International Conference on Business Economics, Social Sciences & Humanities

THE POWER OF TRUST AND AI: UNLOCKING CUSTOMER LOYALTY VIA ENGAGEMENT

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ABSTRACT

This study explores the influence of customer trust and artificial intelligence (AI) on customer loyalty, with customer engagement acting as a mediating variable, among visitors to IKEA Kota Baru Parahiyangan. A quantitative approach was used, employing both descriptive and verification methods. The research examines the direct and indirect effects of customer trust and AI on loyalty through engagement. Data were collected via a questionnaire from 200 respondents who had visited IKEA Kota Baru Parahiyangan. The analysis was conducted using Structural Equation Modeling Partial Least Square (SEM-PLS) with SmartPLS 3.0 software. The results reveal that both customer trust and AI significantly affect customer engagement. Furthermore, customer trust and AI directly influence customer loyalty. Customer engagement also mediates the relationship between trust and loyalty, as well as between AI and loyalty. Based on these findings, IKEA should enhance customer trust by ensuring transparency and providing personalized services. Additionally, leveraging AI can boost engagement and foster long-term loyalty. By integrating trust-building strategies with AI-driven innovations, IKEA can deliver a more immersive and satisfying customer experience. This research highlights the importance of combining trust-enhancing practices and AI technology to strengthen customer relationships and sustain long-term loyalty in the retail sector.

Keywords: Customer Trust, Artificial Intelligence, Customer Engagement, Customer Loyalty, Retail Consumers

INTRODUCTION

Retail is a key contributor to Indonesia's GDP and the second-largest employment sector, with 17.5 million workers (APRINDO, 2023). As the final link in the distribution chain, it fulfills consumer needs, attracting global retailers like

IKEA due to Indonesia's growing middle class—74 million people spend US$200 monthly, and over 20 million spend more (Ozturkcan, 2021). IKEA ranked first globally in 2022–2023, emphasizing sustainability, affordability, and innovation. Its self-assembly model and efficient packaging reduce costs while enhancing customer experience. Customer loyalty at IKEA stems from consistent experiences, satisfaction, and added value (Hagberg & Jonsson, 2022). Trust, shaped by product quality and social responsibility, plays a critical role (Diputra & Yasa, 2021), while artificial intelligence (AI) enhances engagement through personalized recommendations and responsive chatbots (Kutyauripo et al., 2023) Meaningful interactions and transparent communication play a vital role in driving purchasing decisions and strengthening long-term loyalty (Delbaere et al., 2021). Trust, defined as accepting risks with the expectation of mutual benefit, fosters repeat purchases (Mursid & Wu, 2022). Observations in Region X, Indonesia, show that 4 out of 5 IKEA customers make repeat purchases, supported by innovative digital campaigns on platforms like Facebook and Instagram that strengthen relationships.

There are notable differences between this study and previous research. Chaudhuri and Mursid & Wu (2022) highlight customer trust as a crucial factor in fostering engagement, with higher trust levels leading to more active customer participation, which in turn reinforces trust. This dynamic underscores the need to manage trust effectively to amplify customer experiences, brand loyalty, along with advocacy. Conversely, Ranković et al. (2021) emphasize the significance of artificial intelligence (AI), particularly chatbots, unlike improving association through prompt plus responsive customer service. Their study suggests that AI-driven tools can swiftly address customer inquiries, leading to increased engagement. Regarding the link between trust and loyalty, Mursid & Wu (2022) affirm that trust is a core foundation of customer loyalty, as a strong sense of security fosters greater brand commitment. Similarly, Chaffey & Ellis-Chadwick (2022) highlight AI's ability to automate personalized marketing efforts, enhancing retention and loyalty by delivering timely and relevant promotions. Additionally, Supriyanto et al. (2021) explain that active customer engagement, such as social media interactions, direct feedback, and participation in brand events, plays a pivotal role in strengthening loyalty. Customers exhibiting positive engagement experiences frequently opt to maintain long-term interactions and repeat purchases. However, Chen et al. (2022) offer a nuanced view, suggesting that while trust strengthens engagement and builds loyalty, AI might serve as a kind of moderating factor. Specifically, AI could negatively moderate the trust-engagement and engagement-loyalty relationships, posing challenges in balancing technology-driven solutions with human-centered approaches.

