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EMPIRICAL INVESTIGATION OF AI-DRIVEN PERSONALISATION AND ITS IMPACT ON CONSUMER LOYALTY INTENTIONS AMONG MARKETING STUDENTS AT FEDERAL POLYTECHNIC, EDE

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Abstract

Artificial intelligence (AI)–driven personalisation increasingly underpinned social-commerce interactions, yet evidence from African polytechnic student-entrepreneurs remained scarce. This study examined how AI personalisation, operationalised as chatbot interaction quality (CIQ) on WhatsApp and recommender system quality (RSQ) on Instagram and TikTok, shaped loyalty intentions among students who actively traded via these platforms at Federal Polytechnic, Ede (FPE). A quantitative, cross-sectional design was implemented. Structured questionnaires captured CIQ, RSQ, perceived value, trust, and loyalty intentions on 5-point Likert scales. Data from 412 valid respondents were analysed using covariance-based structural equation modelling (CB-SEM). The measurement model demonstrated strong reliability and validity (α and CR > .70; AVE > .50; HTMT < .85). The structural model explained $R^2 = .441$ of perceived value, $R^2 = .418$ of trust, and $R^2 = .592$ of loyalty intentions. RSQ exerted stronger effects on both mediators than CIQ, while trust emerged as the strongest direct antecedent of loyalty ($\beta = .481$, $p < .001$) relative to perceived value ($\beta = .317$, $p < .001$). Bootstrapped indirect effects confirmed dual mediation through perceived value and trust. The study concluded that, for FPE student-entrepreneurs, AI personalisation functioned primarily as a trust-building engine, with value augmentation as a secondary pathway to loyalty. The findings offered actionable guidance for resource-constrained student businesses to prioritise transparent, reliable recommender and chatbot features to secure loyalty.

Keywords: AI-Driven, Student Entrepreneurship, Chatbots, Recommender Systems, Consumer Loyalty.

1. Introduction

Social commerce ecosystems on WhatsApp, Instagram, and TikTok have become fertile ground for student entrepreneurship in Nigeria, enabling micro-ventures to promote, engage, transact, and fulfil through conversational threads and personalised feeds. Globally, AI-driven personalisation recommendation algorithms, dialogue agents, and

predictive targeting have reshaped customer journeys, boosting relevance, reducing search costs, and lifting retention (Davenport *et al.,* 2020; Teepapal*,* 2025). Previous literatures suggested that AI-enabled personalisation influenced trust, perceived usefulness/value, and engagement, with downstream impacts on loyalty (Hardcastle & Kavanagh, 2025; Hassan, 2025; Khuong & Nguyen, 2025). In parallel, emerging literature on trust in AI chatbots reported that responsiveness, reliability, transparency, and explainability were salient for cultivating warranted trust (Ng *et al.,* 2025; Rosenbacke *et al.,* 2024).

However, the transferability of these results to student-led social commerce in Nigeria was not guaranteed. Nigerian SMEs and micro-businesses often preferred WhatsApp-based trading because of lower costs, infrastructural constraints, and perceived trust advantages versus formal websites, and tertiary students mirrored these patterns while juggling academic and entrepreneurial roles (Elom *et al.,* 2025). The interplay of youthful demographics, peer networks, and mobile-first behaviours created a distinct socio-technical context in which AI features might support loyalty through mechanisms that emphasised risk reduction and assurance signals. Before this study, there was no rigorous CB-SEM examination of how chatbot quality and recommender quality affected perceived value, trust, and loyalty intentions in a Nigerian polytechnic student population that actively used WhatsApp, Instagram, and TikTok to conduct business.

Drawing on the Technology Acceptance Model (TAM) logic, which framed perceived usefulness as a root of perceived value, and the Relationship Marketing Theory, which positioned trust as the cornerstone of enduring loyalty, we developed and tested a dual-mediation model. We posited that CIQ and RSQ did not translate directly into loyalty but rather operated through perceived value and trust. This design answered calls in the AI personalisation literature to trace psychological mechanisms not merely direct effects and to situate analyses in understudied markets and youth-led social commerce.

