

Technology-Enabled Personalisation, Perceived Value, and Consumer Responses in Digital Consumption Contexts: a PRISMA Review

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ABSTRACT

Purpose: This review synthesises how technology-enabled personalisation shapes perceived value and subsequent consumer responses across digital consumption contexts. It addresses a fragmented literature in which artificial intelligence (AI), immersive technologies, perceived value, post-purchase behaviour, and privacy are often examined separately, and integrates these streams within a connected four-level framework.

Methodology: A PRISMA-guided Scopus search was executed on 28 August 2026 for publications from 2018 to 2026 using personalisation, perceived value, and purchase-or-loyalty term blocks. Ninety-four records were retrieved, and 67 studies were retained after screening. The included studies were coded across four framework levels, while author-keyword frequencies were used descriptively to identify high-connectivity constructs in the retrieved corpus.

Findings: Perceived value (27 records), purchase intention (25), and loyalty (22) emerged as the most frequent connector constructs. The synthesis indicates that functional, emotional, social, and hedonic value are associated with repeat purchase and loyalty outcomes, often through satisfaction, trust, and engagement. Privacy concern emerges as a potential boundary condition that may weaken the translation of perceived value into continued consumption, although direct moderation evidence remains uneven.

Contribution: The review develops an integrative connector framework that distinguishes AI and immersive technologies at the technology level and clarifies how personalisation is translated into value and consumer responses. Its contribution lies not in introducing new constructs, but in specifying their cross-level relationships and identifying which links are sufficiently established for synthesis and which require direct empirical testing, particularly in digital media and immersive consumption environments.

Keywords: technology-enabled personalisation; perceived value; consumer responses; privacy concern; digital consumption contexts; PRISMA

INTRODUCTION

Personalised consumption through technology is now common. E-commerce platforms, mobile applications, streaming services, travel platforms and social commerce all use machine learning, recommender systems, consumer profiling and adaptive interfaces to customise products, content and messages for individual consumers. Personalisation aims to reduce the user's search effort, improve product discovery and relevance, and to provide a more satisfying customer experience. For the reasons listed above, personalisation can help people feel more connected to and loyal towards the platform.

At the same time, the environments for personalisation have also been diversifying. People use the Internet for various online activities today, such as shopping, entertainment, online bookings, internet banking, socialising, etc., and virtual reality, augmented reality and the metaverse are creating new kinds of personalised immersive experiences. Rather than viewing the above as independent sectors, this paper considers them as integrated digital consumption environments, which are locations where people obtain, evaluate and purchase goods, services and content in a digital form. Abstraction can be used to gather evidence from e-commerce, social commerce, retail applications, streaming, travel and hospitality platforms, banking and digital health services in a single theoretical system. This cross-context perspective is particularly relevant to digital media and emerging platform research because consumers increasingly move between content, commerce, and immersive interfaces rather than interacting with a single channel in isolation.

Technology-enabled personalisation does not guarantee positive consumer outcomes. A first purchase might indicate that the consumer was attracted by a promotion, convenience, or perhaps curiosity. In contrast, repeat purchases and continued use indicate that consumers derive ongoing value from the platform. Although existing studies have examined recommendation accuracy, algorithm transparency, perceived usefulness, satisfaction, trust, engagement, privacy concerns, and purchase intention, these streams remain conceptually fragmented. Technology-related studies usually focus on system design and recommendation performance, while value-related studies are geared more toward usefulness, convenience, or experiential benefits. Post-adoption studies are

focused on satisfaction, trust, engagement, and loyalty. Further, privacy studies focus on the tension between personalised benefits and the perceived risk of data. So, the unresolved question is no longer whether personalisation exists, but how technological features become perceived value, how the value translates into post-purchase responses, and at what point do privacy concerns intervene?

The present review's originality lies in the connecting of these dispersed relations into a joint cross-context structure. The review does not treat AI, immersive technologies, perceived value, mediating mechanisms, and privacy as different concepts. Rather, it positions them as sequential and conditional components of a value-response process. It allows comparisons and contrasts across sectors such as e-commerce, streaming, digital ads, travel, banking, and immersive commerce through a common lens.

Based on the literature reviewed, the review organises the evidence into four interrelated levels: digital technologies, technology-enabled personalisation mechanisms, perceived value, and consumer and business outcomes. The main evaluative mechanism is perceived value, the mediators are satisfaction, trust, and engagement, and the boundary condition is privacy concern. These relationships are synthesised from the literature and should not be interpreted as a single causal model verified by a single dataset. These are the research questions. RQ1: What are the main themes and trends in the literature on the perceived value of technology-enabled personalisation and consumer responses in digital consumption environments?

RQ2: How does the perceived value of technology-enabled personalisation affect repeat-purchase intention and loyalty in a digital consumption environment?

RQ3: What factors mediate the relationship between perceived value and repeat purchase intention?

RQ4: What evidence is available to determine whether privacy concerns moderate the effect of perceived value on the intention to repeat purchase?

The review is guided by three objectives. To start with, the article synthesises recent evidence on technology-enabled personalisation, perceived value and consumer responses using a transparent Scopus-based PRISMA process. Moreover, beyond the paper-by-paper summary, we construct a four-level impact-connectivity framework that distinguishes AI from immersive technologies and identifies the field's highest-connectivity constructs. Thirdly, it analyses the privacy concern as a possible boundary condition and, through this framework, indicates empirical research's future testable priorities.

LITERATURE REVIEW

Level 1: Digital Technologies in Digital Consumption Contexts

Digital technology is the first level of the framework, and it provides the conditions for personalisation. Two families of technology have been studied. First, there is artificial intelligence, which encompasses machine learning, recommendation systems and algorithms, chatbots, and algorithmic curation. AI-based systems learn people's interests from behaviour and provide personalised recommendations, customised advertisements, dynamic pricing, etc., at scale. The second is immersive technology, such as augmented reality, virtual reality, virtual try-on and metaverse environments. Immersive technology can offer personalised recommendations and content adaptation through embodied experience, show products in people's daily lives, allow people to virtually try on clothing, and interact with brands in 3D spaces.