This study explores the the significance of customer trust and AI in driving customer loyalty, with "customer engagement" as a mediating factor, among IKEA Kota Baru Parahiyangan visitors. A quantitative approach was employed, using descriptive and verification methods. The research analyzes both the explicit and indirect roles of trust and AI in shaping loyalty through engagement. Information was gathered through a questionnaire circulated to 200 respondents who visited IKEA Kota Baru Parahiyangan. The analysis used the "Structural Equation Modeling Partial Least Square (SEM-PLS)" method, facilitated by "SmartPLS 3.0 software", to assess variable relationships and validate the proposed model.

LITERATURE REVIEW

Customer trust plays a vital role in both online and offline transactions. Febriani & Ardani (2021) argue that trust in online trading can shape consumer interest in initiating purchases. According to Nosi et al. (2022), trust involves the readiness to take risks, relying on the belief that the other party will act in one's best interest, even without direct oversight. This underscores the part played by trust in cultivating consumer confidence plus nurturing participation across various transaction settings. García-Salirrosas & Rondon-Eusebio (2022) describe trust as the expectation by individuals or groups that the words, promises, or written commitments of others are dependable and credible. Additionally, Keglevic Steffek (2022) state that trust reflects the consumer's belief that the seller will meet their expectations, which ultimately motivates them to complete online transactions. Based on these definitions, trust can be summarized as an individual's mindset in building long-term cooperative relationships with

specific parties. Trust also reflects consumer perceptions of product attributes and their benefits, forming the basis for evaluating a product. Without trust, online businesses struggle to grow because consumers will not feel comfortable making transactions. Consumer attitudes, closely linked to trust, become a key factor in purchasing decisions. Indicators of customer trust, according to various researchers, include benevolence, ability, integrity, credibility, reliability, sales, concern, and security, as well as integrity, competence, and consistency (Silva et al., 2023; Tran & Nguyen, 2022).

Artificial Intelligence "(AI)" is a technological advancement that grants machines the ability to simulate human cognition, driving modern innovation (Kutyauripo et al., 2023). Yang (2023) describes AI as a virtual assistant integrated into computer systems, functioning similarly to robots but in a digital form. Albaity et al. (2023) emphasize AI's capability to imitate human behavior, while Riva et al. (2022) highlight its role in linking data science with execution by analyzing complex big data that was once challenging to process. In essence, AI is a branch of computer science that develops network capable of mimicking human intelligence in decision-making, learning, and problem-solving. Its key indicators include mechanical, analytical, intuitive, and empathetic intelligencealongside expert systems, natural language processing, and computer vision (Arviollisa, 2021; Elbasi et al., 2023). Moreover, Hisbullah, (2023) identify likewise factors such as social anxiety, the desire to uphold social status, environmental influences, and the need to participate in trending activities, further shaping AI's impact and applications.

Customer engagement refers to the interactions between consumers and service providers, including making purchases, sharing insights, and providing feedback through reviews or ratings after transactions (Yen et al., 2020). Ridanasti (2021) defines it as the strength of the relationship between customers and a brand, incorporating emotional, mindset-based, and behavior-focused dimensions. Lim., (2022) highlight customer engagement as meaningful and reciprocal interactions between consumers and businesses. Similarly, Kulikovskaja et al. (2023) describe it as marketing activities centered on customer behavior and psychology, manifesting in interactions between customers or with companies to gather product insights or mitigate risks. In summary, customer engagement extends beyond purchasing behavior, driven by personal motivations, shaping attitudes and actions, fostering interactions with service providers, and potentially triggering positive word-of-mouth recommendations. Key indicators of customer engagement include levels of activity, loyalty, and influence, alongside factors such as absorption, interaction, and identification (Kulikovskaja ., 2023; So ., 2021; Yen ., 2020).

