

PERSONALIZATION FEATURES, PERCEIVED USEFULNESS, AND PRIVACY CONCERN: THEIR EFFECTS ON CONTINUANCE INTENTION IN GARNIER VIRTUAL TRY-ON

Nathania Salsabila Izzati¹, Agus Suroso², Chandra Suparno³, Tiladela Luhita^{4*}

¹⁻⁴Department of Management, Faculty of Economics and Business, Universitas Jenderal Soedirman, Indonesia

*Email corresponding author: tiladela.luhita@unsoed.ac.id

Article Information: Received --- June 25, 2026, Published --- August 10, 2026

Abstract

This quantitative study examines the effects of personalization features and perceived personalization on continuance intention in the use of the Garnier Virtual Try-On feature, with perceived usefulness as a mediating variable and privacy concern as a moderating variable. The study is motivated by the rapid growth of augmented reality (AR) in the beauty industry, which allows consumers to try products virtually while raising concerns about the collection and protection of facial data. Data were collected from 236 users of Garnier Virtual Try-On in Indonesia through purposive sampling and analyzed using covariance-based Structural Equation Modeling (SEM) with AMOS. The results show that personalization features positively affect perceived personalization, which in turn positively affects perceived usefulness; perceived usefulness positively affects continuance intention and mediates the relationship between perceived personalization and continuance intention. However, perceived personalization does not directly affect continuance intention. Privacy concern is found to weaken the positive relationship between personalization features and perceived personalization. These findings highlight that personalization strategies must be paired with perceived usefulness and transparent data protection to sustain long-term use of AR-based beauty services.

Keywords: Personalization Features, Perceived Usefulness, Privacy Concern, Continuance Intention, Virtual Try-On

INTRODUCTION

The development of digital technologies has encouraged many companies to rely on data-driven marketing approaches, among which personalization appears to be the most common. The concept implies providing users with content or suggestions according to their preferences and behavior, which has been proved to strengthen the trust-satisfaction-loyalty mechanism in AI-driven e-commerce and increase continuance intention in service contexts (Cheng et al., 2020; Hassan et al., 2025). In the context of the beauty industry, the use of Virtual Try-On (VTO) is considered an innovative Augmented Reality (AR)-driven approach that allows customers to visualize the desired outcome of certain treatments or beauty products on their own faces via an online camera. This method may be beneficial in terms of providing convenience and boosting confidence and personalization in the buying process (Batool & Mou, 2024). At the same time, VTO may undermine consumer trust due to the potential collection and storage of their bio-identifiable data, thus decreasing continuance intention since buyers will be concerned about the usage of their information. According to industry analysts, AR Virtual Try-On has become an integral part of the digital retail space, as most consumers are willing to embrace such immersive technologies: 60% of customers are open to using AR to shop online (BrandXR, 2025). Moreover, retailers are interested

in the increased engagement and conversion rate, as well as reduced returns and enhanced customer experience (Sensape, 2025). In addition, a survey conducted by Statista in Indonesia also demonstrated that 85% of respondents would like to have more virtual try-on services when shopping online.

Personalization features can be defined as the system's attributes, such as Garnier's Virtual Try-On recommendation tools, which gather users' data to provide them with tailored contents and services. Such features influence the users' perception of personalization, which is their awareness that their needs are understood and addressed by the service (Song et al., 2021). The perception of personalization impacts customers' search time reduction and the degree of service's relevance (Kang & Namkung, 2019). It also affects the continuance intention, which is users' willingness to continue using the service (Carissa et al., 2023). However, the relationship between personalization and continuance intention is not direct, as users rationally assess the degree to which personalization features satisfy their needs. This assessment is determined by perceived usefulness, which is the belief that a particular service or product contributes to the achievement of goals, such as increased performance, efficiency, or quality of decision-making (Aripradono et al., 2025). Perceived usefulness is considered the most prominent predictor of continuance intention among various technology adoption constructs. Finally, as personalization features require gathering users' personal data, such as biometric facial data in the case of VTO, the privacy concern may moderate the relationship between personalization features and perceived personalization (Albashrawi & Motiwalla, 2019; Cloarec, 2020).

