Original Research
Article

ARTIFICIAL INTELLIGENCE UTILIZATION ON CONSUMER PURCHASE DECISIONS

ABSTRACT

Artificial Intelligence (AI) has great potential in marketing. By using AI, it can quickly determine what content to target to customers and which channels to use at any given time, thanks to the data collected and generated by its algorithms. Machine Learning (ML) is a subset of AI that allows computers to analyze and interpret data without being explicitly programmed. In addition, ML helps humans solve problems efficiently. The design of this study is descriptive and verification. The purpose of this study was to determine the effect of AI on Consumer Purchasing Decisions. The research method used in this study is a quantitative method. This study used 78 samples of students who shopped using applications to search for products and choose products. This study was conducted for 6 months starting from July 2024 to December 2024. The collected data were analyzed using the SEM PLS application . The results of the study showed that Information Quality did not directly affect Consumer Decisions, Interactive Experience directly affected Consumer Purchasing Decisions as well as Utilitarian Value . Information quality affects Utilitarianism Value and Interactive Experience also have an influence on Utilitarianism Value . Meanwhile , the results of the indirect relationship test obtained that Utilitarian Value is an important mediator in the relationship between Information Quality and Purchasing Decisions. And Interactive Experience has a direct and indirect effect on Purchasing Decisions, but the mediation effect through Utilitarian Value is not significant.

Keywords: Artificial Intelligence (AI) , Consumer Purchase Decisions and Machine Learning (ML) .

INTRODUCTION

Artificial Intelligence (AI) will be an integral part of every commercial entity across the globe in the long run. The emerging trends in AI-based automation reflect a major shift in the AI landscape. This is evident in the reconfigured ideas, interests, and investments in the field of AI adoption by companies. The technology is sophisticated enough to recognize faces and objects, making a huge impact on a variety of business applications. For security purposes, facial recognition can distinguish individuals; object detection, on the other hand, can be used to distinguish and analyze images. AI treats human images like cookies, enabling more personalized services based on customer preferences. Several businesses are experimenting with facial recognition to diagnose their customers' moods and, as a result, make appropriate product recommendations.

AI is primarily concerned with user retention and lead conversion in digital marketing. It can guide users in a direction that aligns with business goals by using intuitive AI chatbots , intelligent email marketing, interactive web design, and other digital marketing services. Several factors determine the impact of AI on digital marketing. ML , a subset of AI, refers to computer programs that access data and use it to learn on their own. It collects data from a variety of places, including social media accounts , menus, online reviews, and websites. AI then uses that information to produce and deliver relevant content to the audience. AI software enables in-depth online analysis of restaurants and their customers. By implementing AI into their marketing strategies, businesses can make better use of the available data and reach potential customers with engaging ads at more convenient times.

Digital marketing provides a very pleasant experience for clients with AI to advertise on social media and digital platforms like social media. The platform assesses the user's information thoroughly before directing them to offers that match their desires. AI also helps marketers in identifying and predicting trends. This prevents companies from overspending on digital advertising and ensures that the money is spent well. The ability of computers to recognize objects, scenes, and activities in images is called computer vision. Medical imaging analysis , facial recognition, public safety, and security monitoring are some of its uses. If computer vision and AI are combined properly, robots can predict what will happen in the future and act on potential changes.

AI has simplified client profiling and understanding the customer journey. This allows brands to quickly and easily provide valuable, personalized content to different client profiles at every stage of the marketing funnel and along every path. Based on historical data, the application of AI in digital marketing can determine what content is most likely to bring customers back to the site. AI identifies which customers are most likely to unsubscribe from a particular service and analyzes which features are standard among those who unsubscribe. As a result of this analysis, marketers can plan their future campaigns and implement practices that encourage people to stay.

The application of AI in digital marketing can sift through billions of data points on the internet and tell you exactly what you need to know for your business. It will tell you what price will get the most conversions, what is the best time to post, what subject lines will get the most attention, etc. Smart marketers stay on top of all the trends. This simplifies the work and allows for more creativity and *out-of-the-box thinking* . It also adds value to the customers who benefit. This paper examines AI and its need in the marketing sector. We briefly discuss the various applications of AI in several marketing segments. The paper also discusses other AI-driven transformations for the marketing industry. Finally, the study identifies and discusses the important uses of AI in marketing .

