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AI-Driven Personalization in Digital Payment Platforms and Its Impact on Consumer Trust and Continued Usage Intention

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Abstract

Digital payment platforms have revolutionized financial transactions by providing increased convenience, speed, and accessibility. The word "Artificial Intelligence (AI)" in personalisation is one of the most essential aspects of user experience and engagement, especially in today's fast-changing digital arena. This study aims to unravel the impact of AI-driven personalization on trust and retention in digital payment systems, specifically focus on personalization's influence on consumer trust and retention in digital payment systems. The data has been collected using data collection techniques applicable to quantitative research design and for data collection, a structured questionnaire has been used and the data collected from 150 digital payments users of Uttar Pradesh. A regression analysis in SPSS 27 was used to test the relationships. Overall, the results show that personalization based on AI has a significant and positive impact on consumer trust and on the intention to use the service in the future. Tailored recommendations, customized services and smart user experiences drive user trust, satisfaction and loyalty of digital payment providers. The study's findings emphasize the critical role of product design strategies that integrate the responsible use of AI and data privacy and security measures in helping to maintain consumer engagement and trust.

Keywords: Artificial Intelligence, AI-Driven Personalization, Digital Payment Platforms, Consumer Trust, Continued Usage Intention.

1. Introduction

The digital payments industry is undergoing fast evolution, mostly propelled by innovations in Artificial Intelligence. The use of AI technology into digital payment systems has improved transaction velocity, security, precision, and the overall user experience. Technologies include machine learning, robotic process automation, predictive analytics, and AI-driven chatbots are transforming the execution of digital financial transactions. Digital payments systems have profoundly altered the financial landscapes by facilitating swifter, more efficient, and smoother transactions. (Gupta, M. K., & Lahiri, M. M. 2025). As global economies shift to a cashless framework, the use of electronic payment systems is progressively increasing. In India digital payment transactions had a 237% increase in 2020, mostly propelled by the rising use of UPI, mobile wallets, and contactless payment methods. Despite these gains, the swift proliferation of digital payments has concurrently engendered issues pertaining to cybersecurity threats, fraudulent activities, data protection, and regulatory compliance, necessitating ongoing oversight and proficient management (Sharma, N., et al., 2025).

These challenges have been addressed by adopting AI as a pivotal technical solution in the digital payment landscape. AI-powered solutions are built on "machine learning (ML)", robotic process automation, "natural language processing (NLP)" and biometric identification to enhance the security of payments, fraud detection and the experience of customers making payments. AI has proven to be a powerful tool in fraud prevention, using advanced algorithms to uncover patterns and flags in transactional data, and alerting users to suspicious activity in real-time (Kawase, R., et al., 2019).

The shift to digital payments has significantly increased the risks of fraud, such as ID theft, phishing and payment card fraud. Financial fraud with internet transactions is increasing by 150% in the past decade (Rane, N., et al., 2023). Fraud detection systems traditionally rely on rules to identify fraudulent transactions but may not be effective in addressing the complexities of modern fraud schemes and need to be complemented with AI-powered security measures (SAINI, A. 2025). Furthermore, AI improves transaction velocity and precision by automating payment processing, minimising human involvement, and facilitating real-time decision-making. The use of AI in credit scoring and risk assessment has enhanced the accessibility of digital payments, especially for persons with sparse credit histories, since AI-driven credit models include alternative data sources including spending patterns and transaction records (Patra, G. K., et al., 2022).

Improvements in computational capacity, machine learning algorithms, as well as data analytics have ushered in a transformational period in e-commerce, sometimes termed the era of AI-driven marketing. The essence of AI's contributions is in personalisation, which is described as the customisation of products, services, and digital experiences to the distinct preferences, behaviours, and circumstances of individual customers (Sriram, H. K., & Seenu, A. 2023). AI-driven e-commerce systems may provide highly accurate personalised suggestions by synthesising personal data, browsing records, purchasing trends, and geo-location information (Abdul Hussien, F. T., et al., 2021). This degree of personalisation improves user experience, increases conversion rates, and fosters customer loyalty, therefore transforming corporate engagement with their markets. As corporations increasingly depend on complex algorithms, they may develop more tailored advertising campaigns that engage with customers profoundly, enhancing brand loyalty and promoting repeat purchases (Sipos, D. 2025).

Users are apprehensive about data privacy and trust due to the significant efficacy of AI-driven personalisation. While customers like the ease of personalised experiences, they are becoming more concerned about the amount of data gathered, retained, and used by third parties. The findings of the "personalization-privacy paradox" indicate that people appreciate and get advantages from personalised material, however they become apprehensive about the data collecting required to facilitate such personalisation (Moody, G. D., et al., 2017).