AI and immersive technology should be treated separately from other "digital technologies" and are thus subjects of study. AI personalisation works mainly through information processing and recommendation, whereas immersive personalisation works mainly through simulation and presence. Therefore, the two families may be generating perceived value through different paths and will also have different privacy and trust concerns. The reviewed corpus shows the following division: of the 94 screened records, 26 focus on AI-enabled applications and 11 on immersive or metaverse technologies, with the remainder being general studies of platform-based personalisation. This separation is analytical rather than absolute, because hybrid digital environments may combine AI-driven recommendations with immersive interfaces within the same consumer journey.

Both technology families are dependent on consumer data and thus connect the technology layer directly to the boundary condition in Section 2.6. The higher the degree of personalisation, the more behavioural and contextual data are generally required; therefore, the technology layer cannot be evaluated in isolation from privacy concerns.

Level 2: Technology-Enabled Personalisation

Technology-enabled personalisation is the use of algorithms and immersive systems to customise products, recommendations, messages and other digital experiences for individual consumers. Personalisation in the context of digital consumption includes recommendation agents, personalised search rankings, personalised advertisements, adaptive personalisation systems, dynamic product displays, virtual try-on, and customised platform interfaces. Data that can be used by the system includes consumer demand, browsing behaviour, purchase history, location, demographics and context.

Recommendation agents have long been subjects of research in decision-support systems for e-commerce. They help the public gather information, compare options, and find a suitable product for their own lives (Komiak & Benbasat, 2006; Wang & Benbasat, 2007; Xiao & Benbasat, 2007). Recently, some studies have extended the discussion to the performance of consumer response. Personalisation can add value by providing recommendations that are relevant to the user and meet their actual needs at that time. At the same time, personalisation may be perceived by consumers as excessive surveillance or manipulation. Therefore, technology-enabled personalisation should be viewed as both a technological process and a consumer experience.

The analysed evidence indicates that consumer response is more closely linked to perceived relevance, usefulness, and fit than to technical sophistication per se. Algorithmic complexity is invisible to users, which is why the mechanism layer is characterised by how consumers experience and evaluate personalisation; this is the point at which capabilities are converted into perceived value.

Level 3: Perceived Value

Perceived value is the consumer's overall appraisal of the net benefit, which is the benefit received over the cost, effort, and risk of the product or service. The value of technology-enabled personalisation goes beyond economic utility. The literature reviewed revealed that functional, emotional, social, and hedonic value are the four dimensions that recur most frequently. It's helpful to think about these dimensions separately, as different technologies may generate value through distinct mechanisms: for instance, recommendation systems may, first and foremost, reduce search effort, while immersive technologies may provide stronger experiential and hedonic benefits.

The functional value of personalisation is to save people's time and effort in searching for information, make products more suitable for them, and help them make reasonable purchase decisions. Perceived usefulness is closely related to this dimension (Davis, 1989). Emotional value is the positive emotions people feel after feeling understood by the platform or having their problems solved through recommendations. Social value is added when the recommendations help consumers express their identity, lifestyle or social status. Hedonic value refers to enjoyment, discovery, novelty, and entertainment during the shopping or viewing process.

Based on the studies reviewed, technological features generally generate purchase-related responses by enhancing perceived value rather than by virtue of technical sophistication. This trend indicates that many versions of perceived value act as the primary evaluative link between personalisation mechanisms and downstream consumer outcomes.

Level 4: Consumer Responses and Business Outcomes

The consumer responses and business outcomes related to technology-enabled personalisation are captured by Level 4. Purchasing intention, repeat-purchasing intention, customer loyalty and engagement, continuance intention and word-of-mouth are consumer responses. Business outcomes refer to organisational consequences such as customer retention, competitive advantage, firm performance and retail operating efficiency. Recognising the distinction between the two categories allows us to stop individual-level intentions from being treated as equivalent to realised firm-level performance.

Repeat-purchase intention refers to a consumer's intention to purchase again from the same platform, seller, or digital environment. Different from the initial purchase intention, this entails an assessment made after prior exposure or experience and is therefore a more rigorous measure of continuing value. Here, repeat-purchase intention and loyalty are considered post-purchase outcomes, as they reflect whether the personalised relevance, convenience, and experience are of sufficient value to the consumer to sustain continuity.

Expectancy-Confirmation Theory can explain repeated behaviour to some extent. Consumers compare their actual experience with their expectations; when experience confirms or exceeds expectations, satisfaction increases, and future intention becomes more likely (Bhattacharjee, 2001; Oliver, 1980). In the context of digital consumption, each personalised episode may serve as a confirmation mechanism, and therefore, the mediating paths will be explored next.

Mediating Mechanisms

The concepts of satisfaction, trust, and engagement are categorised as mediating mechanisms because they help translate perceived value into continuous use, repeat purchase, and loyalty. Satisfaction is a judgement of the experience, trust is assessed in the platform and recommendation system, whereas engagement is the consumer's cognitive, emotional or behavioural involvement over time.

The personalised experience is expected to confirm (Bhattacharjee, 2001; Oliver, 1980). One explanation for this pathway is expectation-confirmation logic, in which confirmation bolsters satisfaction and makes further use more likely when expectations are met or exceeded. Confidence in the platform's dependability and truthfulness, and in

the recommendation and strategy, reflects trust (McKnight et al., 2002), while the depth of consumer-forward engagement reflects involvement. Personalisation will strengthen these mechanisms when recommendations are relevant, accurate, and transparent, but weaken them when consumers perceive manipulation, poor fit, or excessive data collection.

Trust is required in digital consumption because consumers cannot physically examine the products or services before purchase. Technology-enabled personalisation can increase trust if the recommendation logic is accurate and transparent. Trust will be eroded if the public suspects deception and over-collection of data. Therefore, satisfaction, trust, and engagement constitute a feasible mediating path linking perceived value and repeat-purchase intention.