LITERATURE REVIEW
Artificial Intelligence (AI)
AI is a computer science technology that teaches computers to understand and imitate human communication and behavior. Based on the data provided, AI has created new intelligent machines that think, respond, and perform tasks in the same way as humans. AI can perform highly technical and specialized activities such as robotics, speech and image recognition, natural language processing , problem solving, etc. AI is a collection of several technologies that are capable of performing tasks that require human intelligence. When applied to standard commercial processes, these technologies can learn, act, and work with human-like intelligence. This simulates human intelligence in machines, saving us time and money in business transactions].

AI is all about creating intelligent machines that can think and act like humans. This presents tremendous opportunities for various industries. Every industry mentioned above is either afraid or fascinated by the arrival of AI. AI creates intelligent machines and devices that can think and react like humans. This technology is dubbed as the "next step" in the industrial revolution. AI and ML are believed to have the solution to most of today's problems.

In addition, AI can help predict future problems. AI can create new technologies, industries, and environments. In short, AI simulates human intelligence processes with machines. This may include learning, reasoning, and, most importantly, self-correction.

AI can analyze, understand, and make decisions. This is for existing user data and is used to make market predictions and predict user behavior . This is also known as data forecasting, and organizations around the world are using it to refine their sales and marketing strategies to increase sales. Most AI applications in marketing today use ML, from personalizing product suggestions to helping find the most successful promotion channels, estimating churn rates or customer lifetime value, and building superior customer cohorts.

The need for artificial intelligence in marketing

AI is an exciting and cutting-edge technology that complements today's corporate content strategies. It is a broad term that encompasses a wide range of technologies such as natural language processing, ML, deep learning , computer vision, and many more. ML has a significant impact on the digital marketing scenario due to its ability to analyze data and provide analytical tools. As a result, it helps marketing teams in conducting analysis based on their needs. Businesses using AI tools save time by focusing on other aspects of digital marketing. AI is a vast and ongoing technological evolution with far-reaching consequences. Hence, it is advisable to use AI in digital marketing to drive innovation and increase productivity in the years to come.

Marketers can use AI to gain deeper consumer insights and better understand how to categorize and direct customers to the next step in their journey, thereby providing the best experience. Marketers can increase ROI without wasting ineffective efforts by thoroughly examining consumer data and finding out what they really want. They can also avoid wasting time on mind-numbing ads that annoy clients.

AI will personalize marketing in several ways. Many companies are already using AI to personalize websites, emails, social media posts, videos, and other materials to better respond to customer requests. One of the primary goals of AI is to automate tasks that previously required human intelligence . Reducing the amount of human resources an organization needs to execute a project, or the amount of time a person must devote to routine tasks, provides significant efficiency benefits.

Before the emergence of artificial intelligence, humans were already accustomed to the presence of social media. Social media plays a role in the change of human civilization as a tool for interacting with others, giving rise to a new era, namely Society 5.0. One of the popular social media in Indonesia is Instagram. Instagram has a percentage of 86.5% of the total social media users in Indonesia, with 79.3% of them in the age range of 18-44 years, which is the productive age of humans [9]. So that there is a transition of changes in socialization habits in Indonesian society. Social media has a role in providing information and becoming a medium for self-expansion in developing a person's personal interests [21]. Through social media, producers can determine consumer personalization by utilizing data obtained from their users.

Personalization can provide information on consumer needs so that it can adjust company targets and provide effective performance on marketing performance [17]. In addition, the use of social media in business has an influence in providing competitive advantages, attracting new customers, and so on [10]. This popularity is utilized by several social media platforms by offering digital advertising, both paid and free. Even new jobs have emerged that have never existed before and are currently popular. Artificial intelligence is revolutionizing marketing in small businesses so that digital advertising can reach a wider audience and can analyze consumer data that has an impact on business sales [2]. The development of Big Data facilitates the analysis process so that business operations are more efficient, but AI stimulates business innovation to be able to grow bigger. Business actors can take advantage of the presence of Society 5.0 by using digital advertising media that are currently popular in the field of digital marketing. The attachment of the development of the Society 5.0 Era and artificial intelligence technology gives rise to digital advertising that follows the personalization of its users [12].

