role of content quality on relationships between other AI features and consumer outcomes. Current research is more aimed at technical content generation capabilities than consumer perception and engagement outcomes and therefore does not provide a theoretical insight into the role of content quality in AI-mediated purchase pathways (Wang et al., 2024).

2.4. Customer Engagement as a Mediator

Customer engagement theory offers sound models of how AI features can be translated to purchase patterns, but the application of customer engagement theory to integrated AI systems is less mature. Studies have shown that immersive experiences when interacting with AI-powered service providers are strongly associated with increased satisfaction and behavioral intentions, and flow as a mediator is a key factor (Li et al., 2022). Recent studies indicate that engagement works on cognitive, emotional, and behavioral levels that in combination mediate the relationship between AI system features and purchase behavior. The literature cites immersive experience, where there is constant engagement, time distortion and concentration of attention, as highly influential in AI recommendation contexts. Nonetheless, the mediational role of engagement is poorly studied across a set of features of AI at the same time. The existing literature focuses more on engagement as a dependent variable as opposed to exploring mediating processes between AI personalization, transparency, content quality, and purchase intentions within fashion-specific settings (Islam & Rahman, 2017).

2.5. Purchase Intention in Online Fashion

The intention to purchase in fashion e-commerce is a complicated process of decision-making in which aesthetic values, trend awareness, and personal identity expression play a role. The research shows that AI characteristics have a cumulative effect on purchase intentions via the

involvement of the trust, satisfaction and engagement channels, and technology acceptance plays a central mediating role (Dabholkar & Sheng, 2012). Within the literature, AI-driven recommendation systems were framed as an addition to the conventional purchase intention models that can offer personalized, relevant, and inspiring shopping experiences and minimize cognitive load, increasing consideration sets. Nonetheless, fashion-related studies are scarce, and most of the studies on AI in commerce are done in a general retailing setting whereas fashion has unique properties of subjective judgement, social signalling and trend awareness.

Figure 1: Conceptual Framework

The synthesis of the previous studies identifies three main gaps that limit a full picture of AI in online fashion retail. Current research is inclined to examine the personalization, transparency, or the quality of content separately. As an example, personalization mechanisms have received a lot of attention (Liang et al., 2023; Wang et al., 2024), whereas the issues of transparency (Wu et al., 2024) and content quality (Tabaeeian et al., 2023) have been considered as standalone lines of research. This fragmentation restricts understanding of the overall consumer experience that arises out of the combination of these AI features. Second, despite the growing interest in customer engagement as a central concept in digital commerce (Islam & Rahman, 2017; Li et al., 2022), there is a lack of research that has tested the mediating effect of customer engagement between AI features and purchase intentions. Lastly, most of the available evidence is based on general e-commerce scenarios and does not take into account the specifics of fashion retail where consumer behavior is highly influenced by aesthetic choice, trend awareness and self-image.

To fill these loopholes, this paper suggests and tests an integrated model that places AI personalization, AI transparency, and AI content quality as core antecedents of customer engagement, which in turn results in purchase intention in fashion e-commerce. Based on this framework, the hypotheses are developed as follows:

H1: AI Personalization has a significant positive effect on Customer Engagement.

H2: AI Transparency has a significant positive effect on Customer Engagement.

H3: AI Content Quality has a significant positive effect on Customer Engagement.

H4: Customer Engagement has a significant positive effect on Purchase Intention.

H5: Customer Engagement mediates the relationship between AI Personalization and Purchase Intention.

H6: Customer Engagement mediates the relationship between AI Transparency and Purchase Intention.
H7: Customer Engagement mediates the relationship between AI Content Quality and Purchase Intention.

3. Methodology

3.1. Research Design and Data Collection

This study employed a quantitative, cross-sectional research design to empirically test the proposed conceptual model. A structured online questionnaire was developed using established scales from the literature to measure the constructs of AI personalization, AI transparency, AI content quality, customer engagement, and purchase intention. All items were measured on a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).
The survey was distributed to a targeted sample of consumers based in Chennai, India. Eligibility criteria required participants to have prior experience with online fashion shopping and to have encountered AI-powered recommendation features (e.g., "recommended for you," "complete the look," style advice tools) on platforms such as Myntra, Ajio, or Amazon India. Data collection was conducted over a four-week period, resulting in a final usable sample of 177 respondents. Participation was voluntary and anonymous.

3.2. Measurement Scales

The constructs were measured using adapted scales to ensure validity and reliability in the context of Indian online fashion retail.

