

# ARTIFICIAL INTELLIGENCE UTILIZATION ON CONSUMER PURCHASE DECISIONS

## ABSTRACT

Artificial Intelligence (AI) has big potential in marketing. With AI, we can with fast determine content What will targeted to which customers and channels will be used at the time, thanks to the data collected and generated by its algorithms . Objective study This done For know the influence of AI on digital marketing on Purchase Decision. Design study This is descriptive and verification methods . research used in research This is method quantitative . Research This using 78 samples of students who shop use application in look for products and choose products . Data collected analyzed use SEM PLS application . Research results show that in a way direct Information Quality no influence on Purchase Decision, Interactive Experience in general have a direct influence on purchase decisions, and utilitarian value is also a direct influence. Information quality is influential towards utilitarian value and interactive experience and also has an influence towards utilitarian value. While relationship test results No direct evidence shows that utilitarian value becomes an important mediator in the connection between information quality and purchase decision. And Interactive Experience has an influence, direct and indirect, against the purchase decision, but effect mediation through utilitarian value is not significant. From the results, studies show that the use of AI on digital marketing platforms is very helpful for consumers to be more fast and accurate in finding suitable products with needs and wants. Besides that, with enterprise AI assistance, they can know things to do to improve use and increase consumer decisions for purchasing products.

**Keywords :** Artificial Intelligence (AI) , Information Quality, Interactive Experience, Purchase Decision and Utilitarian Value.

## INTRODUCTION

Digital transformation has change paradigm business from the previous one focus on manual processes to become more automated , responsive and connected digitally (Draganov et al., 2018) .

Impact big from digital marketing on online Purchase Decision namely desired coverage achieved very wide (Putri & Marlien, 2022) . Operation business in landscape business contemporary has changed because of Fierce competition and disruption technology (Catalini & Gans, 2020) .

Along with development technology , e-commerce has adopt artificial intelligence technology in market product digitally (Nguyen et al., 2022) . The role of AI technology in e-commerce is can provide experience more personal shopping for customer (Huang & Rust, 2018) . A I has Lots implemented in digital marketing , especially in production content marketing both on websites and social media . Use AI in marketing based on many superiority main AI, namely make it easier management sales of a nature customization , effectiveness , and efficiency in allocation cost marketing . Besides that , AI can give recommendation product yes relevant to customer based on behavioral and preference data customer .

The application of AI system recommends products on e-commerce can add mark in business (Mariani et al., 2023) . Research previously state that with recommend relevant products with need customers , can influence customer For accept the suggestion (Beyari & Garamoun, 2022) . According to (Li & Bao, 2024) , recommendation product become tool important in matter increase product suggestion quality .

With AI assistance in recommend product , customer can see product what is relevant in accordance with interest they . This is naturally become material consideration consumer in decide For do purchase repeat a products . With AI, the system can evaluate user based on demographics or history purchase they previously so that can give relevant recommendations (Khatri, 2021) .

Recommendation products on e-commerce are one of the factor important , because customer only want to see relevant and appropriate products with need they . This is allow brand with fast and easy provide content personalized valuable For various profile clients in every stage channel marketing and in every path . So that For marketers , AI can used For predict behavior consumers , anticipating trends , and able to produce specific and personalized content . At the operational level , AI also offers opportunity For automation and optimization of marketing processes , especially in context effectiveness and efficiency Work (Ribeiro & Reis, 2020) .

With applying AI to in strategy marketing , business can using available data with more good and reaching candidate customer with interesting ads at a more timely time comfortable . Besides That Application of AI in digital marketing can determine content what is most likely interesting customer return to the site. AI identifies which customers are most likely stop subscribe service specific and analyze which features are standard among those who stop subscribe . As results from analysis this , marketer can plan campaign them in the future and implement practices that encourage people to still stay .

Smart Marketer always follow all trend . (Febrianti et al., 2021) . This simplify work and enable more Lots creativity and thinking *out-of-the-box* . This also adds mark for customers who get benefits . (Karna Suganda et al., 2022)

Study This aiming For know influence the use of AI in digital marketing with use Information Quality, Interactive Experience variables towards Purchase Decision. And the role utilitarian value as mediation between Information Quality, Interactive Experience towards Purchase Decision . From the results study This expected will provide useful input for businessman in compile strategy marketing the product with leveraging AI.