In this case, it will be easier for business actors to conduct more structured marketing campaigns. Discussion on the use of AI in providing recommendations based on personalization, use in marketing activity services [5][7][16], use in choosing products [3][28], and so on. So that it raises the question of how artificial intelligence acts as a mediator in determining consumer buying interest so that companies can realistically utilize artificial intelligence in promotional media to increase the efficiency of their product marketing and how to implement the artificial intelligence relationship model to consumer purchasing intentions on the Instagram platform. The purpose of this study is to test the relationship between the use of artificial intelligence and consumer buying interest [11][24] by considering the value of needs [19][27]. Consumer buying experiences have been conveyed in various literature and best practices in various sources. The shopping experience with utilizing artificial intelligence is a new thing so that consumers become more intuitive in buying a product [1][18]. Some of the influences of artificial intelligence are used in identifying brands and customer advocacy so that it will bring up consumer responsiveness. According

to [22], artificial intelligence can moderate the process of brand identification and customer advocacy, but system reliability is an obstacle to inconsistent results. However, on the other hand, artificial intelligence also provides a positive experience in building brand trust and customer satisfaction [25]. The existence of artificial intelligence technology will be meaningless without users. There are several intelligence approaches that artificial technology provides consumer experience when shopping online.

The approaches used in this study are Information Quality, accuracy of experience and interactive experience. The selection of this approach is based on the closeness to consumer experience that forms the stimulus in the SOR model. Basically, consumers will try to find information first, both internally and externally, before making a decision and forming the behavior of the consumer in buying and selling activities. One attitude that provides an opinion about the benefits of a product through consumer perception is utilitarian value. This value considers the cost, time, and convenience of consumers in using a particular product or brand that will determine consumer purchasing interest. According to research [6], utilitarian value can identify consumer needs for delivery service by considering factors of attitude, subjective norms, and behavioral control. Research from [13] has identified that utilitarian value can provide a positive understanding for consumers in purchasing electric vehicles. Consumer Purchasing Decisions are decisions which is influenced by the actions of two or more alternative choices to meet needs.

The framework of thought in this study is explained by data collection in respondents. with accuracy of experience and interactive experience as stimulus. Stimulus is felt as a factor that causes interaction between technology and users. Based on quantitative usability there is accuracy, insight, and interaction that assesses the relationship between technology and users. This study uses two types of quantitative usability, namely accuracy and interaction. This study also uses utilitarian value as a consumer perception value that mediates between stimulus and response because artificial intelligence is less relevant to other perception values given the lack of insight from users.

Finally, Consumer Purchase Decisions are the response factors offered in this study. The results of this study are expected to provide a clear picture of how artificial intelligence can accurately provide recommendations for the convenience of online shopping through social media by setting aside knowledge about artificial intelligence.

Research Formulation
The following is the formulation for this research:
1. How does information quality affect utilitarian value?
2. How does information quality affect purchasing decisions?
3. How does interactive experience influence utilitarian value?
4. How does interactive experience influence purchasing decisions?
5. How does utilitarian value influence purchasing decisions?
6. How does information quality affect utilitarian value through utilitarian value?
7. How does interactive experience influence consumer purchasing decisions through utilitarian value?

