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ONLINE BEHAVIORAL ADVERTISING TRANSPARENCY AND CONSUMER PURCHASE INTENTION: THE MEDIATING ROLE OF PERCEIVED PERSONALIZATION AND USEFULNESS

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Abstract. The growth of the online advertising industry in Indonesia has pushed the marketing world towards a more personalized and data-centric approach. A common example is Online Behavioral Advertising (OBA) transparency, which targets ads based on users' online behavior information. We empirically investigate how OBA transparency influences perceived personalization in this study based on previous literature, and also aim to explore how perceived usefulness mediates the relationship between personalization and purchase intention. A quantitative study was adopted using an online survey, consisting of 200 e-commerce users who had previously encountered online advertising. The collected data were analyzed using Covariance-Based Structural Equation Modeling CB-SEM to test the proposed hypotheses. The model results are anticipated to clarify that OBA transparency positively impacts perceived personalization, leading to increased perceived usefulness and increased consumer purchase intention. Theoretically, this study contributes to broadening the understanding of consumer perception mechanisms in personalized advertising, particularly within the framework of Uses and Gratifications Theory. Practically, this study provides insights for marketers to design effective OBA transparency strategies that balance personalization and perceived value to increase consumer engagement and purchase intention. Practically, this study provides actionable insight for marketers to design more effective OBA transparency strategies by balancing perceived personalization and perceived usefulness, enabling brand to build more meaningful ad experience, enhance consumer engagement, and ultimately increase purchase intention

Keywords; Online Behavioral Advertising transparency, Perceived Personalization, Perceived Usefulness, Purchase Intention

1. Introduction

The global advertising industry is showing positive trends despite the volatile economic conditions, with the Dentsu 2025 report, projecting a 4.9% increase in global advertising spending to more than USD 678 billion, driven by the dominance of digital channels that are shifting marketing strategies towards data-driven and automated approaches. In the Asia-Pacific region, Indonesia occupies a strategic position with the fastest growth in digital advertising; around 75% of national advertising spending is expected to be absorbed by digital channels by 2025, while television will only retain a 16% market share (GroupM, 2025). The estimated national advertising market value of USD 4.0 billion confirms the region's role as one of the main drivers of global advertising spending growth (Dentsu, 2025). This transformation shows that advertising effectiveness is no longer determined by reach alone, but by the extent to which the message conveyed is relevant to consumer needs. Personalization has become an important strategy in strengthening the emotional connection between brands and audiences, as advertisements tailored to individual preferences can increase attention and positive responses (Boerman et al., 2017). One form of implementing this strategy is through Online Behavioral Advertising (OBA) transparency, a data-driven advertising

