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Topic

**The Role of AI-Driven Personalisation in Enhancing Customer Experience in
Luxury Fashion E-Commerce**

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Ai Acknowledgement

I recognize that I have utilized ChatGPT (OpenAI) (<https://chatgpt.com/>) between July and September 2026 to improve the readability, grammar, clarity, academic expression and presentation of my own written work in the preparation of this dissertation.

I prepared the research ideas, arguments, research design, data collection, coding, interpretation of the findings, critical discussion and conclusions and recommendations independently. I have only employed ChatGPT to edit and refine the expression of my own ideas and interpretations in writing.

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Abstract

This dissertation examines the personalisation of customer experience in luxury fashion e-commerce using personalisation technology and the involvement of customers in the process of this personalisation, focusing on the personalisation of customer satisfaction and perceived sense of exclusivity as well as consumer trust related to the use of personal data. There are two key perspectives that inform the study—one from the customer journey and another from a multidimensional luxury-value perspective—and these AI-enabled touchpoints can be analyzed both pre-purchase and purchase and post-purchase. A qualitative method of exploratory nature is used, and purposive sampling, semi-structured interviews and thematic analysis with NVivo software is applied. The analytical structure highlights six interconnected themes, such as the importance of relevant and accurate personalisation, the need for AI assistance without making consumers feel less in control, the importance of recognition, curation and brand consistency in creating exclusivity, the importance of human judgment to preserve luxury value, the negotiated compromise between personalisation and data use, and transparency and meaningful consumer control in creating trust. To sum up, the study suggests that AI personalisation is not a guaranteed solution to enhancing the luxury customer experience. It's based on context, consumer preference, brand consistency, and the ability to access human support and responsible data governance. The dissertation suggests a more balanced approach to AI personalisation for luxury brands, one that does not seek to maximise personalisation. It contributes in two ways: by combining satisfaction, exclusivity and trust in one customer-journey perspective and by demonstrating that the same personal interaction can increase the functional value, but reduce the autonomy, symbolic luxury value or trust. The study also provides a practical advice on how to design personalised experiences for luxury e-commerce that are useful, selective, human-centred, transparent and controllable.

Keywords: *AI-driven personalisation; customer experience; luxury fashion e-commerce; customer satisfaction; perceived exclusivity; consumer trust*

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CHAPTER 1: INTRODUCTION

1.1 Background of the Study

The luxury fashion sector has undergone significant digital transformation with consumers making more contact with luxury brands online via websites, mobile applications, social networking sites and online marketplaces. Historically, the purchase of luxury fashion has been linked to a physical retail space, a personal approach, limited distribution, artisanal crafts, exclusivity, and an emotional brand narrative. Since luxury consumption in online platforms is getting online, the brands have to replicate these unique attributes online without compromising prestige and exclusivity that luxury products have (Rokeeb, Dora and Owolabi, 2026).

Ecommerce offers a great deal of potential for luxury fashion brands, including the ability to sell to customers worldwide, introduce more products and services, directly interact with consumers and offer round-the-clock access to products and services. Meanwhile, consumers are becoming more and more demanding regarding their shopping online experience, which they want to be convenient, relevant and seamless (Lindecrantz, Gi and Zerbi, 2020). Customer experience can be described as customer's cognitive, emotional, behavioral, and sensory reactions that they form prior to, during, and after their experience with the brand (Lemon and Verhoef, 2016). A customer's experience can be affected, for instance, by the ability to move around easily on a luxury brand's web site and to get precise information about the product; by the responsiveness of the online customer service, etc. This means that the design of the website, the quality of the services offered, the brand image, the product information, its price, the level of communication, and past interactions all play a role in the customer's evaluation of a luxury fashion brand (Gao, Melero-Polo and Sese, 2025).

As a result, luxury fashion brands have become keener on utilising Artificial Intelligence (AI) to tailor their online customer journeys. AI personalisation employs technologies like machine learning and predictive analytics to study customers' browsing patterns, buying history, likes and dislikes, and prior interactions. In real life, AI can suggest products that are similar to an individual customer's style, size or previous purchases; it can also tailor website information for that customer (Riegger et al., 2022; Casaca and Miguel, 2024). It can also be used to simulate the effect of try-on and garment-customisation at an online store, allowing customers to preview or modify products before making a purchase (Song and Bonanni, 2024; Zhan and Sheldrick, 2024).