## **LITERATURE REVIEW**

### **Intelligence Artificial (AI)**

(AI) is embodiment from machine that shows aspect intelligence human and continue used in services and is source today's innovation ( Huang & Rust, 2018). AI is gathering component technology that collects , processes , and acts based on data with a way that simulates intelligence humans . ( Kartajaya , Setiawan, Kotler, 2021) . Like humans , AI can apply rules , learn from time to time through data and information acquisition new , and adapt with changes in the AI environment (Russell and Peter, 2010) .

AI has application in various processes in business in various functional areas and functions business . One of them is marketing , which is considered as the core of activity business . AI is changing coverage marketing and will truly transform in the future . Marketing is application main AI at the moment This so that adopted For create A mark (Zhang et al., 2022) that in the digital and marketing world ,

AI helps business send mark through various channel connection customers , while still make the right and relevant decisions . AI is changing and becoming matter important For integrated in practice business , especially in digital marketing , because interest *big data* and improve Power comp thread , and allow organization For more understand customer them and in a way effective target they with has increase performance marketing with various method (Shahid et al., 2019) .

### **Information Quality**

According to (Maghfiroh & Nuryana, 2022) state that quality information measure output quality of system information , namely the quality produced by the system information , especially in

form reports . Quality information (information quality) is characteristics from output presented in A system information that is covering management reports and web pages (Benmoussa et al., 2018) .

Information Quality Indicators Indicators measurement quality system from (DeLone & McLean, 1992) namely : 1) Completeness of a information generated by the system information can it is said quality If information generated complete . 2) Relevant (Relevance) Quality information a system information it is said Good If relevant to need user or in other words information the have benefit For 3 ) Accurate Information generated by the system information must accurate Because very play a role for taking decision its users . 4) Accuracy Timeliness of information coming to the recipient No may too late , the information is already worn No will have mark again , because information is runaway in the taking decision . 5) Format Format system information library that makes it easy user For understand information provided by the system information reflect quality good information .

### **Experience Interactive**

Experience interactive to summarize encounter user with a vibrant and captivating digital platform . This beyond interface user conventional , covering elements that captivate , involve , and provide real-time response to user (Eckert et al., 2022) . In context trading electronics (e-commerce), experience interactive Possible involving customized interface , virtual assistance , display immersive products , and mechanisms bait responsive feedback .

Components This in a way collective make an effort For build the environment in which the user in a way active feel involved and connected throughout their online journey (Manyanga et al., 2022) . The importance of experience interactive lies in its capacity For No only attract and retain attention user but also for increase satisfaction user in a way whole and grow loyalty . In an era where the span of attention nature Meanwhile , businesses that dedicate source power and optimize element interactive is at in position superior For differentiate offer they .

With do matter this , they leave impression deeply into the user , fostering a sense of connectedness that transcends characteristic transactional online interaction . In landscape online trading , experience interactive play role important in to form journey user (Rajput & Gandhi, 2024) . Personalized interface fulfil preference individual , virtual assistance offers guide time real , view immersive product enhance the exploration process , and mechanisms bait responsive feedback acknowledge and handle input user with quick (Panday & Nursal, 2021) . Approach comprehensive This aiming For create online environment where users No only find product or the services they provide search but also feel involved in a way active and appreciated throughout experience .

Experience interactive own a number of feature main / Indicators that make it stand out :

1. Involvement user : User own role active in to form experience , influence results , or make personalized content .

2. Response time real : System interactive designed For react to input users , provide bait come back instant or adapt experience based on action user .
3. Interaction multimodal : User can involved with experience through various method input , such as touch , speech , or movement .
4. Ability adapt : Lots of experience interactive that can customized or customized For fulfil preference user or need different accessibility .
5. Immersion : Although No always required , some experience interactive can utilise element immersive For create experience more users interesting and can trusted .

### **Utilitarian Value**

(Subagio, 2012) convey another view is that utilitarian value is the driving force somebody For evaluate the motives behind get products and/ or service quality , and efficiency in matter time and energy .

According to (Duan & Dai, 2018) to expose that utilitarian value has connection with perspective services and products efficient , specific task from services and products , as well as goal - oriented . Utilitarian Value is behavior more shopping rational and nonemotional which is natural formed if somebody want to allocate source its power in a way efficient (Bagyarta & Dharmayanti, 2014) .