The purpose of the present study is to explore how AI-based personalization affects consumer trust and repurchase intention about the digital payment platforms. The study aims to evaluate the impact of AI personalization on users' trust in digital payment systems and their intentions to persist with digital payments. Moreover, the research will seek to offer empirical proof on the influence of AI-personalization in boosting consumer engagement, trust, and lasting patronage of digital payments services in the dynamic digital financial system.

The study consists of seven sections. The research topic is introduced in Section 1 and the relevant literature is reviewed and the gap identified in Section 2. The research methodology is described in Section 3, and conceptual framework is presented in Section 4. Results and interpretation of the data are discussed in section 5. The findings are discussed in detail in Section 6 and the conclusion with implications, limitations, and recommendations in Section 7. References are given at the end of the study.

2. Review of Literature

Padmakar, V., et al., (2026) examined the emergence of UPI based digital transaction and the resultant fraud in the system with the goal of developing an intelligent fraud detection system that can overcome complex and dynamic fraud patterns that are not covered by rule based system. The study was conducted using quantitative machine learning approach, which was based on the transaction characteristics, such as the transaction value, device ID, number of failed transactions etc. The accuracy of XGBoost for detecting fraud was over 90% and its accuracy for detecting fraud was higher than that of SVM and LSTM, which were 91%. Based on the findings of the study, the proposed Web-based fraud detection system has the potential to enhance the security of transactions and boost user trust in digital payment systems.

Ashrafuzzaman, M., et al., (2025) explored the role of "Artificial Intelligence (AI)" in enabling financial institutions to offer more personalised customer experiences in the rapidly evolving digital banking environment. This research, therefore, aimed at reviewing the role of AI-powered personalization in enhancing customer engagement, satisfaction, trust and retention for digital banking. The study used a "systematic literature review (SLR)" methodology, on the PRISMA 2020 framework, and analysed 111 peer-reviewed articles published from 2014 to 2024. AI tools such as machine learning, NLP, recommender systems, and sentiment analysis had a significant positive effect on results including service quality, operational efficiency, emotional loyalty, and customer lifetime value.

Abdullah, M. S. (2025) analysed the role of artificial intelligence (AI) in digital commerce, highlighting its potential for improving customer engagement and retention. It was designed to investigate how customer loyalty is correlated with AI personalization in eCommerce. Specifically, the aim was to identify the technological, psychological, ethical, and cultural factors that affect the loyalty outcomes. In accordance with PRISMA guidelines, 52 peer-reviewed articles were retrieved from the marketing, IS, computer science and consumer psychology literature between 2012 and 2025. The results showed that AI-based personalization had a strong impact on customer loyalty in terms of perceived relevance, trust, satisfaction, and emotional connection, while ethical practices deepened customer engagement in the long term.

Chauhan, K., et al., (2025) analysed the dynamics of the transformative impact of Artificial Intelligence (AI) in digital payment systems in the context of fast-paced financial technology developments. It sought to assess the potential of AI in improving payment efficiency, security, and user experience, and to identify the potential challenges that may arise from using AI in payments. Therefore, the target areas were aimed at assessing AI tools for fraud detection, personalized services, credit assessment, and process optimization. The study was conducted by a qualitative review based method with secondary data from contemporary literature and industry reports. The results showed that AI has a significant positive impact on the efficiency, accuracy, and consumer trust of operations, but there were still some concerns about privacy, bias, cybersecurity, and regulatory compliance.

M. Celestin and Sujatha. (2024) discussed the transition towards digital payments and the impact it has on consumer behaviour and business requirements in the dynamic fintech world. The research aimed to assess how the uptake of fintech innovations, particularly mobile wallets and contactless payment options, are affecting purchases and transactions. To accomplish this goal, a mixed-methods research methodology was used which included data from 500 consumers and 50 businesses. The results indicated that mobile payments transactions increased 47% from $4.7 trillion in 2021 to $6.9 trillion in 2023. The study found that digital payments not only made payments more convenient and promoted sales growth but also identified the need for enhanced security measures to accelerate the growth of consumer adoption and acceptance of digital payments.

Malempati, M. (2022) examined how to incorporate modern and scalable artificial intelligence in financial services to create individual payment solutions. The objective of the study was to investigate the use of machine learning, and sophisticated data analysis techniques for forecasting consumers' preferences and attributes in real time for personalized digital transactions. The authors adopted the research method based on the concept and architecture, and proposed an evolutionary artificial neural network framework by combining federated learning and automatic neural network layers. The results indicated that adaptive neural networks enhanced the efficiency of transactions, customer satisfaction and real-time consumer preference inference. The study concluded that evolutionary AI frameworks were suitable foundations for developing effective, privacy-protected and highly customisable financial payment systems.