Research Paradigm
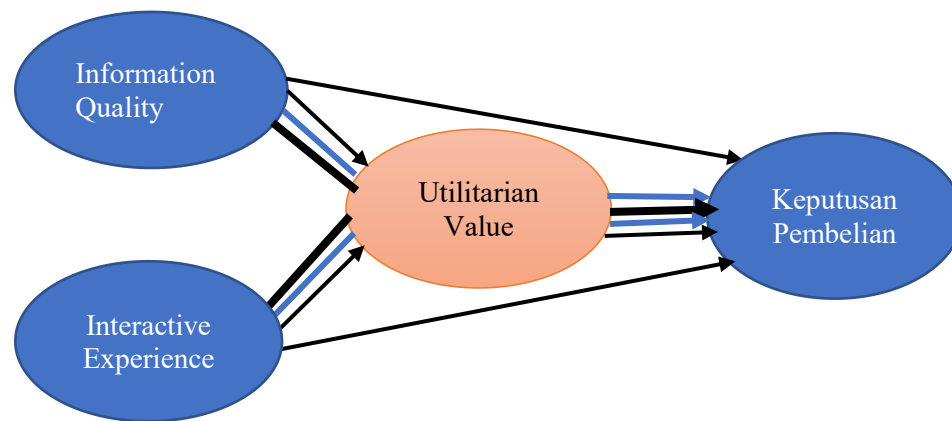The following is the research paradigm for this study.

Figure 1. Research Paradigm
Source: Processed data, 2024

Research hypothesis
The hypothesis for this study is as follows:
1. Information Quality influences utilitarian value.
2. Information Quality influences purchasing decisions.
3. Interactive experience influences utilitarian value.
4. Interactive experience influences purchasing decisions.
5. Utilitarian value influences purchasing decisions .
6. Information Quality influences Consumer Purchasing Decisions through Utilitarian Value.
7. Interactive experience influences consumer purchasing decisions through Utilitarian Value.

METHODOLOGY
This research is a quantitative analysis research with unobserved variables. thus providing evidence of the relationship between the variables tested and strengthening the conceptual idea. to produce appropriate results. The object of this study is users of social media platforms. Instagram in Indonesia.

The selection of the platform is based on the number of active users and the use of social media not only for socializing media but also as a medium for obtaining information and even shopping activities either directly or only as a multichannel media [8]. Instagram itself has developed an artificial intelligence algorithm so that it can connect with the habits of its users. utilized as This supports a lot in obtaining user data used in marketing practices. Data collection using a survey through a questionnaire distributed randomly with the classification of Instagram users in Indonesia. Data collection using Google Form to obtain flexibility in the process of collecting respondent data.

The compilation of the questionnaire has been prepared to present each variable in this study. Sampling in this study used the purposive sampling technique. This technique is a non-random sampling technique where researchers can determine the respondent criteria based on the willingness of respondents with an amount that is not determined with certainty [4]. The test variables in this study include artificial intelligence technology for social media marketing, utilitarian value as mediation Accuracy Information , interactive experience and Consumer Purchasing Decisions as a response used in choosing a product to buy .

Data analysis in this study uses the help of SEM PLS tools and several tests are carried out to obtain the results of the analysis. The first test carried out is a validity test to ensure the question items used for the measurement of each variable is valid. Then the outer model and inner model testing are carried out and the path coefficient analysis testing is carried out on the model framework to test the relationship of each variable.

RESULTS AND DISCUSSION
a. Research result
Validation and Reliability Test

AVE (Average Variance Extracted) value :

Information Quality = 0.768 , Interactive Experience = 0.840 , Consumer Purchasing Decision = 0.643 and Utilitarian Value = 0.878

AVE Interpretation:

AVE values above **0.5** indicate that all constructs have **good convergent validity** (the construct can explain more than 50% of the variance of its indicators).

Composite Reliability (CR):

Information Quality = 0.807 , Interactive Experience = 0.859 , Consumer Purchasing Decision = 0.827 , Utilitarian Value = 0.884

CR Interpretation:

Composite Reliability values above **0.7** indicate that all constructs have **good internal reliability** (the indicators in each construct are consistent in their measurements).

These results indicate that the model has **good validity and reliability** .

R-Square Value (Coefficient of Determination) .

Consumer Purchasing Decision → 0.629 (R-Square Adjusted: 0.613) . Utilitarian Value → 0.574 (R-Square Adjusted: 0.562)

Information.

R-Square value of 0.629 on the **Consumer Purchasing Decision variable** shows that **62.9% of the variability in Consumer Purchasing Decisions can be explained by the independent variables in the model** , while the rest is influenced by other factors outside the model.