Although there is a considerable body of literature that identifies and explains mechanisms driving personalization and technology continuance, the interplay between these two forces in a context that involves face scanning as a mechanism of personalization has received scant research attention. This study aims to contribute to this area by elucidating mechanisms through which personalization elements affect consumer's perception of personalization in order to identify a boundary condition, mediated by privacy concern, and facilitate the development of managerial recommendations for the beauty industry. The first theoretical contribution of this dissertation is to advance research on the personalization-privacy paradox. The second significant contribution is to offer practical guidance to the beauty industry in its effort to balance the promise of personalization and the peril of privacy.

The necessity of this study emerges from the fact that the literature on personalization rarely integrates an element of perceived privacy concern when testing the moderating role of personalization-utility relationship. In other words, the common assumption that higher levels of perceived personalization consistently predict increased continuance intentions has rarely been tested in combination with a mediating resource of perceived usefulness and moderated by a contextual variable, such as personal information privacy concern. Without such understanding, it is difficult for a firm to balance the enhancement of perceived personalization and provision of perceived utility effectively in its efforts to promote continuance, which in the case of beauty service, involves the collection of a consumer's biometrics.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

The study will be based on the Technology Acceptance Model (TAM) by Davis (1989), which considers the usage intention and perceptions of usefulness and ease of use as key predictors of technology adoption. The model was later expanded upon by researchers examining personalization-continuance intentions, who also identified perceived usefulness as the critical factor affecting users' continuance intention after adoption (Hamid et al., 2016; Zhu et al., 2023). Personalization features refer to the functional and technical capabilities (product recommendations, content customization, interface adaptation) a platform employs to adjust to each user's requests, behaviors, and characteristics (Jeličič, 2024). Perceived personalization, in turn, is the extent to which users feel that a certain service understands their personal preferences

while interacting with the service (Carissa et al., 2023). Perceived usefulness is users' "beliefs about the degree to which a system, if adopted, would improve the user's performance or functioning" (Kang & Namkung, 2019, p. 137). Finally, privacy concern is the degree to which users are worried about being exposed by sharing personal information about themselves with an external party (Song et al., 2021). Continuance intention is the general likelihood to continue using a specific service in the future (Carissa et al., 2023).

Another critical body of literature that will be used in the study is the personalization-privacy paradox. Bol et al. (2018) and Cloarec (2020), in their analyses of personalization's effects on customers, note that it simultaneously provides value and poses risks, creating a personalization-privacy paradox. This means that the same personalization features that generate benefits for the user (such as greater choice and more relevant recommendations) generate privacy concerns due to the collection and use of personal data (Bol et al., 2018; Cloarec, 2020)). The feature is particularly pertinent for the AR Virtual Try-On, where it is necessary for the system to capture the image of the user's face or access the camera in order to create a virtual trial. Hence, the critical value of privacy concern as a moderating variable to examine alongside such personalization features and its potential interactions with perceived usefulness in TAM is a crucial addition to the body of technology continuance research literature.

Personalization features are expected to influence users' perceptions of personalization, which, subsequently, impact perceived usefulness and continuance intention. The effect of personalization on the latter two variables is anticipated to be moderated by the degree to which the personalization features require disclosing one's personal data (e.g., facial recognition).

Personalization features are the tools by which the platform can personalize content, recommendations, services, and relations with individual customers based on their data, browsing behavior, and previous activity, which constitute the basis for perceived personalization. Cheng et al. (2020) proved that by using personalization, content becomes more related to the user, thus increasing their perceptions of personalization, while Song et al. (2021) established that personalization features also affect the degree of perceived personalization, which, in turn, increases behavioral intentions to use a mobile e-commerce application. Personalization driven by artificial intelligence enables the system to consider every user individually and respond to their behavior, attitude, expectations, and perceptions (Jeličič, 2024). According to Carissa et al. (2023), personalization features on subscription video platforms significantly impact customers' perceptions of personalization since they make it more likely that a user will receive what they want to see. Kang and Namkung (2019) come to the same conclusion, stating that personalization features enhance perceptions of value and customer appreciation, which strengthen engagement, while Lemmens et al. (2025) note that algorithmic personalization increases perceived relevance and customer value. As a result, users who use personalization features are more inclined to believe that the service recognizes their needs.

H1: Personalization features positively affect perceived personalization.