(Atulkar & Kesari, 2018) , stated that utilitarian value indicators , namely

- 1) Savings (monetary saving),
- 2) Selection ,
- 3) Convenience ,
- 4 ) Customized products .

### **Purchase Decision**

According to (Kotler, P., Keller, KL, & Chernev, 2021) , Purchase Decision is part from behavior consumer , behavior consumer that is about How individuals , groups and organizations choosing , buying , using , and how goods , services , ideas, or experience For satisfying needs and wants they . According to (Pakpahan et al., 2021) say that the Purchase Decision is decision a Buyers are also influenced by characteristics his personality , including age , occupation , condition economy . Behavior consumer will determine the process of taking decision in do purchase . While according to (Malau, 2017) to put forward that the Purchase Decision is a decision consumers influenced by the economy finance , technology , politics , culture , products , prices , locations , promotions , physical evidence, people , and processes. So that to form a attitude towards consumers For process all information and take conclusion in the form of the response that emerged For the product that will be purchased .

According to (Kotler, P., Keller, K.L., & Chernev, 2021) indicators – indicators in the Purchase Decision , namely :

- a. Election product , consumer take decision For buy A product from the alternatives they have consider .
- b. Election brand , consumer take decision about which brand will purchased Where every brand own difference .

- c. Election place distributor , consumer take decision which distributor will visited . Consumers have consideration Alone in determine distributor .
- d. Time of purchase , consumer in choose time purchase different different .
- e. Amount purchase , consumer take decision about how much Lots the product that will be purchased .
- f. Method payment , consumer take decision about method payment to be made done in taking decision consumers .

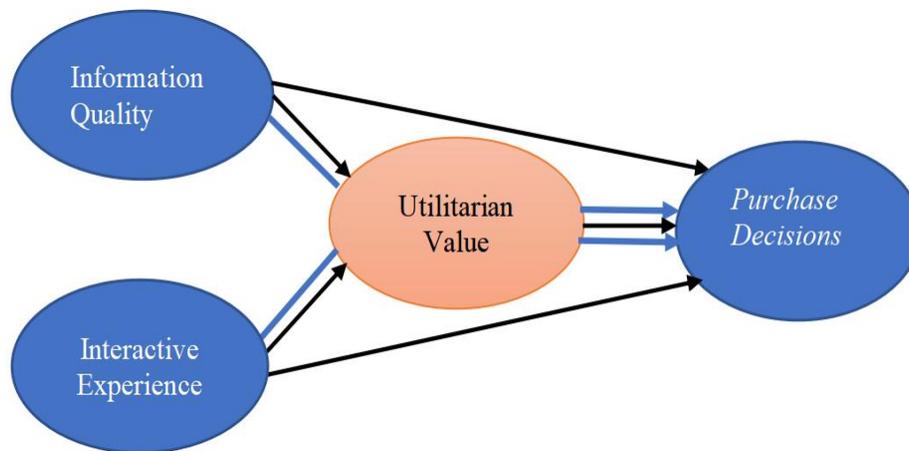
### Formulation Study

Following formulation For study This :

1. How the influence of information quality on utilitarian value?
2. How the influence of information quality on purchase decisions?
3. How the influence of interactive experience on utilitarian value?
4. How the influence of interactive experience on Purchase Decision?
5. How the influence of utilitarian value on Purchase Decision?
6. How the influence of information quality on utilitarian value through utilitarian value?
7. How the influence of interactive experience on Purchase Decision through utilitarian value?

### Paradigm Study

Following paradigm study For study This .



**Figure 1. Paradigm Study**  
Source : Processed data , 2024

### Hypothesis study

Hypothesis For study This is as following :

1. Information Quality has an effect towards utilitarian value.
2. Information Quality has an effect against Purchase Decisions.
3. Interactive experience is influential towards utilitarian value.
4. Interactive experience is influential towards Purchase Decision.

5. Utilitarian value has an influence towards Purchase Decision.
6. Information Quality has an effect towards Purchase Decision through Utilitarian Value.
7. Interactive experience is influential towards Purchase Decision through Utility Values.