Utilitarian Value has **an R-Square of 0.574** , which means that **57.4% of the variability in utilitarian value is explained by the variables in the model** .

Model Compatibility
Based on the output, it is obtained that the SRMS value is 0.07 3 which is less than 0.08. In addition, the NFI value of 0.7 5 7 is less than 0.900. The RMS_theta value generated is 0.2 1 7 which is close to the value of 0. From the three indicators, it can be concluded that the model formed has met the suitability criteria so that the model can be used and is good at describing the relationship between variables.

Hypothesis Testing

Path Coefficients analysis of the SmartPLS model .

Table 1. Results of Direct Effect Hypothesis Testing

Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Information Quality -> Keputusan Pembelian	0.199	0.191	0.128	1.556	0.120
Information Quality -> Utilitarian Value	0.415	0.406	0.109	3.819	0.000
Interactive Experience -> Keputusan Pembelian	0.346	0.363	0.148	2.343	0.020
Interactive Experience -> Utilitarian Value	0.407	0.430	0.121	3.357	0.001
Utilitarian Value -> Keputusan Pembelian	0.339	0.342	0.162	2.094	0.037

Source: data processing results, 2025

Information Quality → Consumer Purchasing Decision (0.198877) . **Interactive Experience → Consumer Purchasing Decision** (0.346299) . **Utilitarian Value → Consumer Purchasing Decision** (0.338926)

Interactive Experience has the greatest influence on **Consumer Purchasing Decisions** (0.346). **Utilitarian Value** also has a strong influence (0.339). **Information Quality** has the smallest influence, but is still significant (0.199).

Path Coefficients table from SmartPLS results, here is the explanation:

Significant Relationship (p-value < 0.05)
- Information Quality → Utilitarian Value (0.415, p = 0.000).
- Interactive Experience → Consumer Purchasing Decision (0.346, p = 0.020).
- Interactive Experience → Utilitarian Value (0.407, p = 0.001).
- Utilitarian Value → Consumer Purchasing Decision (0.339, p = 0.037)

- **Information Quality has a significant effect on Utilitarian Value** , meaning that good information quality increases the utilitarian value perceived by customers.
- **Interactive Experience has a significant influence on Consumer Purchasing Decisions and Utilitarian Value** , indicating that interactive experience influences customer decisions both directly and through utilitarian value.
- **Utilitarian Value influences Consumer Purchasing Decisions** , meaning that the higher the perceived utilitarian value, the greater the likelihood of customers making a purchase.

The Relationship between Information Quality and Purchasing Decisions.
Information Quality → Consumer Purchasing Decisions (0.199, p = 0.120)

Information quality does not have a direct effect on purchasing decisions . This suggests that customers may not purchase immediately just because the information provided is of good quality. However, quality information can have an effect through other variables such as Utilitarian Value (which is significant).

The interaction of customer experience and utilitarian value plays an important role in purchasing decisions.
1. Information Quality has a greater impact on Consumer Purchasing Decisions indirectly through Utilitarian Value.

2. Increasing utilitarian value (e.g. by providing tangible benefits of the product) will be more effective in driving purchasing decisions.

Table 2. Hypothesis Test of Mediation Effect

Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Information Quality -> Utilitarian Value -> Keputusan Pembelian	0.141	0.132	0.066	2.141	0.033
Interactive Experience -> Utilitarian Value -> Keputusan Pembelian	0.138	0.156	0.096	1.434	0.152

Mean, STDEV, T-Values, P-Values | Confidence Intervals | Confidence Intervals Bias Corrected | Samples

Source. Data processing results, 2025

Specific Indirect Effects Analysis (Mediation Effects)
This table shows the indirect influence of independent variables on Consumer Purchasing Decisions through the mediating variable **Utilitarian Value** .

Significant Relationship (p-value < 0.05)
Information Quality → Utilitarian Value → Consumer Purchasing Decision (0.141, p = 0.033)
This means that good information quality **does not directly affect Consumer Purchasing Decisions** but will increase **utilitarian value** , which ultimately drives purchasing decisions. The mediation effect **is significant** with a T-statistic of 2.141 (>1.96), indicating that **Utilitarian Value is an effective mediator** in this relationship.