1.1 Research Objectives

1. To examine the influence of Chatbot Interaction Quality (CIQ) and Recommender System Quality (RSQ) on students' perceived value and trust during social-commerce interactions.
2. To determine the direct effects of perceived value and trust on customer loyalty intentions among student entrepreneurs using WhatsApp, Instagram, and TikTok for business engagements.
3. To evaluate the mediating roles of perceived value and trust in the relationship between AI-driven personalisation features (CIQ and RSQ) and customer loyalty intentions.

1.2 Research Questions

1. How does Chatbot Interaction Quality (CIQ) influence trust and perceived value among social commerce users?

2. How does Recommender System Quality (RSQ) affect trust and perceived value?
3. What is the relationship between trust and customer loyalty intentions in AI-mediated social commerce?
4. Does perceived value mediate the relationship between CIQ, RSQ, and loyalty intentions?
5. How do trust and perceived value jointly mediate the effects of CIQ and RSQ on customer loyalty?

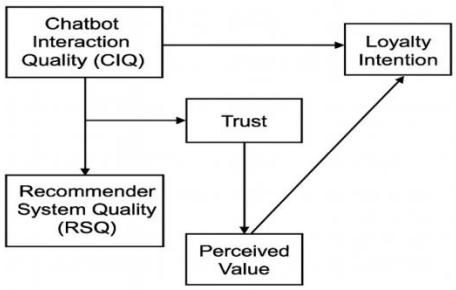
1.3 Hypotheses

- H1a: Chatbot Interaction Quality (CIQ) positively influences perceived value.
- H1b: Chatbot Interaction Quality (CIQ) positively influences trust.
- H2a: Recommender System Quality (RSQ) positively influences perceived value.
- H2b: Recommender System Quality (RSQ) positively influences trust.
- H3: Perceived value positively influences loyalty intention.
- H4: Trust positively influences loyalty intention.

2. Literature Review

2.1 Conceptual Framework

The conceptual framework below illustrates the hypothesised relationships among the study variables. Chatbot Interaction Quality (CIQ) and Recommender System Quality (RSQ) serve as independent variables; Trust and Perceived Value operate as mediating variables; and Customer Loyalty Intention is the dependent variable.



The diagram shows that CIQ and RSQ influence loyalty indirectly through trust and perceived value, implying a dual mediation model.

2.2 Conceptual Review

The literature on artificial intelligence (AI)-driven personalisation in social commerce has expanded rapidly in recent years, reflecting growing attention to the transformative effects of automation on customer experience, trust, and loyalty. In this study, the conceptual structure connects Chatbot Interaction Quality (CIQ) and Recommender System Quality (RSQ) as independent variables; Trust and Perceived Value as mediating variables; and Customer Loyalty Intention as the dependent variable. These constructs collectively explain how AI-enabled personalisation mechanisms affect behavioural outcomes in online and social commerce environments.

Chatbot Interaction Quality (CIQ) refers to the degree to which automated conversational agents provide accurate, timely, empathetic, and context-aware responses that simulate human interaction. High CIQ creates a perception of competence and reliability, reducing user frustration and uncertainty during transactions (Chen & Kuo, 2025). In contrast, poorly performing chatbots generate confusion, communication breakdown, and loss of confidence, ultimately increasing switching intentions (Ng et al., 2025). CIQ thus plays a crucial role in sustaining digital service quality and shaping user experience in mobile-first markets where social media channels such as WhatsApp, Instagram, and Facebook facilitate informal transactions.