approach that utilizes users' online behavior, such as search history and social media interactions, to display advertisements that are relevant to consumer preferences (Boerman et al., 2017). This approach marks a shift from traditional marketing models to data-driven advertising systems that rely on algorithms and behavioral analysis to deliver more targeted messages (Aiolfi et al., 2021). In practice, transparency is an important aspect that reflects advertisers' openness to the collection and use of personal data, as high transparency can strengthen consumer trust while reducing privacy concerns in the context of e-commerce (Boerman et al., 2017). The relevance of messages generated from OBA transparency practices is closely related to perceived personalization, which is consumers' perception of the extent to which the advertisements they receive are tailored to their needs, interests, and personal context (De Keyser et al., 2022). Advertisements that are perceived as relevant and personally tailored can build emotional engagement and increase trust in the brand (An & Ngo, 2025). This positive personalization experience then encourages the formation of perceived usefulness, which is the belief that digital advertising provides real benefits in facilitating information search and supporting decision making (Davis, 1989). Although prior studies have examined personalization, advertising relevance, and usefulness, several theoretical gaps remain. Much of the literature on OBA transparency focuses on privacy concerns and transparency but fails to connect these issues to deeper psychological mechanisms such as cognitive elaboration and consumer awareness of persuasion tactics. To address these gaps, this study extends the theoretical foundation by integrating four complementary frameworks: Uses and Gratifications Theory (UGT) framework that consumers will respond positively to advertisements when their informational and functional needs are met (Katz et al., 1973); the Persuasion Knowledge Model (PKM), which explains how consumers interpret persuasive intentions in data-driven advertising (Friestad & Wright, 1994); the Elaboration Likelihood Model (ELM), which posits that relevant and personalized messages trigger deeper cognitive processing and influence attitudes Petty & Cacioppo, (1986) and the Technology Acceptance Model (TAM), which highlights the critical role of perceived usefulness in shaping behavioral intentions (Davis, 1989). Despite substantial contributions, existing empirical work rarely integrates OBA transparency, perceived personalization, perceived usefulness, and purchase intention into a unified model (Kasilingam, 2020). This gap reflects a limited understanding of how relevance produced by behavioral targeting translates into cognitive evaluations and ultimately affects consumers' purchasing decisions in digital environments (Bleier & Eisenbeiss, 2015). Purchase intention conceptualized as a consumer's readiness to engage in an actual purchase is shaped by trust, perceived value, and positive evaluations of advertisements and brands (Pavlou, 2003). When consumers perceive advertisements as relevant, useful, and trustworthy, their intention to purchase tends to increase, reinforcing the central mechanism whereby OBA transparency influences consumer behavior (An & Ngo, 2025).

2. Research Methods

This study uses a survey method with a quantitative approach because it is considered appropriate for analyzing Online Behavioral Advertising (OBA) transparency, perceived personalization, perceived usefulness, and their implications for purchase intention in the context of online advertising based on the Uses and Gratifications Theory (UGT), the Persuasion Knowledge Model (PKM), the Elaboration Likelihood Model (ELM), and the Technology Acceptance Model (TAM) framework. Referring to the survey method is capable of providing a quantitative picture of trends, attitudes, and

opinions of the population while testing the relationship between variables through sample data. The research population included e-commerce consumers exposed to online advertising, while the sampling technique used purposive sampling with the following respondent criteria: having seen online advertisements on the Shopee e-commerce platform and having shopped at least twice in one month on that platform. This study conducted in indonesia to ensure that the sample accurately represents the behavior of local e-commerce. The sample size was determined by referring to (Sekaran & Bougie, 2016). which suggests a minimum size of five to ten times the number of research indicators; in this case, the estimated number of parameters was set at 40 and multiplied by five, resulting in a minimum requirement of 200 respondents considered representative. The research instrument was a questionnaire consisting of two parts, namely respondent demographic data and statements to measure the research construct, which were compiled by adapting indicators from previous research that had proven to be valid and reliable and adjusted to the context of online advertising. The measurement scale used is a bipolar adjective scale based on a semantic differential scale with a score range of 1–10, where values 1–5 indicate disagreement and values 6–10 indicate agreement without a neutral option to minimize the tendency to choose the middle point. The questionnaire was distributed online and shared on various social media platforms frequently used by Shopee e-commerce users. The collected data were analyzed using Covariance-Based Structural Equation Modeling (CB-SEM) to test and validate the theoretical model through the analysis of the relationship between latent variables, considering that this method is capable of assessing the validity and reliability of constructs simultaneously, testing the relationship between latent variables, and evaluating the overall model fit (Kline, 2016). The analysis was conducted using IBM SPSS Statistics 27.0.1 and IBM SPSS AMOS24 software.