Explanation.
Information Quality has an indirect effect on Consumer Purchasing Decisions through Utilitarian Value.
The t-statistic is only **1.434** (<1.96), so this mediation effect is not statistically proven.
Utilitarian Value is a significant mediator between Information Quality and Purchase Decision.
1. Interactive Experience does not have a significant mediation effect through Utilitarian Value.
2. Marketing strategies should focus on improving the quality of information that provides real benefits to consumers so that they are more confident in making purchasing decisions.

Total Effect

Here are the results for the total effect and their explanation.

Table 3. Total Effect

Independent Variable	Dependent Variable	Total Effect	Explanation
Information Quality	Buying decision	0.339	Information quality has a moderate influence on purchasing decisions. That is, the better the quality of information, the higher the likelihood of someone making a purchase.
Information Quality	Utilitarian Value	0.415	Information quality also has a positive impact on utilitarian value, meaning that better information increases the

Independent Variable	Dependent Variable	Total Effect	Explanation
			perceived utility of a product or service.
Interactive Experience	Buying decision	0.484	Interactive experiences have a greater influence than information quality on purchasing decisions. This shows that interaction with a product or platform is more decisive for customer decisions.
Interactive Experience	Utilitarian Value	0.407	Interactive experiences also have a significant impact on utilitarian value. That is, the better the interactive experience, the higher the utility value perceived by customers.
Utilitarian Value	Consumer Purchasing Decisions	0.339	Consumer Purchasing Decisions also affect utilitarian value. This shows that after someone decides to buy, they increasingly consider the product or service to have high benefits.

Source: Data processing results, 2025

Explanation

Interactive Experience has the biggest impact on Consumer Purchasing Decisions (0.484)

- This means that interactive experiences are more important in determining customer decisions than the quality of information.
- If you want to improve purchasing decisions, the primary focus should be on improving the customer's interactive experience.

Information Quality has a greater influence on Utilitarian Value (0.415) than Interactive Experience (0.407)

- This shows that customers value the benefits of a product/service more when they receive good information.
- Companies can improve the quality of information (product descriptions, reviews, specifications) to increase the perceived utility of the product.

Consumer Purchasing Decisions Influence Utilitarian Value (0.339)

- Once customers purchase a product, they become more aware of its benefits. This can be an opportunity for customer retention strategies, such as providing post-purchase education or after-sales service.

DISCUSSION

This model shows that **interactive experience** is the most powerful factor in influencing **purchasing decisions** , while **information quality is more dominant in increasing utilitarian value** . Marketing strategies should focus more on improving interactive experiences to improve Consumer Purchasing Decisions and presenting quality information to increase the perception of product benefits.
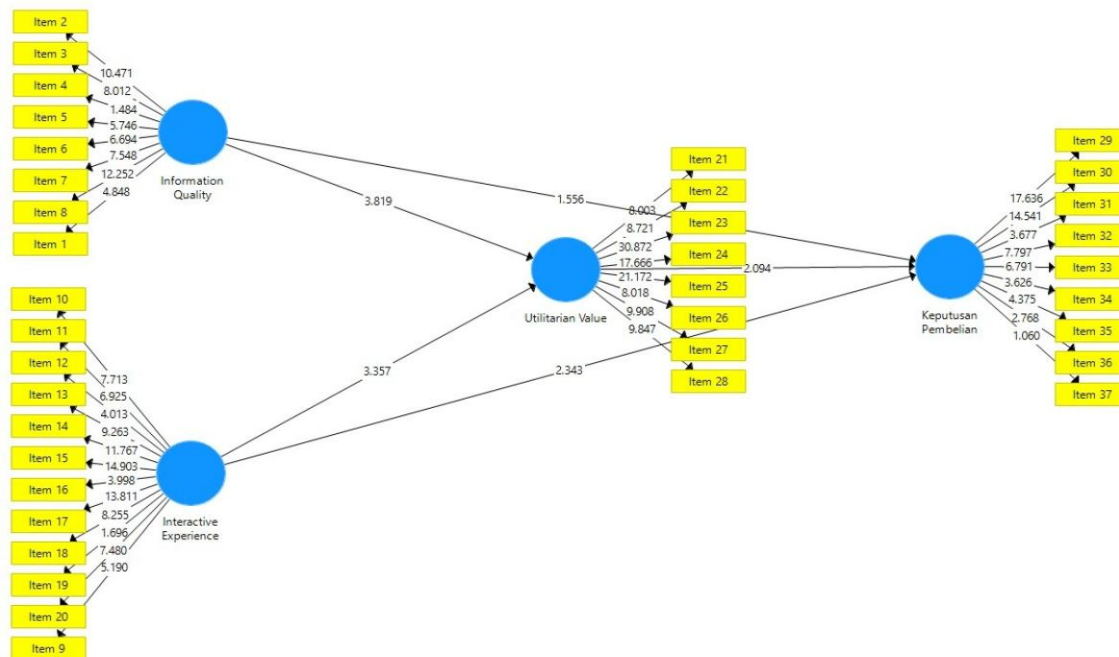
Figure 2. Model Structure Source: Data processing results, 2025