Recommender System Quality (RSQ) represents the extent to which algorithmic systems deliver relevant, diverse, and transparent product suggestions. An effective recommender system balances diversity and accuracy, ensuring users are neither overwhelmed by irrelevant options nor limited to narrow product categories (Teepapal, 2025; Jlassi et al., 2025). RSQ demonstrates a platform's ability to understand individual preferences, thereby improving discovery, engagement, and the perception of a brand's technological sophistication. In social commerce, high RSQ signals a retailer's competence, promoting user satisfaction and repeat purchase behaviour (Rosenbacke et al., 2024).

Perceived Value, the first mediating variable, reflects the consumer's overall assessment of a product's or service's usefulness based on the balance between what is received and what is given (Hardcastle & Kavanagh, 2025). In AI-mediated interactions, perceived value is strengthened when consumers experience meaningful personalisation, smooth navigation, and reduced information overload. A chatbot that resolves complaints efficiently and a recommender that simplifies decision-making both enhance perceived value by saving time and effort (Hassan, 2025).

Trust, the second mediating variable, captures the user's willingness to depend on a digital system or vendor under conditions of uncertainty (Khuong & Nguyen, 2025). Trust acts as the emotional glue that binds consumers to digital platforms, especially when risk or ambiguity exists, as in informal WhatsApp commerce. Reliable chatbots and transparent algorithms cultivate trust by demonstrating consistency, fairness, and accuracy. Explainable recommendations that justify system choices ("because you

liked…") reinforce confidence in the underlying AI mechanisms (Jiang, 2025; Rosenbacke et al., 2024).

The Dependent Variable, Customer Loyalty Intention, reflects the consumer's likelihood to repurchase, advocate, and maintain long-term engagement with a brand or seller. Loyalty intention arises when users perceive that a platform continuously delivers value, protects their interests, and meets their evolving expectations (Hassan, 2025). In social commerce, loyalty manifests through repeated patronage, positive word-of-mouth, and sustained social engagement.

2.3 Theoretical Review

2.3.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first proposed by Davis (1986) and later refined by Venkatesh & Davis (2000) to explain user acceptance of technology. The model posits that two major beliefs Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) determine an individual's intention to adopt a technology. Perceived usefulness refers to the extent to which users believe a technology enhances their task performance, while perceived ease of use refers to the belief that using the technology requires minimal effort.

In the context of this study, CIQ aligns with Perceived Ease of Use, as seamless and intuitive chatbot interactions reduce user effort, while RSQ aligns with Perceived Usefulness, as personalised and relevant recommendations improve efficiency and satisfaction. Moreover, extensions of TAM have introduced Trust and Perceived Value as crucial mediating variables that explain how system quality perceptions translate into behavioural loyalty (Musa et al., 2024; Lee & Cho, 2025). Thus, the present research applies TAM to illustrate how AI-enabled features influence user behaviour through perceived cognitive and affective mechanisms.

2.3.2 Relationship Marketing Theory

The Relationship Marketing Theory proposed by Morgan and Hunt (1994) emphasises trust and commitment as central drivers of long-term customer relationships. In AI-mediated commerce, chatbots and recommender systems act as relationship agents that facilitate continuous engagement and maintain transparency between sellers and buyers. When users trust automated systems, they are more likely to develop affective commitment and brand loyalty. Therefore, the integration of Relationship Marketing Theory with TAM enriches the conceptual foundation by connecting technological perceptions to emotional and relational outcomes.

2.4 Empirical Review

Several studies have empirically examined AI-driven personalisation and its impact on customer behaviour. Teepapal (2025) found that recommender systems with high accuracy and diversity foster user engagement and repeat purchases. Chen & Kuo (2025) revealed that empathy and responsiveness in chatbot interactions improved satisfaction

and service quality perception, which directly enhanced loyalty intentions. Similarly, Hassan (2025) demonstrated that personalisation features indirectly promoted loyalty by increasing trust and perceived value.
Khuong and Nguyen (2025) reported that transparent AI recommendations reduce perceived risk and strengthen trust, while Rosenbacke et al. (2024) discovered that explainable recommendations recover user confidence after system errors. Ng et al. (2025) confirmed that WhatsApp chatbots handling inquiries, delivery updates, and product clarifications reduce perceived risk and improve customer satisfaction. Despite these findings, empirical studies combining chatbot and recommender system quality within the same model remain rare, especially in the context of social commerce in emerging economies. The current study therefore contributes by empirically validating these relationships within the Nigerian student market, providing new insights into the mediating effects of trust and perceived value.