Privacy Concern as a Boundary Condition

Privacy concerns refer to the public's anxiety over the collection, use, storage, and disclosure of personal data. Technology-enabled personalisation requires data, and thus involves a trade-off between value and risk. The personalisation-privacy paradox is the phenomenon whereby people want personalised services yet remain concerned about the privacy costs of obtaining them (Awad & Krishnan, 2006; Norberg et al., 2007).

Because personalised advantages are balanced against perceived data dangers, privacy worries may undermine the association between perceived value and repurchase intention. This trade-off is consistent with the logic of the privacy calculus, which suggests that continued usage becomes more likely when the expected benefits exceed the perceived cost of privacy loss (Dinev & Hart, 2006). Accordingly, it treats privacy concerns as a possible moderator or boundary condition while noting that direct interaction tests are less common than studies that model privacy as an antecedent, risk-perception or trust-related trait.

METHODOLOGY

Review Protocol

The study identification, screening, eligibility assessment, and inclusion decisions process was made transparent using a PRISMA-guided review procedure (Page et al., 2021). Due to the significant variation in research context, constructs, and methods across the studies, statistical meta-analysis was not appropriate. Consequently, the analysis employed structured thematic synthesis in line with author-keyword descriptive frequency. It aims to integrate theoretical and empirical evidence on technology-enabled personalisation, perceived value and consumer responses.

RESEARCH QUESTIONS

The research questions correspond to the four levels in the review. Table 1 shows the connection between each research question and the corresponding level in the framework.

Table 1. Research Questions and Corresponding Framework Levels

Research question	Corresponding framework level
RQ1: What are the key themes and trends in the literature on the perceived value of technology-enabled personalisation and consumer responses in digital consumption contexts?	Levels 1 and 2, with supporting evidence from Levels 3 and 4
RQ2: How does the perceived value of technology-enabled personalisation influence repeat purchase intention and loyalty in digital consumption contexts?	Levels 3 and 4
RQ3: What factors mediate the relationship between perceived value and repeat purchase intention?	Mediating mechanisms (satisfaction, trust, engagement)
RQ4: What evidence exists regarding the moderating role of privacy concerns in the relationship between perceived value and repeat purchase intention?	Privacy concern as a boundary condition

Database and Search Execution

Scopus was selected as the sole bibliographic database because it provides structured metadata across the interdisciplinary consumer, information systems, marketing, and technology literature represented in this review. A predefined TITLE-ABS-KEY search was implemented, with OR used within synonym blocks and AND used across construct blocks. The publication window was restricted to 2018-2026 using PUBYEAR > 2017 AND PUBYEAR < 2027. The search was executed on 28 August 2026, and the complete result set was exported in

CSV format with titles, abstracts, author keywords, index keywords, document types, and references to support auditability and reanalysis.

Search development was documented to preserve reproducibility and to show how the final query balanced specificity with adequate retrieval. The original five-block specification required that personalisation, perceived value, purchase-or-loyalty, privacy, and e-commerce terms co-occur, and it returned one record. Removing the e-commerce block still returned one record; broadening the personalisation and outcome blocks while retaining privacy returned six records; and moving privacy concern from the search string to the screening criteria returned 94 records. The final query, therefore, retained the three core construct blocks and treated privacy concern and digital consumption context as screening criteria rather than mandatory search terms. This sequence (1, 1, 6, and 94 records) is reported to make search development decisions explicit rather than to present the final query without its retrieval logic.

Search Strategy

The final search strategy is shown in Table 2. The earlier five-block version additionally required that privacy-related terms (privacy concern*, information privacy, data privacy, or privacy risk) and e-commerce-related terms (e-commerce, online shopping, or digital commerce) occur together in the title, abstract, or keywords. The result sets were too restrictive, as discussed in section 3.3; hence, privacy concerns and the context of digital consumption were considered during screening, based on the inclusion and exclusion criteria discussed in section 3.5.

Table 2. Final Search Strategy (Scopus, Executed 28 August 2026)

Search block	Terms used (OR within block; blocks combined with AND)
Technology-enabled personalisation	personaliz* OR personalis* OR “recommender system*” OR “recommendation algorithm*”
Perceived value	“perceived value” OR “customer perceived value” OR “consumer perceived value”
Purchase or loyalty outcome	“repeat purchase*” OR repurchase* OR “purchase intention” OR “customer loyalty” OR loyalty
Limits	Field: TITLE-ABS-KEY; publication years 2018-2026 (PUBYEAR > 2017 AND PUBYEAR < 2027); English-language records

Inclusion and Exclusion Criteria

Table 3 lists the inclusion and exclusion criteria used for this paper.