Ahn (2023) defines customer loyalty as the strength reflecting an individual's relationship with a brand, service, store, or supplier, reflected in repeat purchasing behavior. Zaato et al. (2023) describe loyalty as a pattern of consistent and intentional purchasing behavior demonstrated over time. Similarly, Ahn (2023) characterizes loyalty in the form of strong allegiance to repurchasing or continuing to support a preferred item or provision, despite external factors such as competition or market influences. Khraiwish et al. (2022) view loyalty concerning a customer's dedication to a trademark or supplier, driven by positive attributes that foster long-term purchasing behavior. Customer loyalty extends beyond brand preference to include actions like repeat purchases, recommendations, and resistance to competitors' offerings (Surbakti et al., 2023). In essence, customer loyalty represents a a consumer's devotion to the sustained use of a specific offering or provision, demonstrated through consistent purchases, habitual brand consumption, and referrals. Key indicators of loyalty include repeat purchasing behavior, strong brand preference, commitment to a brand, the belief that a brand is superior, and the willingness to recommend it to others (Khraiwish ., 2022; Surbakti ., 2023; Zaato ., 2023).

METHODOLOGY

This exploration adopts a descriptive-verificative approach with a quantitative method to scrutinize the contribution of customer trust and artificial intelligence (AI) on customer loyalty, mediated utilizing customer engagement, among visitors to IKEA Kota Baru Parahiyangan (Shiratina et al., 2023). Descriptive analysis is applied to explain key variables, including Customer Trust, AI, Customer Engagement, and Customer Loyalty, while verificative analysis is conducted to assess hypotheses regarding the direct and indirect effects of "customer trust" and AI on loyalty through customer engagement.

The endpoint target population of this study includes visitors to IKEA Kota Baru Parahiyangan who have previously shopped at the store. Since the exact number of past visitors is unknown, making the population infinite, the sample size was determined using Roscoe's theory, selecting 200 respondents (Ginting et al., 2021). To ensure relevance and representativeness, probability sampling techniques were utilized. Primary data was acquired by questionnaires hand-delivered to respondents who had visited IKEA Kota Baru Parahiyangan. The survey aimed to capture consumer perceptions, experiences, and behaviors regarding trust, AI, engagement, and loyalty. This collected data serves as the basis for analyzing the hypothesized relationships among the variables, allowing for a fuller appreciation of the impact of customer trust and AI on loyalty through engagement.

Modeling with Partial Least Squares SEM was opted for data analysis due to its effectiveness in examining latent variables that cannot be directly measured. These variables are evaluated through their associated manifest indicators, with PLS enabling the assessment of variable strength and significance while considering measurement errors (Guenther et al., 2023). Path analysis, a regression modeling technique, was employed to investigate causal relationships among independent variables (Customer Trust and AI), the mediating variable (Customer Engagement), and the dependent variable (Customer Loyalty). SmartPLS 3.0 software was used for the analysis, which included both the outer model—assessing dimensional validity and trustworthiness (convergent and discriminant validity)—and the inner model, which examined R-Square values (goodness-of-fit), path coefficients, and both direct and indirect effects. Hypothesis testing was conducted using t-statistics and p-values ascertain the statistical significance of relationships and assess whether the proposed hypotheses were supported or rejected (Guenther et al., 2023).

Drawing from the literature review and prior studies, this research incorporates Customer Loyalty as the endogenous variable, while Customer Trust and AI constitute independent variables, with Customer Engagement acting as the mediating variable. Consequently, the resulting research framework is illustrated in Figure 1.