2.5 Conceptual Relationships and Identified Gaps

Empirical evidence consistently supports the relationships among these constructs. Chatbot interaction quality (CIQ) and recommender system quality (RSQ) significantly influence both trust and perceived value (Teepapal, 2025). These mediating variables, in turn, predict customer loyalty intentions. However, a number of conceptual gaps remain unaddressed.
First, most prior studies examined either chatbot quality or recommender system quality independently, neglecting the combined effects of both variables within a single explanatory framework. Second, there is limited investigation into how trust and perceived value simultaneously mediate these relationships in social commerce environments, particularly in developing economies where informal communication channels dominate. Third, while explainability and transparency in AI have been explored in Western contexts, there is a paucity of research focusing on their role in strengthening consumer trust and loyalty among young, digitally savvy users such as students.

This study fills these gaps by integrating CIQ and RSQ in a unified model, assessing their direct and indirect impacts on loyalty through trust and perceived value, and grounding the analysis in established behavioural theories.

3. Methodology

3.1 Research Design

The study adopted a quantitative, cross-sectional survey design suited to examining relationships among latent constructs at a single time point. The context was Federal Polytechnic, Ede (FPE), where numerous students operated micro-businesses in fashion, food, gadgets/accessories, and digital services. These student-entrepreneurs relied extensively on WhatsApp for conversational selling and order fulfilment, and on Instagram/TikTok for short-form product discovery enabled by recommendation algorithms.

3.2 Population, Sampling, and Procedure

The target population comprised FPE students (≥ 18 years) who had, within the preceding three months, used WhatsApp, Instagram, or TikTok for their own business transactions including answering customer queries through chatbots/auto-replies, promoting inventory through personalised feeds, or fulfilling orders via social messaging. We employed purposive and snowball techniques on campus: trained research assistants stationed at high-traffic locations (faculties, library, student union complex) screened eligibility, obtained consent, and administered a Google-Forms survey on tablets or via QR codes shared in student-business WhatsApp groups. This approach facilitated access to a distributed yet identifiable population of student-vendors embedded in platform-based commerce. Based on departmental estimates indicating approximately 1,200 active student-entrepreneurs, the Yamane's formula was used to calculate required sample size of 300 participants. To account for possible non-responses or incomplete questionnaires, 330 copies of the questionnaire were distributed. However, through an extended data collection period and strong engagement from student associations, a total of 412 valid responses were obtained and used for statistical analysis.

3.3 Measures

We measured CIQ, RSQ, perceived value, trust, and loyalty intentions were measured using five-point Likert-type scales ranging from 1 = Strongly Disagree to 5 = Strongly Agree. This scaling approach allowed respondents to express the intensity of their perceptions regarding AI-driven personalisation features and their behavioural intentions. CIQ items captured responsiveness and accuracy of WhatsApp/Instagram chatbots; RSQ items captured relevance and timeliness of Instagram/TikTok suggestions; perceived value items assessed utility and convenience; trust items tapped reliability and integrity signals; and loyalty intentions items gauged repeat purchase and recommendation propensity. Demographics included age, gender, programme, and trading category. Instruments were adapted from contemporary AI personalisation and service quality research and refined via expert review and pilot testing for clarity.

3.4 Ethics

The first page of the form presented study information, voluntary participation, withdrawal rights, and confidentiality assurances. We collected no personally identifiable data and stored responses securely, reporting only aggregates.