## **METHOD STUDY**

Study This is study explanatory with objective For explain position as well as connection between variables involved (Sugiyono, 2019) . In the research This will test influence Information Quality, Interactive Experience variables on Purchase Decision. And research this will also test the role of Utilitarian Value as mediation between Information Quality and Interactive Experience on Purchase Decisions on Instagram social media.

Data sources for study This using primary data obtained from results distribution questionnaire use Google Form to Respondent through social media. Population study This is student Bandung S1 Management shopping using social media Instagram. Techniques for taking photos sample in study This use purposive sampling technique . Purposive sampling technique is method taking sample in which the researcher choose subject based on criteria certain relevant with objective study (Sugiyono, 2019) .

Compilation questionnaire has arranged For presenting each variable in study This . Sampling in research This use purposive sampling technique . This technique is non-random sampling technique where researcher can set criteria Respondent based on willingness Respondent with the amount that is not set in a way sure [4]. Variable testing in study This covers artificial intelligence technology for social media marketing, utilitarian value as mediating Accuracy Information, interactive experience and consumer Purchase Decision as response used in choose a product For purchased .

Study This using a 5- point Likert Scale For measure the variables involved , where the scale the consists of from : 1 = Very No Agree , 2 = No Agree , 3 = Less Agree , 4 = Agree , 5 = Very much Agree . Information Quality uses 5 indicators , interactive experience also uses 5 indicators , utilitarian value uses 4 indicators and Purchase Decision uses 5 indicators . Period study This starting in July 2024 until December 2024 . Collected data will analyzed using Smart-PLS 3.0. The first test conducted is a validity test For ensure the question items used For measurement each variable is valid. Then done testing the outer model and inner model as well path coefficient analysis testing was carried out on the model framework for test connection every the variables .

## **RESULTS AND DISCUSSION**

### **1. Research result**

#### **Validation and Reliability Test**

Following AVE (Average Variance Extracted) Value can seen in the table following .

**Table 1. Average Variance Extracted (AVE)**

<b>Variables</b>	<b>Average Variance Extracted (AVE)</b>
Information Quality	0.768
Interactive Experience	0.840
Utilitarian Value	0.878
Purchase Decision	0.643

Source : Processed data , 2025

AVE value above 0.6 m shows that all construct own validity good convergence results This show that the data contained in study This has fulfil condition validity convergent (convergent validity). Combined from evaluation from the outer loading and AVE (average variance extracted) test shows that the data in study This is valid convergent and satisfies condition For to be continued to stage next .

### **Validity Test Discriminant Validity**

Here are the results data Fornell Larcker Criterion can seen in the table following .

**Table 2. Result data Fornell Larcker Criterion**

<b>Variables</b>	<b>Information Quality</b>	<b>Interactive Experience</b>	<b>Utilitarian Value</b>	<b>Purchase Decision</b>
Information Quality	0.768			
Interactive Experience	0.702	0.810		
Utilitarian Value	0.679	0.722	0.826	
Purchase Decision	0.700	0.698	0.720	0.838

Source : Processed data , 2025

From the table above known that the data model is tested within study This has fulfil terms and criteria that indicate that constructs in the model has discriminant validity.

### **Composite Reliability (CR)**

Following Composite Reliability (CR) value can seen in the table below This.

**Table 3. Composite Reliability (CR)**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
Information Quality	0.768	0.807
Interactive Experience	0.840	0.859
Utilitarian Value	0.743	0.827
Purchase Decision	0.878	0.884

Source : Processed data , 2025

Composite Reliability Value above 0.7 show that all construct own k good internal **reliability** ( indicator in each construct consistent in measurement ).

This result show that the model has good validity and reliability .

#### **Structural Model Testing (Inner Model)**

##### **R-Square Value ( Coefficient Determination ) .**

The following is the R-Square Value ( Coefficient) Determination ) can seen in the table under This .

**Table 4. R-Square Value**

<b>Variables</b>	<b>R-Square</b>
Utilitarian Value	0.629
Purchase Decision	0.574

Source : Processed data , 2025

R-Square value is 0.629 on the variable Purchase Decision shows that 62.9% variability in Purchase Decision can explained by variables independent in the model , whereas the rest influenced by other factors outside the model. Utilitarian Value own R-Square 0.574 , which means 57.4% of the variability in utilitarian value is explained by the variables in the model .