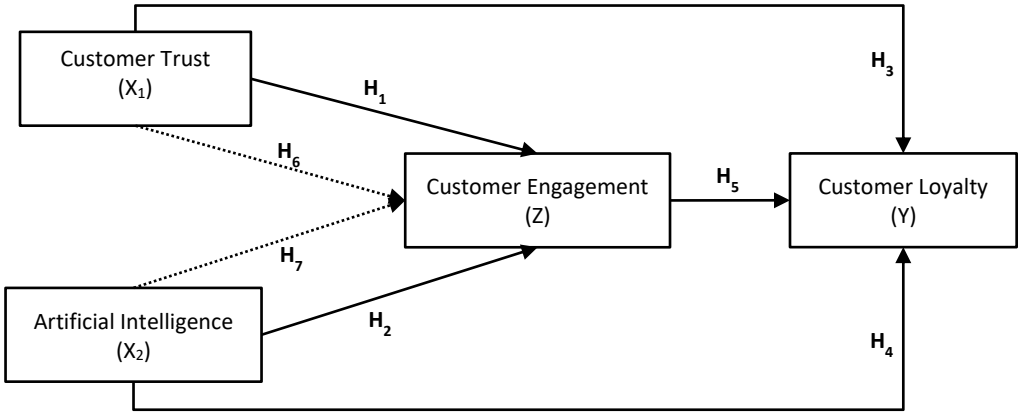

Figure 1. Research Design
Source: Data processed by the author (2024)

Derived from the research model in figure 1, the primary hypothesis of this study asserts that customer trust and artificial intelligence (AI) impact customer-loyalty, with customer-engagement acting as a mediating variable. This hypothesis seeks to examine how customer trust and AI contribute to greater customer loyalty by enhancing engagement among visitors to IKEA Kota Baru Parahiyangan. Additionally, seven sub-hypotheses further analyze these relationships. H1 proposes that customer trust significantly affects customer engagement, while H2 suggests that AI has a notable influence on engagement. H3 investigates whether customer trust directly impacts loyalty, whereas H4 examines AI's direct effect on loyalty. H5 explores the link between customer engagement and loyalty, positing that engagement plays a significant role. H6 assesses whether customer trust indirectly influences loyalty via customer engagement, and H7 examines AI's indirect effect on loyalty through engagement. These hypotheses are designed to test both immediate and mediate outcomes of influences of customer trust plus AI on Loyalty,

transmitted through by customer engagement, within the retail consumer behavior context at IKEA Kota Baru Parahiyangan.

DISCUSSION

Outer Model

In the outer model assessment (measurement model test), two key evaluations are conducted: validity and reliability tests. Validity is measured through Convergent Validity and Discriminant Validity (Chasanah ., 2021). Convergent validity determines the degree to which indicators within a construct encompasses strongly mutually dependent, while discriminant validity secures that each construct is set apart from others. Reliability, on the other hand, is assessed using "Cronbach's Alpha and Composite Reliability" values to confirm the consistency and stability of the constructs. The analysis of these outer model components was performed using the "Structural Equation Modeling Partial Least squares (SEM-PLS)" method, with data processing carried out in SmartPLS 3.0, as illustrated in Figure 2.

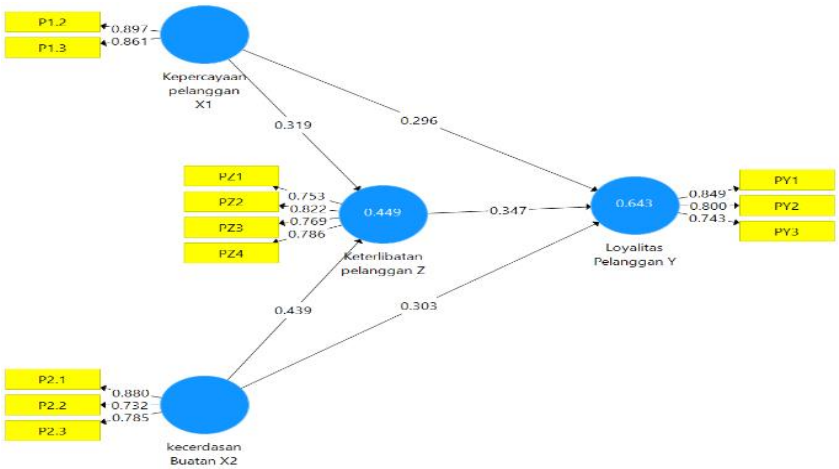

Figure 2. Loading Factor Path Diagram
Source: Data processed by the author (2024)