Sondinti, K., & Reddy, L. (2022) examined the banking sector is going through a rapid digital revolution, which has transformed the way banks deliver services and operate customer and transactional operations through improved multi-channel connectivity and technology-driven services. In addition, the study sought to

explore the impact of digital banking services, such as the speed of credit card issuance and custom financial products, on customer value and engagement. The study adopted a customer-centric research approach that leverages analysis of digital banking adoption and service usage patterns, and revealed that customers found the flexibility and convenience of the digital financial services offered more appealing and that they used the services more often than customers of the branches. The results, therefore, revealed that digitally active customers created more value for banks.

Singh, H. (2021) examined the growing role of Artificial Intelligence (AI)-powered chatbots in transforming customer support services. It aims to explore the evolution, design and performance of smart chatbots to enhance customer satisfaction and operational efficiency. The proposed goals were: Exploration of the use of "Natural Language Processing (NLP), Machine Learning (ML)" in chatbot systems and the assessment of their impact on the level of engagement of users and satisfaction with the service. The research method employed was qualitative and involved the literature review (including industry cases). The results showed that the AI chatbots increased the accuracy of responses, personalized interactions, decreased human workload, and increased service accessibility.

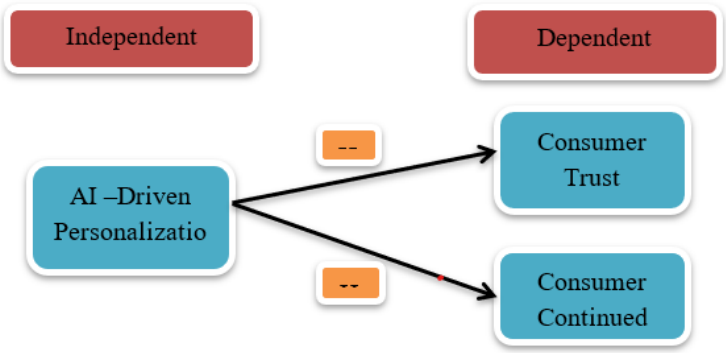
- **Research Gap**

A review of the literature identified a gap in the current empirical studies examining the effect of personalisation using AI on consumer trust and the intention to continue using a digital payment platform at the same time. Previous research has investigated applications of AI in fraud prevention and transaction security, digital banking services, customer loyalty, and personalized e-commerce experiences, but most such studies have dealt with either one or the other aspect separately. Furthermore, prior research has been conceptual, review-based, and/or focused in the context of digital banking or ecommerce and not in the context of digital payment platforms. The relationship between customization of payment experiences through AI, the building of consumer trust, privacy issues and consumers willingness to engage with digital payment services is under-researched. Hence, a detailed empirical research is needed that explores these relationships in the changing digital payments landscape.

3. Research Methodology

In this study, a quantitative method is used to investigate how AI personalization affects customer trust and the likelihood of future use of digital payment services. The study is carried out in Uttar Pradesh, India, on the population using different digital payment platforms, including UPI apps, mobile wallets, and online payment platforms. A descriptive and analytical research design has been used, in order to investigate the relationships of the study variables in a systematic way. The data is collected from both primary and secondary sources, and where primary data is gathered by using a structured questionnaire, which is given to the respondents from the area using stratified random sampling method. 150 digital payments users are interviewed. The independent variable is the AI-Driven Personalization and the dependent variables are consumer trust (H1) and the consumer continued usage intention (H2). The data gathered is analysed through MS Excel and SPSS Version 27 and statistical techniques such as Mean, Standard Deviation and Regression Analysis are employed to evaluate the effect of the use of personalisation through the use of Artificial Intelligence (AI) on consumer trust and users' willingness to continue using digital payment platforms. The methodology aims to generate empirical evidence of the effectiveness of personalization with AI in creating trust and long-term engagement around digital payments.

4. Conceptual Framework



5. Results and Interpretation

This section provides a concise summary and interpretation of the obtained data. The data are presented and analysed in a systematic way, through categorising the data, based on the demographics of the data used, the study objectives and hypotheses. Tables have been included to clarify the findings followed by explanations to clarify the results. The tables and the interpretations are drawn in accordance with the study aims and the created hypotheses.