Table 3. Inclusion and Exclusion Criteria

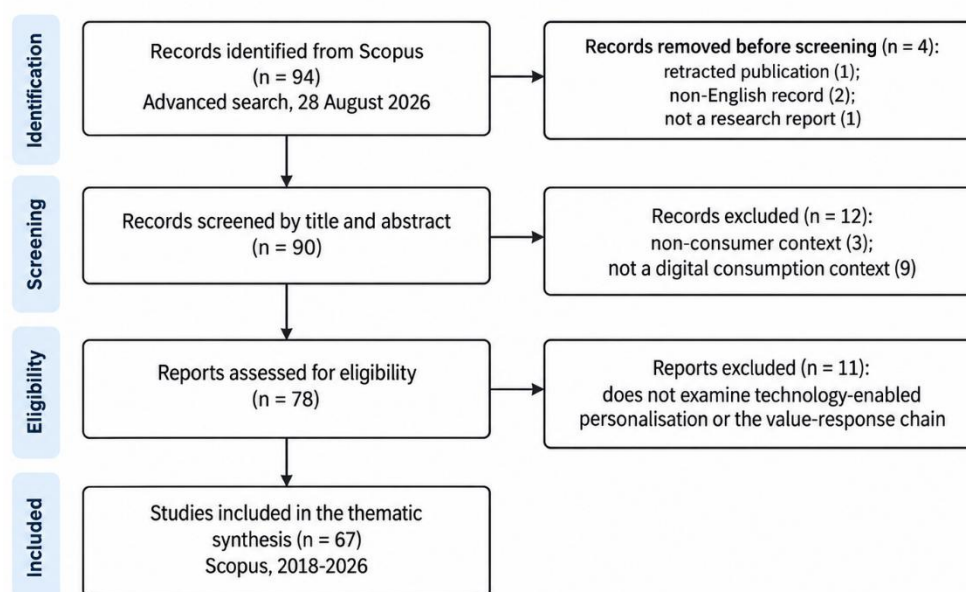
Criterion	Inclusion	Exclusion
Time period	1 January 2018 to 28 August 2026	Studies outside the period, except classic theoretical sources cited for theory development
Language	English	Non-English publications
Publication type	Journal articles, conference proceedings, and relevant scholarly chapters	Non-academic material, editorials, blogs, commercial content, and retracted publications
Topic	Technology-enabled personalisation, perceived value, purchase and loyalty outcomes, privacy concern, or the value-response chain in digital consumption contexts	Studies that do not examine technology-enabled personalisation or the value-response chain
Context	Digital consumption contexts: e-commerce, social commerce, mobile applications and platforms, digital media and advertising, streaming, travel and hospitality platforms, banking, retail and q-commerce, digital health services, and immersive or metaverse commerce	Non-consumer technical, business-to-business, educational, or manufacturing contexts; physical service settings without a digital consumption element

Criterion	Inclusion	Exclusion
Quality	Clear aim, relevant constructs, traceable metadata, and sufficient methodological detail	Insufficient metadata or weak relevance to the core variables

Screening and Study Selection

The number of records retrieved was 94. Before screening, four records were removed: one retracted publication, two non-English records, and one front matter item of a proceeding that was not a research report. According to the standards set forth in Table 3, the remaining 90 records underwent screening by title and abstract; 12 records were excluded, including 3 that investigated a non-consumer context and 9 that investigated a context not involving digital consumption. The eligibility evaluation included seventy-eight reports. Eleven reports were excluded because they did not report on technology-enabled personalisation or the value-response chain. 67 studies, therefore, formed the final thematic synthesis. The complete selection flow is demonstrated in Figure 1 and Table 4, with exclusion decisions recorded at each stage to provide an auditable screening trail.

PRISMA 2020 flow of study selection



Note. The search combined personalisation, perceived value and purchase/loyalty term blocks (supervisor-specified Scopus syntax; 2018-2026). Search development: the supervisor's original five-block string returned 1 record; documented relaxations returned 1, 6 and 94 records. All screening decisions were documented at title-abstract and eligibility stages.

Figure 1. PRISMA 2020 flow of study selection.

Table 4. PRISMA Record Counts

Stage	Record count
Records identified through Scopus	94
Records removed before screening (retracted, non-English, not a research report)	4
Records screened by title and abstract	90
Records excluded during title and abstract screening	12
Reports assessed for eligibility	78
Reports excluded after eligibility assessment	11
Studies included in the thematic synthesis	67

Quality Assessment

In total, all 67 studies included in the reviews were appraised qualitatively against five criteria: clarity of objectives, compatibility with the review's core constructs, methodological transparency, theoretical robustness, and strength of evidence. The appraisal served as a device for interpretive weighting, rather than as a numerical exclusion threshold. In synthesising the research findings, greater weight was given to studies that directly

investigated technology-enabled personalisation, perceived value, purchase or loyalty outcomes, and privacy concerns. However, studies on the usefulness of adjacent constructs, satisfaction, trust, and engagement were retained if they clarified the value-response chain.

Data Extraction and Coding

A structured matrix was created to collate data under the headings of author, year, research context, key constructs, method, main findings, and level of contribution. All the studies captured in the review were coded along a four-level structure: (1) digital technologies (AI or immersive); (2) technology-enabled personalisation; (3) perceived value, and (4) consumer responses and business outcomes. The mediating mechanisms included satisfaction, trust, and engagement, while privacy concern was treated as a boundary condition. The structured matrix was employed to compare evidence across contexts, thereby limiting reliance on narrative, paper-by-paper descriptions.

Data Synthesis

We used a thematic synthesis approach. The extracted fields were compared across technology families (e.g., smartphones, televisions), digital consumption contexts (e.g., e-advertising, social media), constructs, and outcomes to identify common relationships or areas of divergence. Though a four-level framework provided an organising structure, it was not relied upon for thematic interpretation; rather, this was guided by what had been retrieved. The descriptive frequency calculations (author-keywords) were performed on the 94 retrieved Scopus records; their thematic synthesis and framework conclusions were drawn from the 67 included records. The difference ensures that frequency counts on a metadata level are not confused with data kept for qualitative synthesising. An analysis of publication-year distributions was also conducted to differentiate between themes that have been around for some time and newly emerging areas.

RESULTS

Overview of Included Studies

The Scopus search returned 94 records, and 67 studies were retained as shown in Table 5. The evidence encompasses the domains related to e-commerce and online retail; digital media and advertising; mobile apps and platforms; social commerce; travel and hospitality platforms; digital banking; retail and q-commerce; digital health services; and immersive or metaverse commerce. The literature is recent: 44 of the 67 included studies (66%) were published in 2025-2026, while 23 were published from 2018 to 2024. Table 5 summarises the included studies along with their contexts. The keyword-frequency counts in Section 4.8 are based on Scopus records (N=94), whereas the thematic findings reported in Sections 4.2-4.7 are based on the included studies (N=67).