- **AI Personalization** was measured using a 4-item scale adapted from Liang et al. (2023), assessing the perceived relevance and individuality of recommendations.
- **AI Transparency** was measured using a 4-item scale based on Wang et al. (2024), evaluating the clarity and understandability of how recommendations are generated.
- **AI Content Quality** was measured using a 4-item scale adapted from Tabaeeian et al. (2023), focusing on the creativity, accuracy, and aesthetic appeal of AI-generated content.
- **Customer Engagement** was measured using a 5-item scale from Islam & Rahman (2017), capturing cognitive, emotional, and behavioral dimensions of engagement.
- **Purchase Intention** was measured using a 5-item scale from Dabholkar & Sheng (2012).

3.3. Data Analysis Strategy

The data analysis was conducted using SPSS and the PROCESS macro (Version 4.2) by Hayes (2022). After ensuring the reliability and validity of the constructs, the research hypotheses (H1–H7) were tested using Model 4 of the PROCESS macro. This model tests the direct effects of the independent variables (X) on the mediator (M) and the dependent variable (Y), as well as the indirect (mediated) effects of X on Y through M. Bootstrapping with 5,000 samples was used to generate bias-corrected confidence intervals for the indirect effects.

4. Data Analysis

4.1. Sample Profile

The demographic profile of the 177 respondents, all based in Chennai, is summarized in Table 1. The sample skewed female (68.4%), reflecting the primary audience for fashion e-commerce. The age distribution was predominantly young, with 72.3% of respondents between 18 and 34 years old. The sample was highly educated, with 82.5% of respondents having attained a bachelor's degree or higher (55.4% Bachelor's, 22.0% Master's, 5.1% more than a Master's), a common characteristic among urban, English-speaking online shopping cohorts in

India. Income levels were categorized into four brackets, with the largest group (35.0%) earning between ₹3-6 lakhs annually. A significant majority (81.4%) reported frequently or always noticing AI recommendations.

Table 1: Demographic Profile of Respondents (N=177)

Characteristic	Category	Frequency	Percentage
Gender	Female	121	68.4%
	Male	56	31.6%
Age	18-24	54	30.5%
	25-34	74	41.8%
	35-44	32	18.1%
	45+	17	9.6%
Education	Up to Higher Secondary	31	17.5%
	Bachelor's Degree	98	55.4%
	Master's Degree	39	22.0%
	More than Master's	9	5.1%
Annual Income (₹)	₹0-3 lakhs	42	23.7%
	₹3-6 lakhs	62	35.0%
	₹6-9 lakhs	45	25.4%
	Above ₹9 lakhs	28	15.8%
AI Notice Frequency	Never/Rarely	33	18.6%
	Sometimes	62	35.0%
	Frequently/Always	82	46.4%

4.2. Hypothesis Testing

The hypothesized relationships were tested using multiple regression analyses via Hayes' PROCESS macro. The results for the direct and indirect effects are presented in Table 2.

Table 2: Summary of Hypothesis Testing Results

Hypothesis	Path	Effect Type	Coefficient	95% BootCI	Significant
H1	AI Personalization → Customer Engagement	Direct	0.636	[0.496, 0.775]	Yes
H2	AI Transparency → Customer Engagement	Direct	0.508	[0.361, 0.655]	Yes
H3	AI Content Quality → Customer Engagement	Direct	0.396	[0.244, 0.547]	Yes
H4	Customer Engagement → Purchase Intention	Direct	0.151	[0.017, 0.286]	Yes
H5	AI Personalization → Customer Engagement → Purchase Intention	Indirect	0.096	[–0.004, 0.193]	No
H6	AI Transparency → Customer Engagement → Purchase Intention	Indirect	0.104	[0.036, 0.199]	Yes
H7	AI Content Quality → Customer Engagement → Purchase Intention	Indirect	0.076	[0.026, 0.146]	Yes

5.1. Direct Effects on Customer Engagement

The results strongly support the direct influence of all three AI characteristics on customer engagement. AI Personalization ($\beta = 0.636$, $p < .001$), AI Transparency ($\beta = 0.508$, $p < .001$), and AI Content Quality ($\beta = 0.396$, $p < .001$) all have significant positive effects. This confirms that for Chennai's online fashion shoppers, providing relevant recommendations, being transparent about AI processes, and ensuring high-quality AI-generated content significantly enhance cognitive, emotional, and behavioral customer engagement. The model for customer engagement was significant across all three analyses, explaining between 13.2% (for Content Quality) and 31.6% (for Personalization) of the variance.

5.2. Direct Effect on Purchase Intention

The analysis confirms that Customer Engagement has a significant, positive direct effect on Purchase Intention ($\beta = 0.151$, $p = .028$). This supports H4 and underscores the critical role of fostering an engaged consumer base to ultimately drive sales in the online fashion environment.