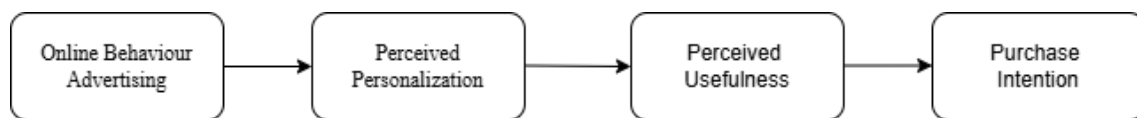


Fig 1 conceptual framework

3. Results and Discussion

This study successfully collected data from 200 respondents who met all the predetermined inclusion criteria. All participants confirmed that they were active users of the Shopee e-commerce platform, had been exposed to online advertisements on the platform, and had shopped at least twice in the past month. Data collection was conducted through an online survey, and all respondents voluntarily agreed to participate. The demographic profiles of the respondents, which form the basis of the analysis in this study, are presented in detail in Table 1.

Table 1. Respondent Characteristics

Characteristics	Attribute	Total	
Gender	Male	82	41.0
Gender	Female	118	59
Age	<20 years old	34	17.0
Age	20–25 years old	90	45
Age	26–30 years old	48	24.0
Age	>30 years old	28	14

Shopping frequency on Shopee in the last month	2–3 times	100	50
Shopping frequency on Shoppe in the last month	3–4 times	64	32
Shopping frequency on Shoppe in the last month	>5 times	30	15
Shopping frequency on Shoppe in the last month	<5 times	6	3

Based on Table 1 regarding respondent characteristics, it can be seen that the majority of respondents in this study were female, numbering 118 people (59.0%), while males numbered 82 people (41.0%). In terms of age, most respondents were in the 20-25 age group, numbering 90 people (45.0%), followed by the 26-30 age group, numbering 48 people (24.0%), those under 20 years of age, numbering 34 people (17.0%), and 28 respondents (14.0%) were over 30 years old. These findings indicate that the respondents were predominantly young people who tend to be more active and accustomed to making purchases through digital platforms. Meanwhile, in terms of shopping frequency on Shopee in the past month, 100 respondents (50.0%) shopped 2–3 times, 64 respondents (32.0%) shopped 3–4 times, 30 respondents (15.0%) shopped more than 5 times, and only 6 respondents (3.0%) shopped less than once a month. Thus, it can be concluded that the majority of respondents in this study were young women with a high frequency of shopping on the Shopee platform.

This study applied a covariance-based Structural Equation Modeling (SEM) approach with the help of AMOS software as an analysis tool. In the initial stage, a conceptual model was developed based on the research hypotheses. Next, the data obtained was examined to ensure that there was no missing data and that it met the assumptions and criteria required in SEM analysis. The next stage involved testing the validity and reliability to ensure that each indicator was able to represent the variables accurately and consistently. Once the instruments were deemed feasible, an evaluation of model fit was conducted to assess the extent to which the developed model was consistent with the empirical data. If the model met the feasibility criteria, the analysis continued with testing the relationships between variables in accordance with the hypotheses established in the research (Hair et al., 2019).

In SEM analysis, data normality testing is performed first to ensure that the data obtained follows a normal distribution (Hair et al., 2019). Based on the analysis results, the normality test with a value of -2.206 shows that there is no critical ratio value in multivariate that exceeds the cutoff value of ± 2.58 . Therefore, the data distribution in this study can be categorized as a normal distribution and is suitable for further analysis. After the normality test, the next step is to test for outliers in univariate and multivariate data. The outlier test aims to avoid bias that could affect the research results (Hair et al., 2019). The output results show that the minimum and maximum Z-scores are within the range of ± 3 , namely -1.546 and 1.923, indicating that the data used does not have univariate outliers. For univariate outlier testing, a comparison was made between the chi-square table value and the highest Mahalanobis distance output value of 36.696. The chi-square table value was 163.355, and the study did not have any multivariate outliers. Thus, the research data met the criteria for normality and were free from outliers.