Perceived personalization is defined as the extent to which users feel that a service understands their preferences and desires. In previous studies, this factor was found to affect continuance intention, i.e., the intention to continue using the service in the future (Carissa et al., 2023; Liu et al., 2021). Indeed, Lee (2021) found that personalization enhanced perceived relevance and satisfaction and increased the likelihood of continued use of IoT or other digital services. Thus, personalization builds customer satisfaction and encourages users to continue using the service, including loyalty apps (Seridaran et al., 2024). Jiang et al. (2022) found that perceived personalization increased users' emotional involvement and satisfaction, affecting their continuance intentions positively and significantly. Based on these findings, it is possible to suggest that perceived personalization will have a positive influence on users' continuance intentions in case of Garnier Virtual Try-On service.

H2: Perceived personalization positively affects continuance intention.

Perceived usefulness reflects users' belief that a particular system will improve their performance, efficiency, or decision quality, and it has consistently been shown to be strongly influenced by personalization, since services become more relevant and efficient when content is customized (Carissa et al., 2023; Kang & Namkung, 2019). Chen et al. (2025) stressed that personalization in the context of FinTech applications increased the perceived usefulness of investment recommendations because it helped meet the personal goals of the investors, which made them convenient and valuable and increased their perceived usefulness. Chandra (2020) found that personalization increased perceived usefulness by reducing effort and uncertainty, whereas Jiang et al. (2022) noted that personalization increased the perceived informativeness, which in turn shaped the usefulness. With this in mind, it is possible to predict that users who find the Garnier Virtual Try-On feature to be personalized are likely to find it more useful.

H3: Perceived personalization positively affects perceived usefulness.

Perceived usefulness is users' belief that a system's implementation can enhance performance, efficiency, and decision-making ability, and its high level increases users' intention to adopt the given system (Aripradono et al., 2025). Zhu et al. (2023) established the influence of perceived usefulness and trust on continuance intention while Aripradono et al. (2025) revealed the impact of perceived usefulness alongside satisfaction on e-learning users' willingness to reuse the software. Similarly, Carissa et al. (2023) and Wang et al. (2022) proved that continuance intention is predicted by perceived usefulness in streaming and mobile health apps' context, whereas Zhu et al. (2023) found perceived usefulness influential for continuance intention in the case of virtual platforms for services. Thus, it is rational to suggest that users finding Virtual Try-On helpful are expected to exhibit higher continuance intention.

H4: Perceived usefulness positively affects continuance intention.

The perceived usefulness of the system acts as a mediating variable between the perception of personalization and the behavioral intention to use, since perceived usefulness reflects how much the system can help the users to perform better (Carissa et al., 2023). Indeed, the more the system personalizes the process and makes it convenient for the user, the more value they get from using it, thus increasing their intention to use it further. The results from Aripradono et al. (2025) and Liu et al. (2021) confirm this fact and imply that perceived usefulness mediates the effects of perceived personalization and satisfaction, which altogether positively influence the continuance intention to use the system. In other words, there is an indirect effect that comes from perceived personalization and has an impact on continuance intention through perceived usefulness.

H5: Perceived usefulness mediates the relationship between perceived personalization and continuance intention.

Privacy concerns are users' apprehensions about how their personal data are treated, and previous studies reveal that such fears have a major influence on personalization adoption (Song et al., 2021). Specifically, consumers' privacy concerns act as a major inhibitor of the positive effect of personalization feature on their usage intention due to the potential adverse consequences associated with these features (Song et al., 2021). Further privacy concerns tend to be triggered when personalization involves the use of any identifying information such as the face scan feature in the Virtual Try-On camera (Albashrawi & Motiwalla, 2019). As a result, the negative effect of privacy concern on personalization has been established by Lee (2021) who discovered that the positive relationship between personalization and users' attitude towards technology is attenuated by privacy concerns. In addition, Zhu et al. (2023) identify a negative moderation effect of privacy anxiety on trust and continuance intention in telemedicine contexts. Thus, since Garnier Virtual Try-On requires the collection of facial images, privacy concern is hypothesized to reduce the positive effect of personalization features on perceived personalization level.

H6: Privacy concern moderates the relationship between personalization features and perceived personalization, such that the relationship is weaker when privacy concerns are high.