Table 1: Results based on Demographic Respondents

S. No.	Demographic Variables	Category	N	%
1	Gender	Male	82	54.7
		Female	68	45.3
2	Age Group (Years)	18–25 Years	48	32.0
		26–35 Years	52	34.7
		36–45 Years	31	20.7
		Above 45 Years	19	12.6
3	Educational Qualification	Higher Secondary	28	18.7
		Graduate	64	42.7
		Postgraduate	42	28.0
		Others (Doctorate)	16	10.6
4	Occupation	Student	32	21.3

		Salaried Employee	54	36.0
		Business/Self-Employed	37	24.7
		Others	27	18.0
5	**Experience of Using Digital Payment Platforms**	Less than 1 Year	24	16.0
		1–3 Years	51	34.0
		4–6 Years	43	28.7
		More than 6 Years	32	21.3

Table 1 shows the demographic characteristics of the 150 respondents who were included in the study. As for gender, majority of respondents were male (54.7%) and a minority of 45.3% were female, which showed a fairly even gender distribution. As to age, the age group 26-35 years (34.7%) is the largest, followed by the age group 18-25 years (32.0%), indicating that the main users of digital payment platforms were young and middle-aged adult age groups. The age groups 36-45 years accounted for 20.7% of the respondents, and the over 45 age group accounted for 12.6% of the respondents. In terms of educational qualification, 42.7% were graduates, 28.0% were postgraduates, 18.7% had higher secondary education and 10.6% had other qualifications like doctorates. This means that the majority of the users of the digital payment platform in the sample had higher educational levels. When it comes to occupation, the highest proportion was that of salaried employees (36.0%), business/self-employed (24.7%), students (21.3.), and others (18.0%). When asked about their experience using digital payment platforms, the most common response (34.0%) was 1-3 years, followed by 4-6 years (28.7%), more than 6 years (21.3%) and less than 1 year (16.0%). Overall, the sample profile indicates that the study captures largely educated, economically active individuals with moderate to strong experience in digital payment platforms, who are well-positioned to represent respondents for the study to gauge the effect of AI personalisation on consumer trust and intention to use digital payment platforms.

Objective 1: To assess the effect of AI-driven personalization on consumers' trust toward digital payment platforms.

Hypothesis 1: There is a significant effect of AI-driven personalization on consumers' trust towards digital payment platforms.

Table 2: Regression Table

Hypothesis	Regression Weights	Beta Coefficient	R^2	F	t-value	p-value	Hypothesis Result
H1	AI-Driven Personalization → Consumer Trust towards Digital Payment Platforms	0.072	0.151	26.386	5.137	0.000	Supported

Table 2 shows the result of regression analysis to assess the impact of personalization using AI on consumers' trust in digital payment platforms. "The findings reveal that there is a positive and statistically significant relationship between AI-driven personalization and consumer trust, as the β value is 0.072 and the p-value is 0.000, which is less than the cut-off value of 0.05. The t-value of 5.137 also indicates that personalization using AI is a strong predictor of consumer trust. The model's F-value is 26.386, indicating that the model is statistically significant and has a strong ability to explain the relationship between the variables. Moreover, the R^2 of 0.151 suggests that AI-based personalization contributes 15.1 per cent of the variance in consumer trust in digital payment platforms". Thus, the results support H1 and indicate that better AI-driven personalization elements are associated with higher trust in the digital payment platform, which in turn can be attributed to improved user experience and relevance of services and perceived reliability.

Objective 2: To analyse the impact of AI-driven personalization on consumers' continued usage intention toward digital payment platforms.

Hypothesis 2: There is a significant impact of AI-driven personalization on consumers' continued usage intention toward digital payment platforms.

Table 3: Regression Table

Hypothesis	Regression Weights	Beta Coefficient	R^2	F	t-value	p-value	Hypothesis Result
H2	AI-Driven Personalization → Continued Usage Intention	0.324	0.105	17.411	4.173	0.000	Supported

Table 3 shows the regression analysis that explored the influence of AI personalization factors on the continued use intention for digital payment platforms. The results show that there is a positive and statistically significant correlation between AI driven personalization and continued usage intention "($\beta = 0.324$, $t = 4.173$, $p = 0.000$)". The t-value obtained is greater than the critical value and p-value is less than the significance level of 0.05, showing the relationship between the two variables is significant. This suggests that the promise of AI personalization features such as custom recommendations, interfaces, and service experiences will positively influence the future engagement of users with digital payment systems. Furthermore, R2 value (0.105) shows that the AI-driven personalization explains about 10.5% of the variance in intention to continue usage. The F-value of 17.411 also supports the statistical significance of the regression model and its excellent data fit. Therefore, the findings support Hypothesis H2, which states that the use of AI-driven personalisation is a key determinant for enhancing the ongoing engagement and long-term adoption of digital payment services by users.