Online shopping is more personal, and it can become more convenient with the help of personalisation as the customer can find out which products meet their preferences. Individualised suggestions can help to save time and resources to have to hunt down extensive collections of products and can enhance satisfaction in cases where they are helpful and correct (Casaca and Miguel, 2024). The luxury brands can also leverage on personalised digital services to replicate the personal attention that sales people offer to customers in the real stores.

Product customisation can be achieved through AI-powered technologies, as well. Online garment-customisation systems can allow customers the option of selecting colours, materials, sizes, styles or design aspects, based on their individual preferences. This engagement can be facilitated by participating in the process and boost the customer trust in their buying choices (Zhan and Sheldrick, 2024). Customers can also be supported in creating the formation of personalised value by interacting and co-creating digital experiences to strengthen customer-brand relationships (Chapman and Dilmperi, 2022).

Yet, AI-driven personalisation poses a number of challenges to luxury fashion businesses. The value of luxury is not in functionality or price alone. And it can be connected with distinctiveness, social positioning, emotional values, personal identity, the quality of products, prestige, and exclusiveness (Bendale, 2021; Gao, Melero-Polo and Sese, 2025). Despite the fact that personalisation can give customers a sense of recognition, the results of poorly designed or over-automated interactions can render luxury interaction business to be generic or impersonal. Luxury brands have to therefore offer easy and convenient but still controlled and exclusive brand experiences through online services (Ranfagni and Ozuem, 2022).

One particular worry with AI-driven personalisation is how personal data is gathered and utilized by customers. High-end e-commerce systems can track shopping and purchase habits, wish lists, location, size information, or preferences to provide customised recommendations. While this customization can make a service more relevant and useful to customers, it could cause them to wonder if their data is being collected and used with their consent, stored securely, shared with third parties, or used for purposes different from what they intended. To make AI personalisation a success, it is essential that there is clarity around privacy policies, transparency around data collection and transparency regarding security and privacy measures to boost consumer trust (Riegger et al., 2022). The customers can then anticipate that luxury brands will be aware of their

preferences and also safeguard their personal data from misuse or unauthorized access (Khan, Akter and Kalam, 2020).

1.2 Research Problem and Gap

Previous studies show the positive impact of AI-powered personalisation on customers' experience, such as offering personalised recommendations, answering questions, customising products, and increasing engagement (Song and Bonanni, 2024; Mittameedi, 2024). There have been other studies that have investigated customer satisfaction, digital luxury value, perceived exclusivity, privacy concerns and consumer trust (Lemon and Verhoef, 2016; Riegger et al., 2022). The results, however, are typically examined individually: consumers might have a combination of these within a single luxury online experience.

This separation poses an important research challenge: While a recommendation might make the user happier by lowering the effort to find a match, a lot of tracking could raise privacy concerns and make the user less likely to trust the service. Likewise, customised services can have a positive effect on consumers and make them feel recognised and valued, whereas services which are tedious or fully automated can mean that consumers feel less special and have less personal attention when consuming luxury goods. Previous studies, therefore, offer scant information on how consumers simultaneously assess these benefits and risks.

In addition, a large number of the existing studies rely on quantitative surveys or experiments to assess the relationship between personalisation and pre-established customer results. The approaches used are useful for finding general patterns, but they do not offer a lot of information as to how consumers interpret the relevance, exclusivity, privacy, and trust aspects of these approaches or what they mean to them personally. A qualitative study is necessary to illuminate the description and assessment of experiences with AI personalisation throughout the online customer journey, as experienced by luxury fashion consumers.

1.3 Significance and Timeliness of the Study

This is a timely study as luxury fashion brands are adopting AI tools such as product recommendations, virtual try-on features, personalisation and online customisation in the fashion digital customer journey (Song and Bonanni, 2024; Zhan and Sheldrick, 2024). But the use of these technologies doesn't necessarily equate to a better luxury experience. While personalisation

can offer greater convenience, relevance and customer satisfaction, over-automated or faulty recommendations can create a more generic brand experience and diminish the feeling of caring that is typically associated with luxury purchasing. Moreover, the comprehensive set of behavioral and personal information collected could lead to privacy, transparency, and data security concerns that may undermine consumer trust (Riegger et al., 2022).