As shown by the hypotheses, the research model proposed in this paper examines the mediation of perceived personalization and perceived usefulness of the features in continuance intention from personalization features as an independent variable. Privacy concern is further incorporated as a moderator of the influence of personalization features on perceived personalization. As such, this model explains the mechanisms that underlie the effect of personalization features on continuance intention while addressing the concern that personalization may not lead to improved performance due to privacy apprehensions. Specifically, it is hypothesized that such features influence continuance intention directly and indirectly through perceived personalization and perceived usefulness with privacy concern lowering the effect of personalization features on perceived personalization. As a result, this model allows for further exploration of the conditions under which personalization features exert a weak or strong influence on users' continuance intention. It also highlights the need for examining users' perceptions of the usefulness of the features to understand their influence on sustained use.

RESEARCH METHODS

This study employs a quantitative survey method to test the hypothesized relationships among personalization features, perceived personalization, perceived usefulness, privacy concern, and continuance intention of Garnier Virtual Try-On users. Due to the complexity of the theoretical model that includes latent variables, mediation, and moderation, the covariance-based Structural Equation Modeling (CB-SEM) is adopted for simultaneous estimation of measurement and structural models (Hair et al., 2019). In particular, AMOS software was used for data analysis. The population of this study was consumers who have ever used virtual try-on features of Garnier. The convenience sampling method was applied by distributing a questionnaire to potential respondents through Google Forms links on social media. The Likert-scale response format included five options ranging from Strongly Disagree to Strongly Agree. The inclusion criteria were as follows: had ever used Garnier Virtual Try-On, had ever faced the camera to upload or take a photo for the application's usage, was 17 years old or older, and was based in Indonesia. Ultimately, 236 consumers met the criteria and were included in the study, which is sufficient for SEM analysis since the sample size exceeded five times the number of indicators (Hair et al., 2019). Prior to structural model evaluation, the measurement model was tested for validity and reliability. In addition, absolute, incremental, and parsimonious model fit indices were calculated to assess how well the proposed model captured the empirical data. Next, the statistical significance of path coefficients was evaluated using the Critical Ratio (C.R.) > 1.96 and p-value < 0.05 criteria. Moreover, the mediation effect was estimated using the Sobel test, whereas the moderation was tested using the interaction term regression analysis.

The items of the questionnaire were developed based on the personalization literature, technology acceptance model, and privacy concerns. Each construct was measured by multiple items that were previously employed in similar studies and were modified to fit this research design (Hair et al., 2019). In particular, construct validity and reliability were evaluated through confirmatory factor analysis by examining item factor loadings, average variance extracted, and composite reliability (Hair et al., 2019).

RESULTS AND DISCUSSION

The final sample size was composed of 236 respondents who have used Garnier Virtual Try-On feature. The sample size was skewed towards female respondents (69.1%) as opposed to male respondents (30.9%) and followed the trend of the core user base of beauty products of Garnier.

Prior to assessing the hypotheses, the measures and structure of the model were evaluated. Specifically, goodness of fit indices of the model are demonstrated in Table 1 below. Indeed, most fit indices fell within the recommended thresholds with CMIN/DF equal to 2.147, RMSEA equal to 0.070, TLI equal to 0.948 and CFI equal to 0.955, which suggests that a reasonable fit was achieved

with structural equation modeling. On the other hand, Chi-Square and the Probability, as well as GFI and AGFI, fell below the best fit threshold, albeit for large sample sizes it is normal to observe a marginal range.

Furthermore, respondents who participated in the survey were spread across different age categories, which encompass the target audience of social media and e-commerce in Indonesia, where both users and products of beauty niche, including Garnier, primarily reside. Thus, the selection criteria met the requirements of the study, which aimed to investigate user experience of Virtual Try-On camera and facial image features. In particular, only respondents who used any of these features were targeted, thereby, ensuring the relevance of the data collection procedure.