Referring to Figure 2, all indicators for the variables "Customer Trust, Artificial Intelligence, Customer Engagement, and Customer Loyalty" exhibit outer loading values exceeding 0.7, meeting the loading factor criteria set by Guenther et al. (2023). Specifically, for Customer Trust, indicator P1.2 has a loading value of 0.897, while P1.3 scores 0.861. In the Artificial Intelligence variable, indicator P2.1 records 0.880, P2.2 reaches 0.732, and P2.3 attains 0.785. Regarding Customer Engagement, indicator PZ1 has a value of 0.753, PZ2 achieves 0.822, PZ3 stands at 0.769, and PZ4 registers 0.786. Meanwhile, for Customer Loyalty, indicator PY1 records 0.849, PY2 shows 0.800, and PY3 marks 0.743. These results confirm that all indicators are valid and appropriate for further analysis. Additionally, convergent validity can also be evaluated using the "Average Variance Extracted (AVE)" values, as outlined in Table 1. Almrafee (2023) states that an AVE value of at least 0.5 is required to ensure validity, confirming the suitability of the indicators used in this study.

Table 1. Average Variance Extracted(AVE)

Variable	AVE Value
Customer Trust (X_1)	0.773
Artificial Intelligence (X_2)	0.613
Customer Engagement (Z)	0.637
Customer Loyalty (Y)	0.642

Source: Data processed by the author (2024)

Referring to Table 1, the "Average Variance Extracted (AVE)" values for each variable are as follows: Customer Trust at 0.773, "Customer Engagement" at 0.613, Customer Loyalty at 0.637, and Artificial Intelligence at 0.642. Since all AVE values exceed 0.5, it confirms that each variable in this study exhibits strong convergent validity. Additionally, a second method for assessing validity involves examining the squared "AVE" values presented in Table 2. As stated by Almrafee (2023), a model is considered to have sufficient discriminant validity if the square root of the "AVE" for each construct is greater than its correlation with other constructs in the model. This ensures that each construct is separate and gauges distinct features of the study variables.

Table 2. Fornel-Larcker Criteria Value

Variable	Customer Trust (X_1)	Artificial Intelligence (X_2)	Customer Engagement (Z)	Customer Loyalty (Y)
Customer Trust (X_1)	0.879			
Artificial Intelligence (X_2)	0.549	0.614	0.679	0.801
Customer Engagement (Z)	0.560	0.783		
Customer Loyalty (Y)	0.657	0.699	0.798	

Source: Data processed by the author (2024)

The discriminant validity analysis using the fornell-larcker criterion confirms that the measurement model in this study meets the required standards. Table 2 presents a juxtaposition of the square root of the average variance extracted "(AVE)" for each construct and its correlations with other constructs. The results show that customer trust has a value of 0.879, customer engagement 0.783, customer loyalty 0.798, and artificial intelligence 0.801. Each construct's square root of "AVE" exceeds its correlations with other constructs, such as Customer Trust (0.879) being higher than its correlations with Customer Engagement (0.560), Customer Loyalty (0.657), and Artificial Intelligence (0.549). Although customer loyalty and customer engagement are closely correlated (0.699), the differences remain substantial. These findings confirm that each construct distinctly represents separate concepts, demonstrating strong discriminant validity within the research model. Additionally, table 3 presents "Cronbach's Alpha and composite reliability" values for each variable examined in this study.

Table 3. Croanbach's Alpha and Composite Realibility

Variable	Cronbach's Alpha	Composite Reliability
Customer Trust (X_1)	0.707	0.872
Artificial Intelligence (X_2)	0.721	0.842
Customer Engagement (Z)	0.791	0.864
Customer Loyalty (Y)	0.714	0.840

Source: Data processed by the author (2024)

The "Composite Reliability" analysis in table 3 confirms strong internal consistency for all constructs, with values surpassing the commonly Accepted Threshold of 0.7. customer trust exhibits the highest composite reliability at 0.872, followed by customer engagement at 0.864, artificial intelligence at 0.842, and customer loyalty at 0.840. Likewise, Cronbach's Alpha values in Table 3 indicate satisfactory reliability, as all variables exceed 0.7. Customer Engagement ranks highest at 0.791, followed by Artificial Intelligence at 0.721, Customer Loyalty at 0.714, and Customer Trust at 0.707. These findings validate that the indicators effectively measure each construct with high consistency and reliability, making them suitable for evaluating the intended concepts in this study.