Table 5. Included Studies and Contexts

D	Study	Year	Context	Focus (author keywords)
S1	de Souza et al.	2025	Digital media and advertising	advertising value theory; destination; digital content marketing
S2	Mustikasari et al.	2025	E-commerce and online retail	consumer behavior; FoMO
S3	Tan et al.	2024	Digital media and advertising	Agricultural products; Interaction; Live streaming commerce
S4	Li et al.	2023	Travel and hospitality platforms	Health Knowledge Payment; Online Health Platform; Perceived Value Theory
S5	Su et al.	2022	Mobile apps and platforms	Customer loyalty; Functional quality; Mobile food delivery
S6	Widjaja et al.	2025	Digital media and advertising	artificial intelligence; customer engagement; customer loyalty
S7	Adwan et al.	2022	E-commerce and online retail	Artificial intelligence; Consumer behavior; Interactive
S8	Himani et al.	2026	Immersive / metaverse commerce	artificial intelligence; consumer engagement; digital marketing
S9	Ruolin et al.	2022	E-commerce and online retail	consumer perceived value; fuzzy comprehensive evaluation; online garment customisation
S10	Patricia et al.	2025	Social commerce	Customer-perceived value; Customer-to-customer interaction; Purchase intention

D	Study	Year	Context	Focus (author keywords)
S11	Li et al.	2025	Digital health services	artificial neural network; health knowledge payment; Perceived value theory
S12	Jayapal et al.	2025	E-commerce and online retail	AI-driven personalization; brand loyalty; customer engagement
S13	Mbama et al.	2018	Digital banking and fintech	Customer experience; Digital growth; Digitalizations
S14	Tang et al.	2026	Digital media and advertising	Churn Prediction; Competitive Intelligence; Consumer Loyalty
S15	Yang et al.	2025	Immersive metaverse commerce	Experiential Marketing; Luxury Fashion Brands; Metaverse
S16	Le et al.	2021	Digital media and advertising	Attitude; Behavioral responses; Contextual offers
S17	Tiffany et al.	2020	Mobile apps and platforms	Message framing; Message personalization; Perceived value
S18	Shukla et al.	2021	Digital media and advertising	Affective brand experience; Brand image; Cognitive brand experience
S19	Jiang et al.	2021	Digital media and advertising	Computer terminals
S20	Kour et al.	2026	Immersive metaverse commerce	AI personalization; Artificial intelligence; Consumers' perceptions of the ethics of online retailing
S21	Zhang et al.	2026	Immersive metaverse commerce	Adult
S22	Roy et al.	2025	Digital health services	Consumer choice; Fitness apps; Gamification
S23	Shao et al.	2025	Digital media and advertising	Advertisement features; In-feed advertising; Perceived value
S24	Tzavlopoulos I. et al.	2019	Travel and hospitality platforms	Loyalty; Perceived risk
S25	Lo H.-C. et al.	2026	E-commerce and online retail	Immersion; Intention of return; Personalized recommendation system
S26	Xiao et al.	2019	E-commerce and online retail	Cross-border e-commerce; Online shopping context cues; Perceived emotional value
S27	Li et al.	2025	Travel and hospitality platforms	perceived privacy risk; perceived richness of information; purchase intention
S28	Pahari et al.	2026	Immersive metaverse commerce	Augmented reality; Cognitive appraisal; Consumer wellbeing
S29	Dai et al.	2025	Digital consumer platforms	AI recommendations; perceived value; post-purchase intention
S30	Yin et al.	2021	E-commerce and online retail	Artificial intelligence marketing; Online shopping; Perceived hedonic value
S31	Arbian et al.	2025	Mobile apps and platforms	AI Technology; customer loyalty; program loyalty
S32	Narsis et al.	2026	Digital consumer platforms	AI-enabled personalisation; AIP; cross-channel marketing
S33	Madhyamapurush et al.	2026	Travel and hospitality platforms	customer engagement; online travel agencies; perceived value
S34	Li et al.	2026	E-commerce and online retail	consumers; perceived value; product involvement
S35	Mabkhot et al.	2023	E-commerce and online retail	Customer Review; Discount Offer; E-Perceived Valu

D	Study	Year	Context	Focus (author keywords)
S36	Mathan et al.	2026	E-commerce and online retail	Customer engagement; Customer perceived value; Information systems
S37	Meutia et al.	2026	Digital consumer platforms	Commerce
S38	Yuan et al.	2025	Digital media and advertising	Consumer behavior; Digital streaming
S39	Wang et al.	2025	Digital health services	AI recommendation personalization; AI recommendation transparency; AI-driven recommendations
S40	Yadav et al.	2024	E-commerce and online retail	Big data; Customer loyalty; Internet of things
S41	An et al.	2025	Digital media and advertising	AI-powered personalized advertising; Consumer perceptions; Digital landscape
S42	Kaabachi et al.	2022	Digital banking and fintech	Customer loyalty; France; Gen Z
S43	Pang et al.	2025	E-commerce and online retail	brand image; consumer purchasing behavior; cross-border e-commerce
S44	Panesar et al.	2026	Retail and q-commerce	Marketing stimuli; Perceived value; PLS-SEM
S45	Das et al.	2026	E-commerce and online retail	AI-driven personalization; Business intelligence; Consumer trust
S46	Chavadi et al.	2025	Immersive / metaverse commerce	Continuance Intention; Customer Engagement; Customer Experience
S47	Chen et al.	2026	Digital media and advertising	Customer satisfaction; Digital shelf labels; Dynamic pricing
S48	Jing et al.	2025	Digital consumer platforms	AI-mediated Experiences; Customer Perceived Value; Green Apparel
S49	Bui et al.	2022	E-commerce and online retail	Adaptive personalization systems; identity control theory; recommendation systems
S50	Liu et al.	2021	Social commerce	Customer-perceived value; Customer-to-customer interaction; Purchase intention
S51	Viola et al.	2025	Digital consumer platforms	brand image; content personalization; data accuracy
S52	Vukatana et al.	2026	Immersive / metaverse commerce	metaverse e-commerce; metaverse e-commerce purchase intention; metaverse knowledge
S53	Pang et al.	2024	Travel and hospitality platforms	Experiential value; Functional value; Mobile social media characteristic
S54	Garcia et al.	2025	Travel and hospitality platforms	Interactivity; Loyalty; Need for Interaction
S55	Tran et al.	2023	Mobile apps and platforms	Brand loyalty; Branded apps; Consumer brand engagement
S56	Yang et al.	2020	Digital consumer platforms	Informational factors; Perceived value; Purchase intention
S57	Sharma et al.	2026	E-commerce and online retail	AI-based service quality; Expectation confirmation theory; Information quality
S58	Yu et al.	2025	Immersive / metaverse commerce	Perceived body image; Perceived value; Retail operational performance
S59	Herwindra et al.	2025	Travel and hospitality platforms	Airline Industry; Customer Loyalty; Omnichannel Experience
S60	Catalán et al.	2024	Digital banking and fintech	Customer engagement behaviour; Gamified loyalty programme; Satisfaction