3.5 Data Analysis

We screened data for completeness and normality. We then estimated a CB-SEM model (AMOS) following best-practice steps: measurement model evaluation (reliability, convergent and discriminant validity) and structural model estimation (path significance, explanatory power, and mediation via bootstrapping). We reported Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and assessed discriminant validity via HTMT (threshold .85), in line with current recommendations (Henseler,

Ringle, and Sarstedt, 2015). We tested indirect effects with 5,000 bootstrap samples and bias-corrected 95% CIs.

4. Results

4.1 Demographic Profile of Respondents

A total of 412 student-entrepreneurs at Federal Polytechnic, Ede, provided valid responses. The gender distribution was nearly even, with 48.1% male (n = 198) and 51.9% female (n = 214). The majority (68.2%) fell between ages 18–35, reflecting the youth-driven entrepreneurial ecosystem. Social media use was intensive, with 72.1% reporting multiple daily interactions. WhatsApp dominated as the most-used business platform (59.5%), followed by Instagram (30.3%) and TikTok (10.2%).

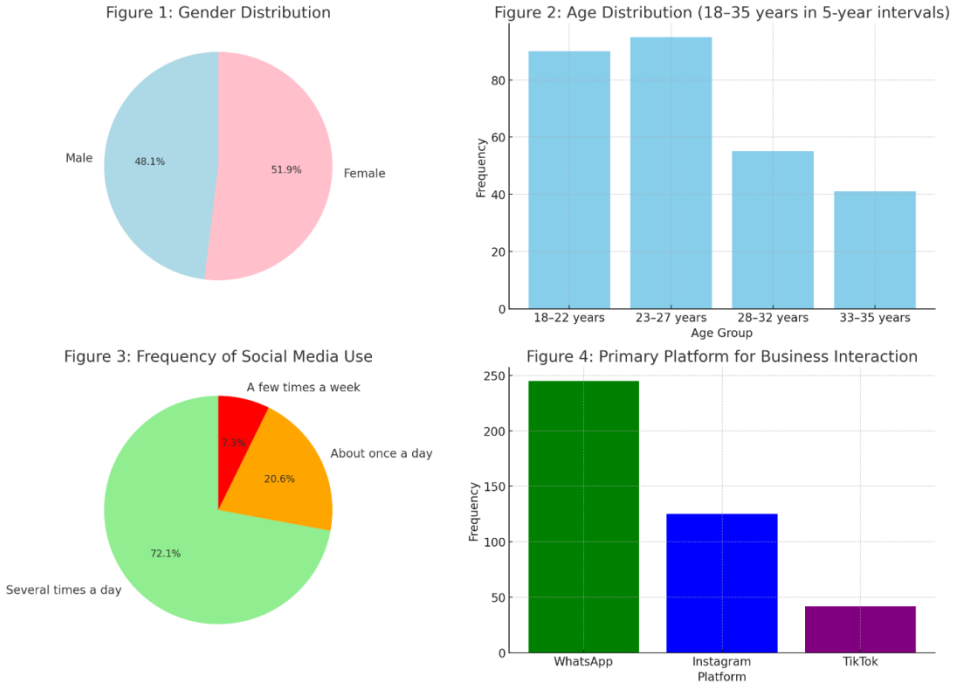


Figure 1-4: Demographic Characteristics of Student Entrepreneurs (Gender, Age, Social Media Use, Platform)

4.2 Measurement Model

Reliability and validity indicators confirmed sound measurement. All constructs exceeded the recommended thresholds for Cronbach's alpha and Composite Reliability

(CR > .70). Average Variance Extracted (AVE) was above .50, confirming convergent validity, while the HTMT ratio < .85, confirming discriminant validity.

4.3 Structural Model and Hypothesis Testing

The structural model explained substantial variance: R^2 = .441 for perceived value, R^2 = .418 for trust, and R^2 = .592 for loyalty intentions. Table 2 presents hypothesis testing results, and Figure 2 illustrates the path model with coefficients.