Inner Model (Path Coefficient and R-Square)

In the inner model, several tests will be conducted, including the results of R-Square, Path Coefficients, and Hypothesis Testing, both direct and indirect (Direct Effect and Specific Indirect Effect).

R-Square Value

R-Square assesses the degree Independent variables explain the variations observed in the dependent variable. (Almrafee, 2023). According to Dwi Santy & Iffan (2023), R-Square values are classified as follows: >0.67 signifies strong explanatory power, 0.33–0.67 indicates moderate, and 0.19–0.33 represents weak explanatory power, as shown in table 4.

Table 4. Square Value

Variable	R-Square Value
Customer Engagement (Z)	0.449
Customer Loyalty (Y)	0.643

Source: Data processed by the author (2024)

The r-square analysis in table 4 assesses how effectively "independent variables" explain the "dependent variable". Variations of "independent variables". Customer Engagement has an "R-Square" value of 0.449 (44.9%), suggesting a moderate level of influence from customer trust and Artificial Intelligence. In contrast, Customer Loyalty shows a higher "R-Square" value of 0.643 (64.3%), demonstrating a strong predictive power of Customer Trust, Artificial Intelligence, and Customer Engagement. This discrepancy suggests that the model provides a better explanation for Customer Loyalty than for Customer Engagement.

Path Coefficients

Path coefficient analysis compares "T-Values and p-values" from data processing to assess the threshold of statistical importance. P-Values indicate the lowest probability at which the null hypothesis can be rejected. In line with dwi santy & iffan (2023), path coefficients assess the dynamic between exogenous and endogenous variables and their importance based on the "T-Statistic and p-value". A positive original sample value suggests a direct relationship, whereas a negative value indicates an inverse relationship. These results help evaluate the impact of "customer trust and artificial intelligence on customer engagement and customer loyalty", as presented in table 5.

Table 5. Path Coefficient Value

Variable	Path Coefficient Value
Customer Trust → Customer Engagement	0.319
Customer Trust → Customer Loyalty	0.296
Customer Engagement → Customer Loyalty	0.347
Artificial Intelligence → Customer Engagement	0.439
Artificial Intelligence → Customer Loyalty	0.303
Customer Trust → Customer Engagement → Customer Loyalty	0.111
Artificial Intelligence → Customer Engagement → Customer Loyalty	0.152

Source: Data processed by the author (2024)

The SmartPLS 3.0 analysis in Table 5 reveals that Artificial Intelligence has the strongest impact on Customer Engagement, with a path coefficient of 0.439, signifying its significant role in enhancing engagement. Customer Engagement also positively influences Customer Loyalty (0.347), indicating that increased engagement fosters loyalty. Customer Trust exerts a moderate effect on both Customer Engagement (0.319) and "Customer Loyalty" (0.296), emphasizing its importance in customer relationships. Additionally, Artificial Intelligence directly affects "Customer Loyalty" with a coefficient of 0.303, demonstrating its direct contribution to strengthening customer loyalty.

The indirect effect of "Customer Trust" on "Customer Loyalty" via "Customer Engagement" is 0.111, while the indirect effect of "Artificial Intelligence" on Customer Loyalty through Customer Engagement is higher at 0.152. This indicates that Customer Engagement acts as a stronger mediator in the relationship between Artificial Intelligence and "Customer Loyalty" compared to that of Customer Trust. Overall, all variables demonstrate significant positive impacts, with Artificial Intelligence being the most influential factor in enhancing both engagement and loyalty. These results provide valuable insights for IKEA Bandung's management to utilize AI effectively and strengthen customer trust to foster greater loyalty.

Hypothesis Testing

The data processing results aim to assess whether the research hypotheses are supported or rejected. Hypothesis testing is performed by analyzing the "T-Statistics" and "P-Values", with acceptance criteria set at P-value < 0.05. Table 6 summarizes the hypothesis testing outcomes derived from the Inner Model.