D	Study	Year	Context	Focus (author keywords)
S61	Bhatt et al.	2026	Immersive metaverse commerce /	augmented reality; communication quality; empathy response
S62	Tang et al.	2025	Mobile apps and platforms	perceived value; Platform ecosystem; smart home
S63	Shin et al.	2022	Travel and hospitality platforms	Luxury hotel; Luxury–technology fit; Satisfaction
S64	Chen et al.	2026	Digital health services	AI Smart Devices; Behavioral Segmentation; Chinese Sports Major Students
S65	Virani et al.	2026	Retail and q-commerce	Customer Satisfaction; E-service quality (E-S-QUAL); Personalized experience
S66	Sunaryo et al.	2026	Digital media and advertising	Interactive experience; Perceived value; Personalization
S67	Karalazarou et al.	2026	Travel and hospitality platforms	cultural tourism; destination branding; destination image

Level 1: Digital Technologies

The technology layer encompasses AI-based systems and immersive technologies. Research on AI focuses on machine-learning recommendations, personalisation, AI service quality, chatbots, and algorithmic curation across e-commerce, streaming, mobile apps, and platform ecosystems. A number of studies focus on artificial intelligence-powered advertisements and the transparency of artificial intelligence-driven recommendations (An & Ngo, 2025; Wang et al., 2025). Researching a different angle of immersive global spaces activations, the paper examines augmented-reality commerce, virtual fitting rooms, metaverse retail environments, and experiential marketing in virtual spaces (Pahari & Lim, 2026; Yu et al., 2025). More recent studies have brought operational AI together with augmented or virtual reality, suggesting that both technology families can co-exist within the same consumption environment.

Two schemes are identified at this level. To begin with, studies are increasingly viewing technology as an antecedent to consumer evaluation rather than as a system design fault. Additionally, AI and immersive technologies seem to generate value in somewhat different ways. Studies on AI more frequently link recommendation quality and perceived usefulness with purchase-related outcomes, while those on immersive link experiential value, emotional response, technology trust, and engagement. The difference is thus maintained at the technology level, while it is recognised that hybrid applications may combine both mechanisms.

Level 2: Technology-Enabled Personalisation

The second level encompasses the mechanisms of personalisation, including recommendation systems, adaptive personalisation, personalised advertising, personalised communication, and personalised service. Based on studies reviewed, when personalisation is apparent or perceptibly experienced by the consumer, it elicits a favourable response. It is important to highlight this difference because users assess the relevance, fit, transparency, and usefulness of an output, not the technical sophistication of a system in isolation.

Now, Personalisation is no longer regarded as a technical trait but rather as a kind of consumption experience. Previously, research on recommendation agents focused primarily on system attributes and their effects on decision quality; more recently, however, researchers have begun to pay greater attention to consumer evaluation, trust, engagement, and purchase intention. Research on recommendation systems and personalised recommendations has shown that perceived personalisation enhances perceived value and post-purchase behaviour; studies of adaptive personalisation systems have also indicated that identity-related concerns can qualify these benefits. This shows that the personalisation mechanism is where technology is converted into consumer value, and thus it is positioned between the technology and value levels of the framework.

Level 3: Perceived Value

Perceived value, the third level, serves as the primary evaluative link between personalisation and consumer response. The evidence does not support considering the perceived value as a one-dimensional attribute. Four dimensions are recurrent: functional, emotional, social, and hedonic value. Functional value refers to the personalisation that saves time and reduces search costs, or the personalisation that improves the relevance of recommendations. Emotional value refers to the positive feelings we have when we feel understood or supported. Social value refers to identity expression and social fit. Hedonic value is the enjoyment, novelty, surprise, and entertainment we experience through personalised consumption.

The findings suggest that repeat-purchase and loyalty outcomes are not related to the presence of personalisation but rather the value consumers derive from it. Across a wide range of platforms, namely e-commerce, social commerce, and travel, perceived value is repeatedly linked to purchase intention, satisfaction, loyalty, or continued use (Liu et al., 2021; Yin & Qiu, 2021; Madhyamapurush, 2026). This regular position shows that perceived value is the key link between the framework's mechanisms and response levels.

Level 4: Consumer Responses and Business Outcomes

Level four relates to consumer responses and business outcomes. Included evidence refers to consumer responses, including purchase intention, repeat- and post-purchase intention, customer loyalty, engagement, continuance intention, and positive word-of-mouth. Consumer loyalty, strategic edge, financial results, competitive intelligence effects, and retail operational performance are among the less-studied business results. Organisational outcomes are not realised just because individuals have certain intentions and attitudes; the distinction is retained. Subsequent observations reveal two things. To begin, consumer responses show much more prominence than firm-level outcomes; most studies stop at intention, satisfaction, engagement, or loyalty. Relatively few studies connect personalised consumer experiences to financial or operational performance. The second part of the study reveals that the results are interrelated. Research on loyalty programmes, omnichannel experiences, branded applications, and platform participation indicates that engagement, satisfaction, and loyalty can reinforce one another. The business-outcome branch of the framework should therefore be interpreted as an emerging extension of the evidence base rather than as a relationship established to the same extent as consumer-response outcomes.