The research thus has a relevance to luxury fashion companies as it involves a combination of technological efficiency with exclusive, emotional and trusted products and services by their customers. Past research has tended to focus on satisfaction, exclusivity, personalisation and privacy in isolation. This research is an attempt to fill this gap by examining the cases of such seemingly interdependent dimensions in the context of luxury fashion e-commerce. Its qualitative method can provide rich insights that can aid luxury brands in tailoring responsible personalisation strategies that do not degrade the unique value of its brand.

1.4 Research Aim

The aim of this research is to explore how AI-driven personalisation, including personalised product recommendations, influences luxury fashion consumers' online customer experience, particularly their satisfaction, perceived exclusivity and trust regarding the use of customer data.

1.5 Research Objectives

- i. To explore how luxury fashion consumers experience AI-driven personalisation in online shopping.
- ii. To examine how AI-driven product recommendations influence customer satisfaction across the online luxury-shopping journey.
- iii. To investigate how AI-driven personalisation influences consumers' perceptions of exclusivity in luxury fashion e-commerce.
- iv. To explore how customer-data use for AI-driven personalisation influences consumer trust in luxury fashion e-commerce.

1.6 Research Questions

- i. How do luxury fashion consumers experience AI-driven personalisation in online shopping?

- ii. How do AI-driven product recommendations influence customer satisfaction across the online luxury-shopping journey?
- iii. How does AI-driven personalisation influence consumers' perceptions of exclusivity in luxury fashion e-commerce?
- iv. How does customer-data use for AI-driven personalisation influence consumer trust in luxury fashion e-commerce?

1.7 Scope of the Study

The research population consists of the adult population (18 years and over) who bought or seriously considered buying a luxury fashion product online in the past year. Product recommendations, adaptive website content, targeted marketing, virtual styling and product customisation are all forms of AI-driven personalisation, with a particular focus on product recommendations and satisfaction. In order to minimize the selection bias, the purposive sample was feature existing or high luxury spenders, occasional consumers and aspirational consumers who are actively involved in the luxury product space online.

The study explores the consumers' general experiences, satisfaction, perceived exclusivity and trust in the use of their data. Excluded from the operational application of AI are inventory management, manufacturing, logistics and demand forecasting. The research focussed on consumer rather than managerial or development or retail employees. The 15 participants gives detailed, contextually rich accounts – not statistically generalisable findings.

1.8 Structure of the Dissertation

This dissertation is organised into five chapters. The research background, problem and gap, the significance, aim, objectives, research questions, and scope of the study are given in Chapter 1. The literature review in Chapter 2 is a critical analysis that introduces the concept of AI-driven personalisation, customer experience, personalised recommendations, perceived exclusivity, data privacy and customer trust. The qualitative methodology used is explained in Chapter 3, and this included an exploratory research design, purposive sampling, screening participants, semi-structured interviews, NVivo thematic analysis, trustworthiness, reflexivity and ethical concerns. The participants characteristics, coding process, six final themes and the critical discussion of the findings will be presented in Chapter 4, which will also discuss the results in terms of the research questions, conceptual framework and literature studied. Lastly, Chapter 5 integrates all the results,

implications, recommendations, limitations and future research directions, and concludes the dissertation.

CHAPTER-2: LITERATURE REVIEW

2.1 Introduction

This chapter summarizes literature relevant to the four research questions which focus on consumers' experiences with AI technology, customer satisfaction, perceived exclusivity and consumer trust in luxury fashion e-commerce. The review is thematic, following the literature review's obligation to compare, contrast, and synthesize evidence. It starts by defining the distinct concept of the customer experience, luxury value and personalisation through AI, then looks into the advantages and trade-offs of personalised recommendations, virtual styling, adaptive content and product customisation. The chapter then considers the impacts of personal data practices on privacy issues and trust. Particular attention is paid to the contextual limitations as much of the existing evidence is quantitative and technology-specific or is sourced from general retail and not luxury fashion.