Table 1. Goodness of Fit Evaluation Results

Goodness of Fit Index	Cut-off Value	Result	Evaluation
Chi-Square	Small	354.187	Marginal
Probability	≥ 0.05	0.000	Marginal
CMIN/DF	≤ 3.00	2.147	Fit
RMSEA	≤ 0.08	0.070	Fit
GFI	≥ 0.90	0.875	Fit
AGFI	≥ 0.90	0.841	Marginal
TLI	≥ 0.90	0.948	Fit
CFI	≥ 0.90	0.955	Fit

Source: AMOS Output (2026)

The results of the structural model are presented in Table 2. As can be seen, personalization features positively and significantly predicted perceived personalization (estimate = 0.858, C.R. = 14.181, $p < 0.001$), thus, supporting H1. However, the relationship between perceived personalization and continuance intention was found to be non-significant (estimate = 0.084, C.R. = 0.458, $p = 0.647$), which means that H2 was not supported. Next, perceived personalization significantly and positively predicted perceived usefulness (estimate = 0.905, C.R. = 14.407, $p < 0.001$), supporting H3. In turn, perceived usefulness also positively and significantly predicted continuance intention (estimate = 0.914, C.R. = 4.634, $p < 0.001$), thus, supporting H4. The results of the Sobel test revealed that perceived usefulness significantly mediated the relationship between perceived personalization and continuance intention (Sobel statistic = 4.415, $p = 0.00001$), which means that H5 was supported. Finally, the results of moderated regression analysis revealed that the interaction between personalization features and privacy concern significantly and negatively predicted perceived personalization ($B = -0.254$, $t = -2.274$, $p = 0.024$), supporting H6.

Table 2. Hypothesis Testing Results

Hypothesis	Relationship	Estimate	C.R.	P-value	Result
H1	Personalization Features → Perceived Personalization	0.858	14.181	***	Supported
H2	Perceived Personalization → Continuance Intention	0.084	0.458	0.647	Not Supported
H3	Perceived Personalization → Perceived Usefulness	0.905	14.407	***	Supported
H4	Perceived Usefulness → Continuance Intention	0.914	4.634	***	Supported

Source: AMOS Output (2026)

Discussion

The effect of personalization features on perceived personalization (H1). The results demonstrate that personalization features positively and significantly affect perceived personalization (estimate = 0.858, C.R. = 14.181, $p < 0.001$). This implies that the presence of personalization features in the system, such as Garnier's Virtual Try-On recommendation functions, increases the extent to which users perceive the service as personalized. In other words, when receiving personalized recommendations, content, or system functions, users are more likely to believe that the system is designed specifically for them. From a theoretical perspective, this result aligns with Song et al. (2021) and Cheng et al. (2020), who report that personalization features facilitate the perception of personalization by making the recommended content and services more relevant to the individual.

The effect of perceived personalization on continuance intention (H2). The results reveal that perceived personalization does not significantly affect continuance intention (estimate = 0.084, C.R. = 0.458, $p = 0.647$), thus rejecting H2. This suggests that users' perception of the service as personalized is insufficient to encourage sustained engagement with the system. Despite the perception of personalization, users are unlikely to continue using Garnier Virtual Try-On because they recognize this personalization as limited and do not consider it as a critical factor in their decision-making. This finding contradicts the conclusions of Carissa et al. (2023) and Liu et al. (2021), who argue that perceived personalization positively influences continuance intention. Instead, the results support the position of Aripadono et al. (2025) that perceived personalization only plays an enhancing role for perceived usefulness, which in turn drives continuance intention.

The effect of perceived personalization on perceived usefulness (H3). The results indicate that perceived personalization positively and significantly affects perceived usefulness (estimate = 0.905, C.R. = 14.407, $p < 0.001$), thus supporting H3. This implies that users are more likely to find the service useful when they perceive it as personalized. From a practical perspective, this result suggests that personalization features should be used in Garnier Virtual Try-On to increase the perceived usefulness of the system. By providing more relevant information, services, and recommendations, the system can help users complete their tasks (e.g., choosing the desired hair color or skincare products) faster and easier, thus increasing their usefulness. This result is consistent with the findings of Chen et al. (2025) and Jiang et al. (2022), who report that personalized services raise perceived informativeness and reduce search costs.

The effect of perceived usefulness on continuance intention (H4). The results demonstrate that perceived usefulness significantly and positively affects continuance intention (estimate = 0.914, C.R. = 4.634, $p < 0.001$), thus supporting H4. This suggests that users are more likely to continue using Garnier Virtual Try-On when they find it useful, i.e., when it helps them make the right decisions and reduce uncertainties about the outcomes of their choices (e.g., how a specific hair color will look). In other words, perceived usefulness plays a pivotal role in the process of continuance intention formation by determining whether the service's benefits outweigh its costs for the user. This finding is consistent with Zhu et al. (2023) and Aripadono et al. (2025), who identify perceived usefulness as a critical predictor of continuance intention. By confirming the direct effect of perceived usefulness on continuance intention, the results also support the TAM theory (Davis, 1989) by demonstrating that perceived usefulness is indeed a proximal determinant of continued technology use.