Structural Model Explanation

This model describes the relationship between Information Quality , Interactive Experience , Utilitarian Value , and Purchase Decisions . The following are the main findings:

1. Information Quality → Utilitarian Value (T-Stat = 3.819, p = 0.000)
   - This relationship is significant , indicating that the higher the quality of information, the higher the utilitarian value perceived by consumers .
   - This means that accurate, clear and useful information plays a key role in increasing customer utilitarian value.
2. Interactive Experience → Utilitarian Value (T-Stat = 3.357, p = 0.001)
   - This relationship is significant , meaning that interactive experiences (e.g. good UI/UX features) increase the perception of utilitarian benefits for consumers.
   - This suggests that the more interactive and engaging the experience within a platform, the greater its impact on utilitarian value .
3. Utilitarian Value → Consumer Purchasing Decision (T-Stat = 2.094, p = 0.037)
   - This relationship is also significant , indicating that high utilitarian value will drive purchasing decisions .
   - Consumers are more likely to purchase if they feel that the product or service has clear, functional benefits.
4. Interactive Experience → Consumer Purchasing Decision (T-Stat = 2.343, p = 0.020)
   - Interactive experiences directly influence purchasing decisions.
   - This means that the more engaging and easy the experience of interacting with the platform, the more likely customers are to purchase.
5. Information Quality → Consumer Purchasing Decision (T-Stat = 1.556, p = 0.120)
   - This relationship is not significant , meaning that information quality does not directly influence purchasing decisions.
   - However, from the results of specific indirect effects , information quality has an indirect effect through Utilitarian Value (p = 0.033).

CONCLUSION:

- Utilitarian Value becomes an important mediator in the relationship between Information Quality and Purchasing Decisions.
- Interactive Experience has a direct and indirect effect on Purchasing Decisions, but the mediation effect through Utilitarian Value is not significant.

Information Quality does not directly influence purchasing decisions , but influences them through Utilitarian Value.

Strategic Advice Based on Results

1. Focus on Increasing Utilitarian Value
   - Make sure customers feel that the product or service provides clear benefits.
   - Use marketing communications that highlight the functional benefits of the product.
2. Optimize Interactive Experiences
   - Improve the user interface (UI/UX) to increase customer convenience.
   - Interactive features such as chatbots, video tutorials, and product simulations can enhance the user experience.
3. Improve Information Quality
   - Although it does not have a direct impact, the quality of information is very important in increase utilitarian value.
   - Ensure that product information is easy to understand, complete and accurate.
1. Enhance interactive experience:
   - Use interactive features such as product simulations, demo videos, or responsive chatbots.
   - If it is an online store, make sure the user interface is attractive and interactive.
2. Optimize information quality:
   - Make sure the product description is complete and clear.
   - Add user reviews and transparent information about products or services.
3. Focus on after sales service:

After purchase, educate customers about the product's benefits to increase perceived utility.

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