Table 2 Hypothesis Testing Results

Hypothesis	Path	β	t-value	p-value	Result
H1a	CIQ → Perceived Value	.274	5.421	.000	Supported
H1b	CIQ → Trust	.233	4.876	.000	Supported
H2a	RSQ → Perceived Value	.421	8.132	.000	Supported
H2b	RSQ → Trust	.385	7.455	.000	Supported
H3	Perceived Value → Loyalty Intentions	.317	6.112	.000	Supported
H4	Trust → Loyalty Intentions	.481	9.844	.000	Supported

Source: research work 2025

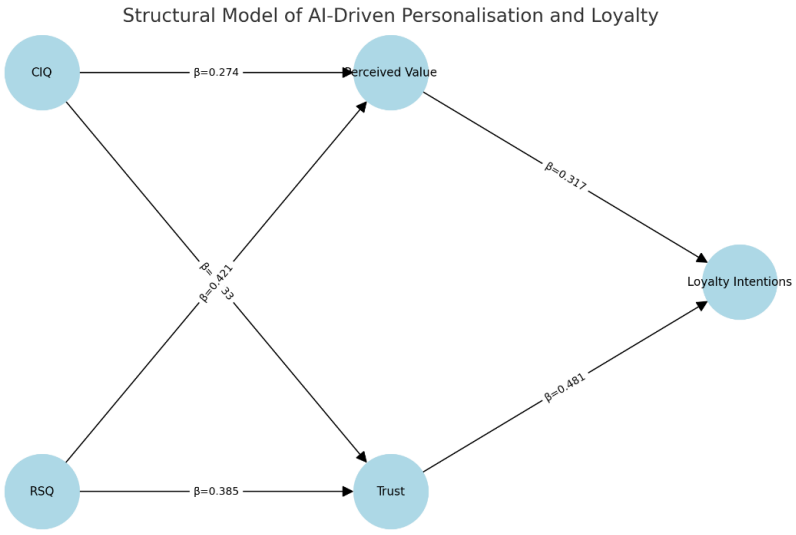


Figure 5 Structural Model with Path Coefficients and R^2 values

4.4 Mediation Analysis

Bootstrapped indirect effects confirmed dual mediation. Both perceived value and trust mediated the relationships between AI features (CIQ, RSQ) and loyalty. Results are shown in Table 3.

Table 3 Mediation Analysis of Indirect Effects

Hypothesis	Indirect Path	β (Indirect)	95% BC CI	Result
H5a	CIQ → PV → LI	.087	[.043, .132]	Supported
H5b	RSQ → PV → LI	.133	[.078, .189]	Supported
H6a	CIQ → Trust → LI	.112	[.062, .165]	Supported
H6b	RSQ → Trust → LI	.185	[.121, .252]	Supported

Source: research work 2025

5. Discussion of findings

The results demonstrated that AI-driven personalisation improved student-buyer loyalty intentions primarily by building trust in the vendor and, to a lesser extent, by enhancing perceived value. In the FPE context, many transactions were initiated, negotiated, and completed within WhatsApp threads, with Instagram/TikTok feeding discovery. The stronger RSQ (value, trust) effects suggested that algorithmic curation played a pivotal role in signalling vendor relevance and competence, "they know what I need and show it when I need it," thereby lowering search costs and uncertainty. This pattern aligned with recent evidence that personalisation elevates trust and loyalty through perceived usefulness and aligned expectations in social media marketing (Teepapal, 2025; Hardcastle and Kavanagh, 2025; Hassan, 2025).