Mediating Mechanisms

Perceived value creates satisfaction, trust, and engagement, which in turn impact post-purchase responses. Satisfaction reflects how consumers assess whether a personalised experience meets expectations; trust reflects confidence in the reliability, competence, and integrity of the platform or recommendation system; and engagement reflects sustained cognitive, emotional, or behavioural involvement. Research on hospitality, branded applications, AI-based retail and digital platforms connects these mechanisms to loyalty and continued use (Garcia et al., 2025; Tran et al., 2023; Das et al., 2026). Consequently, this synthesis indicates that they should be treated as separate but complementary explanations.

These mechanisms show that perceived value does not automatically translate into repeat purchase. A recommendation can be useful or convenient, but repeated use can fail to establish itself if the experience is disappointing, the platform is untrusted, or engagement is low. On the other hand, confirming perceived value through a positive experience can enhance satisfaction, which in turn can strengthen trust and engagement and increase the likelihood of continued use or repurchase. The studies you have available, both conceptually and empirically, support this pathway, albeit none of them tests the entire sequence in a single model.

Privacy Concern as a Boundary Condition

A review of the evidence suggests that privacy concerns will not always negate the benefits of personalisation. Privacy builds a value-risk trade-off, whereby consumers may request relevance and usefulness while at the same time questioning how their data have been collected, inferred, stored or reused. Thus, privacy concern is best conceptualised as a condition which can inhibit the transformation of perceived value into ongoing consumption behaviour when perceived data risk comes into focus.

Studies that look at privacy moderation or privacy-risk pathways have generally found that greater privacy concern weakens favourable responses to AI-driven personalisation or increases the importance of transparency and trust (Jayapal, 2025; Magano & Rebelo, 2026; Shetty & Sreekantha, 2025). Despite their importance in the literature, direct tests of privacy concern as a moderator of the perceived-value-to-repeat-purchase relationship are few and uneven across contexts. The boundary condition in the connector framework should thus be interpreted as an evidence-informed claim that requires further direct testing, especially in immersive applications where data intensity and perceived surveillance may be heightened.

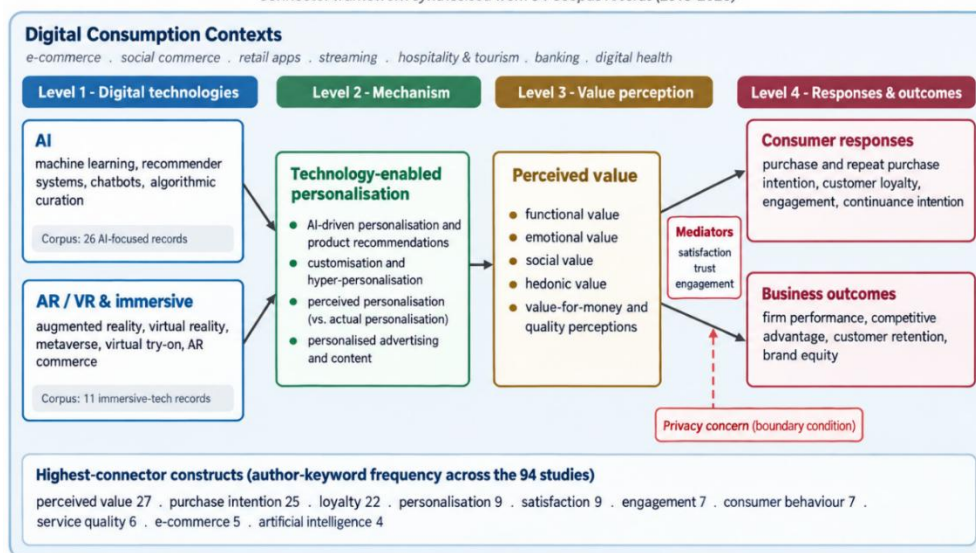
The Connector Framework and the Structure of the Field

The four levels are conceptually associated and not parallel. The connector framework has been presented in Figure 2. Digital technologies provide personalisation mechanisms. Consumers assess these mechanisms. They evaluate them based on functional, emotional, social, and hedonic value. These evaluations influence consumer

response and, although less frequently, business outcomes. Satisfaction, trust, and engagement serve as explanatory processes, while privacy concerns are a potential boundary condition. The framework can be understood as a synthesis of recurring relationships rather than a pre-validated model in a single dataset that generates unique causal modelling.

Technology-Enabled Personalisation, Perceived Value and Consumer Responses

Connector framework synthesised from 94 Scopus records (2018-2026)



Source: Scopus advanced search, 28 Aug 2026, 2018-2026 (n = 94 records). Levels follow the approved structure: digital technologies -> personalisation mechanism -> perceived value -> responses/outcomes.

Figure 2. Connector framework of technology-enabled personalisation, perceived value, and consumer responses in digital consumption contexts.

A pair of structural observations emerges. A frequency analysis of author keywords from the 94 retrieved Scopus records shows that perceived value (27 records), purchase intention (25), and loyalty (22) constitute the most dominant connector constructs. This is followed by personalisation (9), satisfaction (9), engagement (7), consumer behaviour (7), and service quality (6). The frequencies confirm the presence of a durable collateral core of value, loyalty, and quality. In addition, recent literature extends this core to AI-powered personalisation, privacy boundaries, and immersive commerce; nearly two-thirds of the 67 included studies were published in 2025-2026. Many empirical studies methodologically implement survey-based structural equation modelling (mainly PLS-SEM). The research agenda reflects that concentration, although the concentration does not imply that any analytical strategy is better than the other for testing the framework.