Table 2. Measurement, Loadings, CR, and AVE

No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	AVE
1	Consumers can easily find and understand	Online behavioral	OBA1	0.900	0.815	

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No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	AVE
	information about how their personal data is collected and used in advertising on Shopee.	advertising transferancy				0.793
2	Consumers are given the option to consent to or reject the use of their personal data before personalized ads are displayed on Shopee.		OBA2	0.858		
3	Shopee displays a special icon on personalized ads that explain that the ads is based on consumer behavior in a transparent manner.		OBA3	0.902		
4	Shopee displays a special label on personalized ads personalization that explains that the advertisement is is based on consumer behavior in a transparent manner.		OBA4	0.891		
5	Shopee displays a special slogan on personalized ads personalization that explains that the advertisement is is based on consumer behavior in a transparent manner.		OBA5	0.911		
6	Personalized ads on Shopee provide recommendations purchases that suit my needs.	Perceived personalization	PP1	0.888	0.939	0.794
7	Personalized ads on Shopee allow me to order products tailored to my preferences.		PP2	0.875		
8	Personalized ads on Shopee are tailored to my needs me		PP3	0.896		

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No	Questionnaire Statements	Construct	Indicator	Loading Factor	CR	AVE
9	Personalized ads on Shopee are tailored to my situation.		PP4	0.905		
10	Personalized ads on Shopee help me save time when shopping.	Perceived usefulness	PU1	0.886	0.957	0.840
11	Personalized ads on Shopee support aspects important aspects of my shopping activities.		PU2	0.909		
12	Personalized ads on Shopee help improve my shopping efficiency.		PU3	0.897		
13	Personalized ads on Shopee improve the quality of my shopping experience.		PU4	0.917		
14	I will buy products advertised through personalized ads on Shopee.	Purchase intention	PI1	0.865	0.950	0.813
15	I am interested in purchasing the product promoted through personalized ads on Shopee.		PI2	0.904		
16	The likelihood of me purchasing products promoted through personalized ads on Shopee is quite high.		PI3	0.893		
17	I plan to purchase products offered through personalized ads on Shopee.		PI4	0.902		

After conducting the SEM test, the next step is to test validity and reliability. Validity refers to the extent to which the measurement can define the intended concept, while reliability focuses on the consistency of the measurement. Based on Table 3, it can be seen that all research indicators have factor loading values greater than 0.40. This indicates that each variable indicator accurately represents the construct intended in the study. For reliability testing, the *variance extracted* (VE) value for each variable must be greater than 0.50, while the *construct reliability* (CR) value for each indicator must be greater than 0.70. The analysis results show that all VE scores for the research variables exceed 0.50, and the CR values for each variable are also greater than 0.70.

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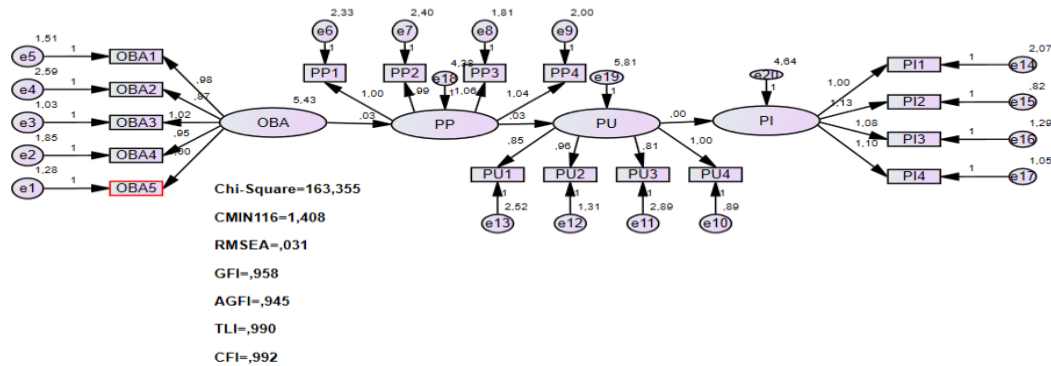


Figure 2 Structural Equation Modeling

Table 3 Goodness of Fit (GOF)