Trust's dominance (β = .481) reflected a market where informal safeguards were thin and reputational signals were paramount. Given limited platform-level buyer protections for peer-to-peer trades, accurate, timely, and honest automation mattered more than novelty. The literature on trust in AI chatbots indicated that reliability, responsiveness, and explainability underpinned warranted trust; these elements also explained why CIQ significantly predicted trust in our data (Ng *et al.,* 2025; Rosenbacke *et al.,* 2024). When chatbots offered transparent status updates or clear return guidance, they served as assurance devices for risk-averse buyers, especially first-time customers connecting via friends-of-friends.

Students often discovered products through feeds before opening a chat. High-quality recommendations, therefore, formed the first impression and framed expectations. Explainable and timely suggestions plausibly acted as competence signals; this mechanism was consistent with findings that explainable recommendations could raise trust and persuasiveness (Jiang *et al.,* 2025; Rosenbacke *et al.,* 2024). Where

performance faltered or suggestions felt irrelevant, student buyers hesitated to initiate chats, limiting CIQ's potential to repair credibility.

The study advanced TAM-rooted and relationship marketing accounts by demonstrating a dual-mediation pathway in a youth-led, mobile-first, African polytechnic setting. The results reinforced that perceived usefulness/value (from personalisation) and trust acted as channels through which AI features influenced loyalty, with trust exhibiting stronger effect sizes. The findings echoed contemporary reviews urging trust-sensitive extensions of acceptance models in AI marketing research.

By applying CB-SEM to student entrepreneur data and reporting HTMT for discriminant validity, we aligned with evolving SEM standards and offered a replicable template for social-commerce research in African HEIs. Recent tutorials have encouraged transparent reporting of CB-SEM steps, and our approach modelled these practices, including bootstrapped mediation and multi-criteria validity assessment.

First, creators should invest in recommender alignment by accurately tagging content, maintaining consistent product categories, and encouraging micro-interactions that help platforms learn user preferences. Second, vendors should configure WhatsApp Business auto-replies and FAQ chat flows that are accurate, transparent, and ready for human handoff. Third, brief explanatory snippets tied to recommendations (e.g., "Because you liked *Ankara tops*…") can supply trust-relevant rationale without overwhelming the buyer, consistent with XAI usability research. Finally, micro-ventures should measure and iterate on response times, error rates, and unresolved queries metrics most predictive of trust and loyalty in our setting and in the wider literature.

Conclusion

This study provided contextualised, empirical evidence that AI-driven personalisation supported loyalty intentions among student-entrepreneurs at Federal Polytechnic, Ede, primarily by building trust and secondarily by enhancing value. RSQ consistently outperformed CIQ in shaping mediators, while trust dominated as the direct antecedent of loyalty. The dual-mediation mechanism was robust, and the model explained nearly 60% of loyalty variance. In resource-constrained student ventures, the most effective AI investments were those that reliably and transparently served buyer needs with accurate recommendations, clear responses, and explainable prompts. We concluded that AI is a trust-building engine first, and a convenience tool second, for youth-led social commerce at FPE.

Recommendations

1. It offered contextual novelty by examining student entrepreneurs at Federal Polytechnic, Ede, who conducted business through WhatsApp, Instagram, and TikTok. Previous research on AI-driven personalisation had centred on Western or metropolitan markets, but this research provided the first empirical evidence from a Nigerian polytechnic context.
2. The study demonstrated theoretical novelty by validating a dual-mediation model, where trust and perceived value transmitted the effects of chatbot interaction quality and recommender system quality on loyalty. The findings confirmed that trust was the dominant pathway, while recommender systems exerted stronger influence than

chatbots, extending the Technology Acceptance Model (TAM) and Relationship Marketing perspectives to a youth-led digital economy.

3. It provided practical novelty by showing that AI tools functioned more as trust-building engines than convenience enhancers. For resource-constrained student businesses, the results emphasised prioritising reliability, transparency, and accuracy over advanced but less trusted chatbot features.
4. The study made a community contribution by guiding institutional stakeholders to design AI literacy and support programmes. These findings empowered students to use AI responsibly while strengthening local entrepreneurship and economic resilience.

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