6. Discussion

These results align with those of other studies that found that AI-driven personalization can boost user trust in a service's relevance, competence, and ease of use (Choung, H., et al., 2023; Bodorin, B. E., & Ciobanu, E. 2025). Lopes, J. M., et al., (2025) likewise suggested that AI-driven financial services accentuate trust by offering customizations and effective solutions that mirror the expectations of users. The fact that there's a positive correlation between AI-powered personalization and trust also bolsters the case that consumers are more likely to trust digital platforms that know what they like and what they need financially (Kanaparthi, V. 2024).

Liang, N., & Lee, E. T. (2025), which concluded that enhanced mobile payment services with personalised AI features are more likely to lead to continued usage. Lee, J. C., et al., (2023) also uncovered that the positive impact of personalization, perceived intelligence, and other AI characteristics on the continuance intention for mobile banking apps. Moreover, AI-powered service also improves the user experience, which has been shown to result in greater customer satisfaction and user retention on the platform (Beura, D., et al., 2023; Hassan, N., et al., 2025). Customization, powered by AI, can play a crucial role in boosting customer trust and engagement in digital payment solutions, enhancing their perceived value. Zhang, Q., & Kim, H. (2025) reiterated that a high-quality service and consumer confidence in data privacy and the responsible use of AI are critical to the success of digital financial services. Likewise, Sharma, V. and Priya, B. A (2025) stated that AI governance that is clear and strong privacy safeguards is essential for consumer trust in AI-driven financial systems. Therefore, the responsible use of AI and effective personalization are crucial for digital service providers to enhance consumer trust and encourage continued usage intentions.

7. Conclusion

Overall, the study indicate that personalising with AI can positively affect customer trust and willingness to use digital payment systems. The empirical results revealed that the AI functionalities that are personalized, such as customised recommendations, user experience and smart service delivery, positively influence users' perception of reliability, convenience and the effectiveness of the platform. Based on the results of the regression analysis, there was a significant increase in consumer trust and consumers' willingness to continue using digital payment services through personalization using AI. The results showed that it is possible to individualise digital payment service depending on the user's preferences and transactional behaviour, which can contribute to user engagement. In this regard, digital payment providers are encouraged to continue investing in personalization strategies through AI, while simultaneously ensuring data privacy, security and transparency to build consumer confidence and mitigate their concerns for the sustainability of digital payment technologies in a more digital financial system.

➢ Implications of the Study

The study have important implications for policy makers, fintechs and digital payment service providers. The results of the study suggest that AI personalization may have a positive impact on users' trust in the service and their intentions to continue using it, and that customised tips, intuitive interfaces and smart customer service can play an important role in captivating users. Digital payment companies must focus on advanced AI innovations to provide customer-centric, contextually relevant experiences, forge deeper customer relationships, and foster loyalty. Furthermore, organizations must ensure transparency, data privacy, and robust security measures while implementing AI solutions. Policymakers would also be wise to formulate suitable policy frameworks to facilitate and safeguard the responsible use of AI and consumer protection.

➢ Limitations of the Study

There are some limitations to the present study that should be considered when interpreting its findings. The study was restricted to a sample of 150 respondents from Uttar Pradesh which may not be enough to represent findings in other regions and population. Second, the study used a cross-sectional design which only allowed the researchers to observe trust and usage behaviour at one point in time, which prevented the researchers from observing changes in trust and usage behaviour over time. Third, the study examined the effect of AI-driven personalisation as an independent variable, as other variables such as perceived security, privacy concerns, service quality, and technological literacy could also impact trust and continued usage intention. Lastly, the results are self-reported, and can be influenced by respondents' bias.

➢ **Suggestions and Recommendations**

The study revealed that the digital payment platform providers should focus on enhancing the capabilities of AI tools for personalization, provide more customized tips and suggestions, and provide innovative financial services which are more personalized according to the users' preference. In parallel, data privacy, cyber-security, and clear AI usage are crucial for building consumer trust and confidence. By keeping users informed about data usage policies and security measures through regular communication, any concerns about privacy can be further mitigated. It is also crucial for financial institutions to continuously invest in AI advancements, customer education and digital literacy initiatives, to boost user engagement and platform usage. Moreover, there is a need for clear regulatory policies to foster ethical and responsible use of AI technologies in digital payment systems.

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