The mediating role of perceived usefulness (H5). The results of the Sobel test indicate that perceived usefulness significantly mediates the relationship between perceived personalization and continuance intention (Sobel statistic = 4.415, $p = 0.00001$), thus supporting H5. Combined with the insignificant direct effect of perceived personalization on continuance intention (H2), this result suggests that perceived personalization affects continuance intention via the perception of the service's usefulness. In other words, users do not continue using Garnier Virtual Try-On because they find it personalized; instead, they continue using it because they find it useful, with

personalization being a key driver of this perception. This finding builds upon the results of Aripnadono et al. (2025) and Liu et al. (2021), who also report that perceived usefulness mediates the effect of personalization on continuance intention. By revealing the intervening role of perceived usefulness, the results explain why H2 was rejected and why H3 and H4 were supported, demonstrating that perceived personalization affects continuance intention indirectly by strengthening perceived usefulness.

The moderating role of privacy concern (H6). The results of the moderated regression analysis demonstrate that the interaction between personalization features and privacy concern significantly and negatively predicts perceived personalization ($B = -0.254$, $t = -2.274$, $p = 0.024$), thus supporting H6. This implies that the positive effect of personalization features on perceived personalization is undermined by users' privacy concerns, with privacy concern acting as a moderating variable in this relationship. In other words, although the use of personalization features increases users' perceptions of personalization, this effect is less pronounced among privacy-conscious users, who are likely to believe that their personal data (e.g., images of their face, which are captured by the Virtual Try-On camera) are misused by the system to keep them engaged. This result is consistent with the findings of Albashrawi and Motiwalla (2019) and Kim and Han (2025), who report that privacy concern often leads to the personalization backlash effect in data-intensive digital services. By confirming the moderating role of privacy concern in the personalization-utility relationship, the results also support the privacy paradox hypothesis (Cloarec, 2020), which suggests that users' privacy concerns impede their willingness to use data-intensive technologies.

Overall, the results jointly indicate that personalization features affect users' continuance intentions via a three-step chain of effects. First, the use of personalization features enhances perceived personalization (H1). Second, this perceived personalization, in turn, increases perceived usefulness (H3). Third, the heightened perception of usefulness drives continuance intentions both directly (H4) and indirectly, via the mediating role of perceived personalization (H5). Crucially, the direct effect of perceived personalization on continuance intentions is insignificant (H2). Finally, this entire chain of effects is moderated by users' privacy concerns, which weaken the positive effect of personalization features on perceived personalization (H6). These results suggest that personalization features, when used in AR-based beauty services, are only beneficial for continuance when they increase perceived usefulness while also addressing users' privacy concerns.

CONCLUSION

This study demonstrates that personalization features positively affect perceived personalization, which, in turn, positively affects perceived usefulness; perceived usefulness positively affects continuance intention and fully mediates the relationship between perceived personalization and continuance intention, whereas perceived personalization did not have a significant direct effect on continuance intention. The influence of personalization features on perceived personalization was negatively moderated by privacy concern. Managerially, this study suggests that, while providing Virtual Try-On personalization, beauty brands such as Garnier should strive to offer functional value, not just customization, and enhance trust in the fairness of personalization by providing transparency and control over personal information to achieve continuance. Theoretically, this study contributes to the literature on TAM by identifying perceived usefulness as the intervening variable between perceived personalization and continuance intention and by providing empirical evidence on privacy concern as a boundary condition in personalization-based augmented reality services. This study's limitation is its reliance on self-reported data collected through a convenience sample and a cross-sectional design. Future research is needed to investigate the role of constructs such as trust, satisfaction, and service quality and to identify the long-term effects using a longitudinal design.

These findings have implications beyond beauty brands and Garnier in particular. Any company that uses augmented reality technology to provide a virtual-try-on experience for their clients should invest effort in providing functional value to the clients via accurate personalization rather than focusing on its customization and building trust by ensuring privacy protection regarding facial information since the ability to recognize a customer's face might become a significant concern for some customers, thereby reducing their intention to continue using the technology.