Table 6. Direct Effect

Hypothesis	Effect	*T-Statistics*	*P-Values*	Results
H_1	*Customer Trust → Customer Engagement*	3.349	0.001	Accepted
H_2	*Customer Trust → Customer Loyalty*	3.802	0.000	Accepted
H_3	*Customer Engagement → Customer Loyalty*	4.415	0.000	Accepted
H_4	*Artificial Intelligence → Customer Engagement*	4.771	0.000	Accepted
H_5	*Artificial Intelligence → Customer Loyalty*	3.571	0.000	Accepted
H_6	*Customer Trust → Customer Engagement → Customer Loyalty*	2.753	0.006	Accepted
H_7	*Artificial Intelligence → Customer Engagement → Customer Loyalty*	2.965	0.003	Accepted

Source: Data processed by the author (2024)

In reference to Table 6, all hypotheses in this study are accepted, as the "P-Values" are below 0.05 and the T-Statistics exceed 1.985. The analysis confirms that Customer Trust significantly impacts Customer Engagement (P-Value = 0.001; T-Stat = 3.349), supporting Chou ., (2023), who emphasized trust as a crucial factor in fostering engagement. Additionally, Customer Trust significantly affects Customer Loyalty (P-Value = 0.000; T-Stat = 3.802), aligning with Chou et al. (2023), who stated that trust enhances security and strengthens brand relationships. Furthermore, Customer Engagement positively influences Customer Loyalty (P-Value = 0.000; T-Stat = 4.415), consistent with Natalia & Bilson (2023), who argued that active engagement enhances customer loyalty.

Artificial Intelligence significantly influences Customer Engagement (P-Value = 0.000; T-Stat = 4.771), indicating that AI implementation effectively enhances customer engagement. This finding aligns with Mostafa & Kasamani (2022), who found that AI-powered chatbots can improve engagement through fast and responsive services. Artificial Intelligence also significantly influences Customer Loyalty (P-Value = 0.000; T-Stat = 3.571), supporting Prentice & Nguyen (2020), who demonstrated that AI can automate targeted marketing campaigns to boost customer loyalty.

Moreover, Customer Trust, when mediated by Customer Engagement, has a measurable influence on Customer Loyalty (P-Value = 0.006; T-Stat = 2.753). This finding aligns with Hasan & Noor Liana (2022), who highlighted that customer engagement plays a crucial role in bridging trust and loyalty. Additionally, Artificial Intelligence, mediated by Customer Engagement, significantly influences Customer Loyalty (P-Value = 0.003; T-Stat = 2.965), supporting Yau ,. (2021), who highlighted that emotional factors—like customer engagement—play a mediating role in the relationship between AI and loyalty.

CONCLUSION AND RECOMMENDATION

Based on the research findings, "Customer Trust", "Artificial Intelligence", "Customer Engagement", and "Customer Loyalty" at IKEA Bandung are categorized as moderately strong across their respective indicators. Customer Trust significantly enhances both "Customer Engagement" and "Customer Loyalty", while Artificial Intelligence plays a crucial role in increasing engagement and directly influencing loyalty. Additionally, "Customer Engagement" serves as a key mediator, reinforcing the relationship between Customer Trust, Artificial Intelligence, and Customer Loyalty, emphasizing its vital role in fostering long-term customer relationships. To further improve customer loyalty and engagement, IKEA Bandung should enhance customer trust by implementing more customer-centric policies, offering personalized solutions, and demonstrating social responsibility through meaningful initiatives. The company should also optimize its Artificial Intelligence systems, particularly in natural language processing, by making chatbots more responsive, context-aware, and capable of delivering personalized interactions. To encourage regular purchases, IKEA Bandung could develop attractive loyalty programs, implement smart reminders for customers, and design targeted promotions based on purchasing patterns. Strengthening customer interaction is equally important, and this can be achieved by creating engaging platforms such as interactive workshops, social media communities, and feedback systems that encourage active participation. Future research could build upon these findings by integrating additional variables and expanding the sample size to gain broader insights. This study serves as a valuable reference for understanding how effectively managing customer trust and utilizing AI can strengthen engagement and loyalty in the modern retail industry.

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