#### **Model Compatibility**

Based on the output obtained that the SRMS value is 0.073 , namely not enough from 0.08. In addition That NFI value of 0.757 is less from 0.900. RMS\_theta value produced of 0.217 , namely approach value 0. Of the three indicator the can concluded that the model is formed Already fulfil criteria conformity so that the model can used and good in describe connection between variable .

## Hypothesis Testing

Following results analysis Path Coefficients from the SmartPLS model .

**Table 5. Hypothesis Test Results Effect Direct**

Path	Original Sample (O)	T- Value	P-Value	Hipotesis
Information Quality → Purchase Decision	0,199	1,556	0,120	Ditolak
Interactive Experience → Utilitarian Value	0,415	3,819	0,000	Diterima
Interactive Experience → Purchase Decision	0,346	2,343	0,020	Diterima
Interactive Experience → Utilitarian Value	0,407	3,357	0,001	Diterima
Utilitarian Value → Purchase Decision	0,339	2,094	0,037	Diterima

Source : results data processing , 2025

**From the table above can explained that :**

1. Information Quality has influence against the Purchase Decision of 0.199 this show that the relationship very small but still significant , so that hypothesis rejected .
2. Information Quality has influence against the Utilitarian Value of 0.415 show that quality information influential big towards Utilitarian Value, so hypothesis accepted .
3. Interactive Experience has influence against the Purchase Decision of 0.346 This show that interactive experience has an effect Enough big and significant towards the Purchase Decision, so that hypothesis accepted .
4. Interactive Experience has influence against the Utilitarian Value of 0.407 show that Interactive Experience has a big and significant influence towards the Purchase Decision, so that hypothesis accepted .
5. Utilitarian Value has influence against the Purchase Decision of 0.339 this show that Utilitarian Value has enough influence big and significant towards the Purchase Decision, so that hypothesis accepted .

**Table 5. Hypothesis Testing Effect Mediation**

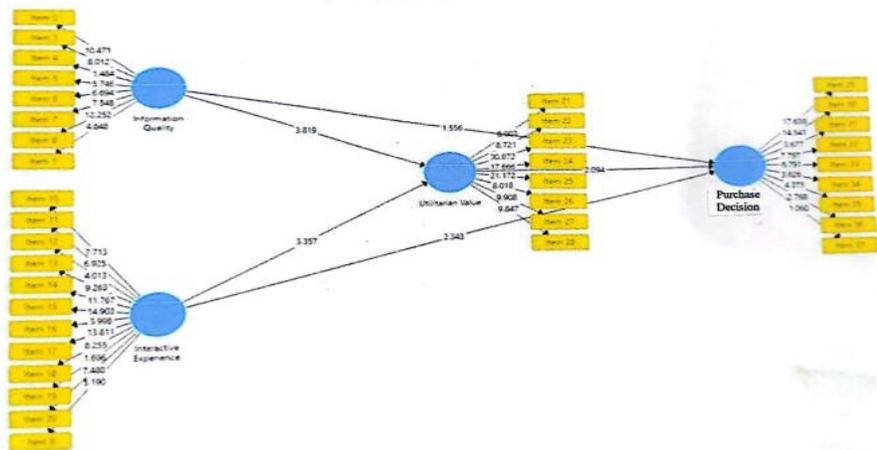
Path	Original Sample (O)	T- Value	P-Value	Hipotesis
Information Quality → Utilitarian Value → Purchasing Decision	0,141	2,141	0,033	Diterima
Interactive Experience → Utilitarian Value → Purchasing Decision	0,138	1,434	0,152	Ditolak

Source . Data processing results, 2025

From the table above show influence No direct from variable independent towards Purchase Decision through variable mediation Utilitarian Value known .

Information Quality → Utilitarian Value → Purchase Decision (0.141, p = 0.033)

This means that quality good information No in a way direct influence Purchase Decision but will increase utilitarian value , which ultimately drive Purchase Decision Effect mediation significant with a T- statistic of 2.141 (>1.96), indicating that Utilitarian Value is an effective mediator in connection This .