DISCUSSION

Response to RQ1

RQ1 focused on the key themes and trends in research into technology-enabled personalisation, perceived value and consumer responses. The synthesis reveals four interrelated levels rather than a flat list of themes. These levels are digital technologies, mechanisms of personalisation, perceived value, and outcomes for consumers and businesses. The synthesis also identifies mediating mechanisms and a privacy boundary condition. The focus of the field of recommendation systems has shifted from technical issues to value, trust, satisfaction, engagement, privacy, and post-purchase considerations. Also, the field is extending beyond e-commerce into streaming, digital advertising, travel platforms, digital health, and immersive commerce. The review's main contribution is the cross-context framework, which makes this convergence visible.

Response to RQ2

The first research question (RQ1) centred on the key themes and trends in research on technology-enabled personalisation, perceived value, and consumer responses. The synthesis reveals four interconnected levels rather than a flat presentation of themes. The levels include digital technologies, personalisation mechanisms, perceived value, and consumer and business outcomes. The synthesis identifies mechanisms of mediation and a privacy boundary condition. Earlier, the focus was on technical issues, but now the focus of recommendation systems has shifted to value, trust, satisfaction, engagement, privacy and post-purchase issues. Furthermore, the industry is branching out beyond e-commerce into streaming, digital advertising, travel platforms, digital health, and

immersive commerce. The central contribution of our review is a cross-context framework which makes this convergence visible.

Response to RQ3

The systems relating perceived worth to repurchase results were the concern of RQ3. The most defensible mediating constructs in the reviewed evidence are satisfaction, trust, and engagement. A likely sequence is that an experience that meets expectations and is personalised is likely to confirm satisfaction and increase trust in the platform and the recommendation system, leading to increased platform engagement, which in turn increases the likelihood of continued use or repeat purchase. The pathway depicted in this figure constitutes a synthesis of recurring relationships across studies, not a suggestion that each study tested the full pathway.

Response to RQ4

RQ4 analysed evidence for privacy concern as a moderator or boundary condition. Research suggests that privacy concerns can diminish the benefits consumers receive, so that the perceived value may not match the benefits when they perceive data collection or usage as excessive, opaque, or difficult to control. Although transparency, control, and user trust may mitigate this effect, it is premature to treat the moderation path as established across all digital contexts. In immersive settings, where surveillance is often perceived through richer behavioural and contextual data, the need for direct moderation tests becomes especially evident.

Theoretical and Managerial Implications

The review has an integrative theoretical contribution rather than a construct-generating one. The paper does not propose new consumer constructs but demonstrates that already established ideas of perceived value, expectation confirmation, trust, engagement, and the personalisation–privacy paradox can be positioned within a single cross-level architecture. The ability to distinguish AI from immersive technologies clarifies that different technological families may create value through different routes. Furthermore, positioning privacy concern at the value–response boundary identifies where perceived data risk might constrain otherwise favourable consumer evaluations. Through the lens of digital consumption, useful cross-context comparison can be made in areas typically reviewed separately.

It suggests that the value which consumers attach to the personalisation created by the manager should be used to evaluate it. We can monitor the relevance of recommendations and explanations, as well as user control over them. That is, improved predictive accuracy may not boost loyalty if consumers find the process intrusive and opaque. Therefore, platform managers should monitor functional and experiential value too, in addition to satisfaction, trust, engagement, and privacy concerns. Also, they should differentiate short-term purchase conversion from longer-term retention outcomes. This is particularly the case for AI-enabled and immersive services, where an increasing amount of data enhances relevance but increases perceived privacy risk

LIMITATIONS AND RESEARCH AGENDA

Review Limitations

There are many limitations to this study. First, Scopus was the only bibliographic database, so the corpus reflects its coverage and may miss relevant studies. Secondly, while privacy concerns and a digital-consumption context were applied as search terms, we had to drop them before the revised search became less restrictive; this improved retrieval but added to the weight of screening judgment. The review may provide a conceptual map and integrate relationships, but does not estimate any pooled effects. Eligibility verification relied primarily on title, abstract, and Scopus metadata, not full-text effect extraction. As a final point, the author-keyword analysis is descriptive and thus cannot be interpreted as a formal co-word or network analysis. Most of the evidence regarding this relies on self-reported, cross-sectional survey data and similar. Consequently, they should be understood as recurrent relationship patterns rather than aggregate causal-effect estimates.

Research Gaps and Future Research

The research agenda is a direct follow-up to the four-level framework. Firstly, AI-powered personalisation is more common than immersive personalisation, and relatively few studies compare the two families of technologies within the same design. Secondly, researchers often interpret price fairness in terms of utility and, in turn, the impact on perceived value. Thirdly, satisfaction, trust, and engagement are often separately examined rather than as an explanatory sequence. Privacy concerns are often discussed as a risk but are less often tested directly as a moderator of the value–response relationship, especially in high-data-intensity immersive environments. Fifth, firm-level outcomes are less well developed than consumer intentions.

Subsequent research that examines the entire technology–personalisation–value–response sequence using longitudinal, experimental, and behavioural data will further our knowledge. Other initiatives should appraise AI

versus immersive contexts. It should also consider moderated mediation, in which privacy-concern conditions value pathways through satisfaction, trust, or engagement. Finally, researchers should assess whether this framework is invariant across digital-consumption contexts and consumer segments.

CONCLUSION

This Scopus review, guided by PRISMA, yielded 94 records and identified 67 studies for thematic synthesis on technology-enabled personalisation, perceived value, and consumer response in digital consumption contexts. The main conclusion is that technology does not, by itself, cause repeat purchase or loyalty: technologies enable personalisation mechanisms; consumers evaluate these mechanisms in functional, emotional, social and hedonic terms; and favourable value perceptions translate into post-purchase responses via mechanisms such as satisfaction, trust and engagement. The risks of personalised information can cause privacy issues to hamper the process. The four-level connector framework that results provides a useful integrative map of a fragmented literature, but makes it clear that several paths, particularly privacy moderation and firm-level outcomes, need much stronger direct empirical testing. This distinction between established relational patterns and suggested boundary mechanisms provides a focused justification for future research in digital media, AI-enabled commerce, and immersive consumption environments

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