5.3. Mediating Effects of Customer Engagement

The bootstrapping analysis reveals a nuanced picture of the mediating role of customer engagement. The indirect effect of AI Personalization on Purchase Intention through Customer Engagement was not significant (Effect = 0.096, 95% CI [–0.004, 0.193]), leading us to not support H5. This suggests that while personalization strongly drives engagement, its effect on purchase intention may be more direct or mediated by other factors not captured in this model. In contrast, the indirect effects of both AI Transparency (Effect = 0.104, 95% CI [0.036, 0.199]) and AI Content Quality (Effect = 0.076, 95% CI [0.026, 0.146]) on Purchase Intention through Customer Engagement were significant, as their confidence intervals did not include zero. Therefore, H6 and H7 are supported. This indicates that for this sample, building trust through transparency and impressing consumers with high-quality content leads to purchase intentions primarily by first cultivating a state of engagement.

6. Discussion

The results of the current research give strong empirical data and subtle information about the role played by AI-based recommendation systems in influencing consumer behavior in the unique context of online fashion retail in India. The positive impacts of AI personalization, transparency, and the quality of content on customer engagement (H1-H3) are strong and significant, which justifies that these are not separate features but pillars to build engaging digital experiences. In the case of an urban and educated sample of Chennai, the fact that an AI system can be made to feel distinctively tailored, explainable, and creatively competent is the most important factor to draw their attention and establish a more meaningful relationship with the platform. This directly answers one of the gaps in the literature that show the cumulative, not the individual, significance of these AI features in motivating engagement. The moderate impact of customer engagement on purchase intention (H4) serves as an additional confirmation of the fact that customer engagement is a key access point to business performance, as engaged customers really have a higher probability of conversion.

The mediation analysis, though, gives out a more intriguing story. The fact that H5 which hypothesized that customer engagement mediates the relationship between personalization and purchase intention is not supported is a particularly interesting phenomenon. It implies that in order to customize, the way to sales may be straighter and utilitarian. A very topical recommendation of a product may result in a purchase due to a quick, efficiency-based decision-making buying process and do not involve the deeper cognitive and emotional processing that constitutes engagement. Conversely, the mediation hypotheses that are supported in the transparency (H6) and quality of content (H7) show that the two factors act differently. They do not automatically have an effect on purchase intention and this is earned. The trust established by transparency and value created by high-quality content has to be

initially converted into a state of engagement, a feeling of immersion, interest, and emotional connection before it can have a beneficial impact on the decision to purchase. This gives a vital difference to the managers: personalization can immediately drive sales, but transparency and quality of content is an investment in establishing long-term relationship equity via engagement.

These results have two implications. This paper, in theory, will progress the field of AI adoption and customer engagement models by bringing three important AI attributes to the same model and testing their various mediated influences on purchase decision within a little-researched context. In practice, it provides practical advice on the online fashion retailers. In order to maximize their AI strategies, managers ought to know that these pillars have various uses. Direct conversion efficiency is important in investing in algorithmic personalization. Nonetheless, to achieve a sustainable competitive advantage and consumer trust, particularly in a market that values authenticity such as fashion, both the focus on designing things to be transparent (e.g. by providing explainable AI interfaces) and the creation of high-quality, creative, and authentic AI-generated content that inspires and engages users instead of simply targeting them should be given equal attention.

7. Conclusion

This study set out to investigate the interconnected influence of AI personalization, transparency, and content quality on purchase intention, with customer engagement as a central mediating mechanism, in the online fashion retail sector. The research confirms that all three AI characteristics are potent drivers of customer engagement, which in turn is a significant antecedent of purchase intention. The key contribution lies in revealing the differential pathways through which these features operate: while the effect of transparency and content quality on purchase intention is fully mediated by engagement, personalization appears to influence intention through a more direct route.

Despite its contributions, this study is not without limitations. First, the cross-sectional design captures perceptions at a single point in time, limiting the ability to infer causal relationships definitively or understand how these relationships evolve. Second, the sample, while relevant, is geographically constrained to consumers in Chennai, which may affect the generalizability of the findings to other cultural or regional contexts within India. Third, the study focused on a specific set of variables; other factors, such as brand loyalty, perceived risk, or cultural influences, could also play significant roles in the decision-making process.

These limitations pave the way for fruitful future research. Longitudinal studies could track how consumer responses to AI features change over time. Expanding the geographical scope across different Indian cities or countries would enhance the external validity of the findings. Future models could include moderating variables, such as consumer innovativeness or privacy concern, to better understand the boundary conditions of the proposed relationships. Finally, qualitative inquiry could delve deeper into the discovered paradox of transparency or the nuanced reasons why personalization's influence bypasses deep engagement.

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