**Figure 2. Model Structure**  
Source : Data processing results , 2025

### Structural Model Explanation

This model describe connection between Information Quality , Interactive Experience , Utilitarian Value , and Purchase Decision . Following is findings main :

1. Information Quality → Utilitarian Value (T-Stat = 3.819,  $p = 0.000$ )
  - Connection This significant , indicating that the more tall quality information , increasingly tall utilitarian value perceived by consumers .
2. Interactive Experience → Utilitarian Value (T-Stat = 3.357,  $p = 0.001$ )
  - Connection This significant , which means experience interactive ( eg. good UI/UX features ) improve perception utilitarian benefits for consumers .
  - This show that the more interactive and engaging experience in a platform, the more big its impact on utilitarian value .
3. Utilitarian Value → Purchase Decision (T-Stat = 2.094,  $p = 0.037$ )
  - Connection This is also significant , showing that high utilitarian value will drive Purchase Decision .
  - Consumer more Possible For buy If they feel that product or service the own clear and functional benefits .
4. Interactive Experience → Purchase Decision (T-Stat = 2.343,  $p = 0.020$ )
  - Experience interactive in a way direct influential towards Purchase Decision.
  - This means the more interesting and easy experience interact with the platform, the more big possibility customer For buy .
5. Information Quality → Purchase Decision (T-Stat = 1.556,  $p = 0.120$ )
  - Connection This No significant , meaning quality information No in a way direct influence Purchase Decision.

- However, from results specific indirect effects, quality information influential in a way No direct through Utilitarian Value (  $p = 0.033$  ).

## 2. Discussion

Information Quality has an effect significant towards Utilitarian Value, meaning quality good information increase perceived utilitarian value customer. Interactive Experience influential significant towards Purchase Decision and Utilitarian Value, shows that experience interactive influence decision customer Good in a way direct and also through Utilitarian Value. Utilitarian Value has an influence towards the Purchase Decision, meaning the more tall perceived utilitarian value, the more big possibility customer do purchase. Interaction experience customers and utilitarian values play role important in Purchase Decision. Research results This No The same with results research conducted by (Kusuma et al., 2023).

Information Quality is more impact on Purchase Decisions No direct through Utilitarian Value. Increasing utilitarian values ( eg. with give benefit real from product ) will more effective in drive Purchase Decision.

Utilitarian Value is a significant mediator between Information Quality and Purchase Decision. Interactive Experience does not own effect significant mediation through Utilitarian Value. Strategy marketing should focus on improvement quality information that provides benefit real for consumers so that they more Certain in take Purchase Decision. Research results For influence mediation also does not The same with results research conducted by (Kusuma et al., 2023).

From the structural model show that experience interactive is the most powerful factor in influence Purchase Decision whereas quality information more dominant in increase utilitarian value. Strategy marketing should more focus on improvement experience interactive For improve Purchase Decision and present information quality For increase perception benefit product.

## CONCLUSION:

From the results study can concluded that, the use of AI on digital marketing platforms with presenting Information Quality not in a way direct influence decision purchase. But quality information the become input For decision purchase. In addition That accurate, clear and useful information play role key in increase utilitarian value customer.

And more and more interesting as well as convenience experience interact with the platform, the more big possibility customer decide For buy and more impact on utilitarian value. Because consumers more Possible For buy If they feel that product or service the own clear and functional benefits. With thus Utilitarian Value becomes an important mediator in connection between Information Quality and Purchase Decision.

With leveraging consumer AI naturally will very helped For get quality information in accordance with needs and wants consumers . In addition That companies can also know with fast things to do improved For increase decision purchase consumers , such as : ensuring information about product easy understood , complete , and accurate , ensuring consumer feel that product or service truly give benefit in accordance with what is needed through communication marketing that highlights benefit product in a way functional . Optimizing experience Interactive with method repair interface user (UI/UX) for increase comfort Customer . Features interactive such as chatbots, video tutorials, and simulations product can increase experience user . Add review transparent users and information about product or services . Services finished sell Where customer given more detailed education about benefit product For increase perception mark use .

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## **AUTHOR CONTRIBUTION.**

Author 1.

Compiling a research proposal , collecting the necessary data For research , Making instrument research and create article journal , submit article to journal .

Author 2.

Gather literature For research proposal preparation and compilation instrument , help spread questionnaire ( data collection ) , data processing and conducting analysis results data processing .

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