Goodness of Fit	Analysis Results	Cut-off Value	Model Evaluation
Chi-Square	163.355	Expected to be small	Marginal Fit
CMIN/DF	1.408	< 2,000	Fit
AGFI	0.945	> 0.90	Fit
GFI	0.958	> 0.90	Fit
TLI	0.990	> 0.95	Fit
CFI	0.992	> 0.95	Fit
RMSEA	0.031	< 0.80	Fit

The model validity test in this study was conducted by assessing a number of goodness of fit indices as shown in Table 2. A low chi-square value indicates that the SEM model has a good level of conformity with the data. In addition, the CMIN/DF ratio also meets the acceptance limit, which is less than 2.000, indicating that the model is adequate. The AGFI and GFI indices are above 0.90, indicating that the model has a good fit. Furthermore, TLI and CFI values exceeding 0.95 reinforce the evidence that the model is consistent with empirical data. The RMSEA value, which is in the range of ≤ 0.08 , indicates that the model has a good level of feasibility in accordance with its degree of freedom. Based on the overall test results, it can be concluded that this research model has met the *goodness of fit* criteria and is feasible for further analysis.

Table 4 Hypothesis Testing

Influencer Relationship	Estimate	C.R.	P
Perceived personalization <--- Online behavior Advertising	0.034	0.712	0.001
Perceived usefulness <--- Perceived personalization	0.032	0.523	0.001
Purchase intention <--- Perceived usefulness	0.002	0.036	0.001

Based on the results of the analysis in Table 4, all relationships between variables in the research model show a p-value < 0.05 , so all hypotheses are accepted as significant. These results indicate that Online Behavioral Advertising (OBA) has a positive effect on

perceived personalization with an estimated value of 0.034, C.R. = 0.712, and $p = 0.000$, which means that the more transparent and relevant the application of OBA is, the higher the perception of personalization felt by consumers towards digital advertising. Furthermore, perceived personalization has a positive effect on perceived usefulness with an estimated value of 0.032, C.R. = 0.523, and $p = 0.000$, indicating that the higher the level of perceived personalization, the greater the consumer's perception of the benefits of advertising in assisting the process of searching for information and making purchasing decisions. In addition, perceived usefulness also has a positive effect on purchase intention with an estimated value of 0.002, C.R. = 0.036, and $p = 0.000$, which shows that when consumers consider personalized advertising to be useful, they have a higher tendency to purchase the products offered. Thus, these results confirm that OBA can indirectly increase consumer purchase intention through the positive influence of perceived personalization and perceived usefulness.

Table 5 Mediating Testing

Parameter	Estimate	Lower	Upper	P
OBA>PP>PU	.001	-,002	.021	.003
PP>PU>PI	.000	-,006	.003	.002

Based on the mediation test results presented in Table 5, it is known that both mediation paths in the research model show a p -value < 0.05 , so it can be concluded that the tested mediation effect is significant. The first path, namely OBA,PP,PU, has an estimated value of 0.001 with a confidence interval (lower = -0.002 ; upper = 0.021) and $p = 0.003$, which shows that perceived personalization significantly mediates the effect of Online Behavioral Advertising on perceived usefulness. This means that the application of behavior-based advertising (OBA) can increase consumers' perception of the usefulness of advertising through an increase in the perception of personalization. The higher the level of personalization perceived, the greater the consumers' perception of the usefulness of digital advertising. The second path, PP,PU,PI, has an estimated value of 0.000 with a confidence interval (lower = -0.006 ; upper = 0.003) and $p = 0.002$, indicating that perceived usefulness also plays a significant mediating role in the relationship between perceived personalization and purchase intention. Thus, it can be concluded that the indirect influence mechanism in this model is proven to be significant, where Online Behavioral Advertising influences consumer purchase intention through the chained role of perceived personalization and perceived usefulness. These results reinforce the assumption that the effectiveness of digital advertising does not only depend on message personalization, but also on the extent to which consumers feel the real benefits of the advertisement.