BIBLIOGRAPHY

- Albashrawi, M., & Motiwalla, L. (2019). Privacy and personalization in continued usage intention of mobile banking: An integrative perspective. *Information Systems Frontiers*, 21(5), 1031–1043. <https://doi.org/10.1007/s10796-017-9814-7>
- Aripradono, H. W., Tjahyadi, S., & Kennedy, W. (2025). Student satisfaction and continuance intention of e-learning system: University student perspective. *Jurnal Teknologi Dan Open Source*, 8(1), 16–26. <https://doi.org/10.36378/jtos.v8i1.3954>
- Batool, R., & Mou, J. (2024). A systematic literature review and analysis of try-on technology: Virtual fitting rooms. *Data and Information Management*, 8(2). <https://doi.org/10.1016/j.dim.2023.100060>
- Bol, N., Dienlin, T., Kruike-meier, S., Sax, M., Boerman, S. C., Strycharz, J., Helberger, N., & de Vreese, C. H. (2018). Understanding the effects of personalization as a privacy calculus: Analyzing self-disclosure across health, news, and commerce contexts. *Journal of Computer-Mediated Communication*, 23(6), 370–388. <https://doi.org/10.1093/jcmc/zmy020>
- BrandXR. (2025). Augmented reality in retail and e-commerce research report. <https://www.brandxr.io/2025-augmented-reality-in-retail-e-commerce-research-report>
- Carissa, N. E., Erlangga, M., Sonesha Evik, C., & Handayani, P. W. (2023). The influence of perceived usefulness, satisfaction, and personalization on subscription video on demand continuance intentions. *CommIT Journal*, 17(2).
- Cheng, Y., Sharma, S., Sharma, P., & Kulathunga, K. M. M. C. B. (2020). Role of personalization in continuous use intention of mobile news apps in India: Extending the UTAUT2 model. *Information (Switzerland)*, 11(1). <https://doi.org/10.3390/info11010033>
- Cloarec, J. (2020). The personalization–privacy paradox in the attention economy. *Technological Forecasting and Social Change*, 161. <https://doi.org/10.1016/j.techfore.2020.120299>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340.
- Hair, J. F., Babin, B. J., Anderson, R. E., & Black, W. C. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.
- Hamid, A. A., Razak, F. Z. A., Bakar, A. A., & Abdullah, W. S. W. (2016). The effects of perceived usefulness and perceived ease of use on continuance intention to use e-government. *Procedia Economics and Finance*, 35, 644–649. [https://doi.org/10.1016/s2212-5671\(16\)00079-4](https://doi.org/10.1016/s2212-5671(16)00079-4)

- Hassan, N., Abdelraouf, M., & El-Shihy, D. (2025). The moderating role of personalized recommendations in the trust–satisfaction–loyalty relationship: An empirical study of AI-driven e-commerce. *Future Business Journal*, 11(1). <https://doi.org/10.1186/s43093-025-00476-z>
- Jeličić, S. Č. K. N. M. M. (2024). Impact of personalization on online shopping intent: The mediating role of perceived ad intrusiveness. *Economic Review*, 22(2), 91–102. <https://doi.org/10.51558/2303-680x.2024.22.2.91>
- Kang, J. W., & Namkung, Y. (2019). The role of personalization on continuance intention in food service mobile apps: A privacy calculus perspective. *International Journal of Contemporary Hospitality Management*, 31(2), 734–752. <https://doi.org/10.1108/IJCHM-12-2017-0783>
- Kim, H., & Han, S. (2025). Triggering the personalization backfire effect: The moderating role of situational privacy concern. *Behavioral Sciences*, 15(10), 1323. <https://doi.org/10.3390/bs15101323>
- Sensape. (2025). Virtual try-on with augmented reality. <https://www.sensape.com/post/virtual-try-on-with-augmented-reality>
- Song, M., Xing, X., Duan, Y., Cohen, J., & Mou, J. (2021). Will artificial intelligence replace human customer service? The impact of communication quality and privacy risks on adoption intention. *Journal of Retailing and Consumer Services*, 66. <https://doi.org/10.1016/j.jretconser.2021.102900>
- Zhu, Y., Xu, F., Yang, S., & Xu, Y. (2023). Perceived usefulness and trust as determinants of continuance intention in digital service platforms. *Journal of Retailing and Consumer Services*, 70.