The results of the study show that all relationships between variables have a positive and significant effect, where Online Behavioral Advertising (OBA) increases perceived personalization, which in turn strengthens perceived usefulness and leads to an increase in consumer purchase intention (Boerman et al., 2017). Consumers who feel that advertisements are tailored to their preferences tend to rate these advertisements as more useful in helping them search for information and make purchasing decisions (Davis, 1989). In addition, perceptions of the usefulness of advertisements have been shown to encourage increased purchase intention because consumers are more trusting and interested in conducting transactions online (Pavlou, 2003). The mediation test results also show that perceived personalization and perceived usefulness play a significant role in bridging the influence of OBA transferancy on purchase intention, which reinforces

the Uses and Gratifications Theory (UGT) framework that consumers will respond positively to advertisements when their informational and functional needs are met (Katz et al., 1973). Thus, the effectiveness of OBA depends not only on the accuracy of consumer targeting, but also on the ability of advertisements to provide added value and relevant experiences for users (An & Ngo, 2025). The integration of PKM, ELM, and TAM strengthens the interpretation of the results. PKM explains how consumers' awareness of persuasive tactics shapes their evaluation of personalization. ELM clarifies why relevant personalized ads trigger deeper cognitive elaboration, reinforcing perceived usefulness. TAM supports the finding that perceived usefulness is a central determinant of purchase intention, making the OBA, usefulness, intention pathway theoretically robust.

4. Conclusion and Recommendations

This study concludes that Online Behavioral Advertising (OBA) transparency has a positive influence on the formation of perceived personalization, which in turn increases perceived usefulness and ultimately leads to an increase in consumer purchase intention. These findings confirm that behavior-based digital advertising strategies can be an effective means of strengthening the emotional and functional relationship between brands and consumers, provided they are implemented with a high degree of transparency and relevance. In addition, the mediating role of perceived personalization and perceived usefulness shows that the influence of OBA on purchase intention is indirect, rather than through consumers' perceptions of the level of personalization and the benefits they perceive from the advertisement.

From a theoretical perspective, this study contributes to the development of Uses and Gratifications Theory by proving that the fulfillment of personalization and usefulness needs are two important factors that shape positive responses to digital advertising. Meanwhile, from a practical perspective, the results of this study imply that digital marketers should focus on increasing transparency in data usage, presenting messages that are relevant to individual needs, and strengthening the functional aspects of advertising that provide real value to users. This study concludes that Online Behavioral Advertising (OBA) positively influences the formation of perceived personalization, which subsequently enhances perceived usefulness and ultimately increases consumer purchase intention. With the integration of the Persuasion Knowledge Model (PKM), the findings further demonstrate that consumers' awareness of persuasive tactics plays an important role in shaping how they interpret personalization efforts in OBA. A higher level of persuasion knowledge allows consumers to more accurately assess the relevance and intentions behind personalized ads, strengthening the cognitive foundation through which personalization influences usefulness.

Findings regarding the mediating role of perceived usefulness support TAM theory, which emphasizes benefits as the primary factor in acceptance (Davis, 1989). Evidence that usefulness is now seen as a combination of functional benefits and a simplified shopping experience enabled by personalization algorithms. The incorporation of the Elaboration Likelihood Model (ELM) also enriches the interpretation of the results, showing that personalized and relevant advertising triggers deeper cognitive processing through the central route. This heightened elaboration helps explain why perceived usefulness becomes a critical mediator consumers who engage more deeply with the content are more likely to evaluate the advertisement

For further research, it is recommended that researchers expand the context of the platform being studied, for example by comparing OBA on various channels such as

TikTok Ads, YouTube, or Meta Ads. This is to obtain a more comprehensive cross-platform picture. Additionally, further studies could consider moderating variables such as privacy levels, consumer trust in platforms, or risk perception to deepen understanding of the psychological factors that influence the effectiveness of behavior-based digital advertising.

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