2.2 Theoretical and Conceptual Foundations

Customer experience is not just a result of the purchase, but it evolves over time through cognitive, emotional, sensory, behavioural and social responses in the pre-purchase, purchase and post-purchase periods (Lemon and Verhoef, 2016). Becker and Jaakkola (2020) separate the stimuli influencing an experience from the experience and from later evaluations, like satisfaction. This is significant since website quality, recommendations or virtual styling themselves are not outcomes of the customer experience, they are inputs that customers interpret. This study thus adopts the customer journey perspective presented by Lemon and Verhoef (2016) as a lens to examine the moments of AI personalisation. The pre-purchase experiences are product discovery, recommendations and adaptive content, the purchase-stage experiences are virtual try on, product configuration and decision support, and the post-purchase experiences are follow-up communication, repeat recommendations, returns and service recovery.

A second theoretical perspective is that of luxury value. Quality, prestige, authenticity, limited access, identity and social expression are all attributes that luxury brands are linked to (Ko, Costello and Taylor, 2019). Hennigs et al. (2012) categorize luxury value into financial, functional, personal and social aspects. The dimensions provide the basis for the interpretation of the study's experiences with AI. The functional value has to do with usefulness, accuracy, convenience, product fit; the personal value relates to pleasure, recognition, self-expression, and co-creation; the

social value relates to prestige, status and distinction; the financial value relates to price justification, perceived sacrifice and purchase risk. Therefore, the same "personalised" interaction can enhance functional value (by lowering the search effort), but detract from social or personal value if it seems routine, too intrusive, or inconsistent with luxury treatment.

AI personalisation is defined as using algorithms and customer information to create custom content, recommendations, communication or services. Behavioural data can be categorized, preferences can be predicted, decision-making can be aided, and communication with consumers can be facilitated with AI (Puntoni et al., 2021). There are however differences between these technologies in their capabilities. Engaging with a virtual assistant and digital clienteling tools may be a relational interaction, while recommendation engines primarily engage in analytical matching. For empathy and symbolic recognition, human support is still needed, particularly in luxury fashion where attending to the personal level is part and parcel of the value proposition, Huang and Rust (2021) state.

Personalisation needs to be differentiated from customisation as well. Personalisation is done first by the algorithm/firm, based on observed or inferred data, while customisation is done by the customer, based on their choices of a product or interface. Algorithmic curation can make it easier but it hides the rationale behind the prioritisation of options. Personalization can enhance engagement and ownership, but can also involve more effort and uncertainty if users are unfamiliar with the design and fit of the product (Yoo and Park, 2016; Zhan and Sheldrick, 2024). The customer-journey and luxury-value lenses are used together to help inform the interview questions and conceptual framework, identifying where personalisation is being seen and which dimensions of luxury value are seen as being enhanced or detracted from by personalisation.

2.3 Consumers' Experience of AI-Driven Personalisation in Luxury Fashion E-Commerce

AI personalisation is usually described as saving customers search costs and improving search relevance, but the reality of the customer experience is not always positive. Informativeness, entertainment, social presence, and sensory appeal are key components of the online experience, rather than just the accuracy of a recommendation (Bleier, Harmeling and Palmatier, 2019). Personalised homepages, conversational assistants, virtual styling and adaptive communications are just some of the ways in which AI can reinforce multiple of these elements. However,

personalisation can also be the source of narrowing down exploration, revisiting what has already been seen, or even give the impression that the brand is leading and not helping the consumer.

Luxury-specific studies validate the importance of technologically enhanced experiences, but temper bold conclusions regarding direct effects. Rahman et al. (2023) revealed that the relationship between AI-based digital assistance and luxury online shopping experience was mediated by customer engagement, and that the customer experience was mediated by multisensory cues. Further evidence more recently indicates that digital assistants can have a secondary effect on luxury experience via engaging and shaping brand image rather than creating an automatic improvement in experience (Xiang, Qin and Han, 2026). These findings strike a blow at technologically deterministic thinking: AI is not a valuable thing on its own but valuable when used to engage in relevant interaction and express the brand in an effective way.

This is one of the major areas where human services and other groups differ. Davenport et al (2020) states that when it comes to using AI, it's best to rely on it alongside managerial and service expertise. In the luxury industry, a hybrid approach could involve using AI for initial search, matching, and routine communication while reserving the role of the adviser for handling nuanced preferences and reassuring the client. But hybrid is not necessarily better; if a chatbot is not seamlessly integrated with an adviser, or the brand does not maintain context, it can break the flow or reveal that the brand cannot support the transition.

This is also depending on the consumer and the stage of the consumer's journey. Klaus (2020) found that there are varying types of luxury online customers, and their motivations and expectations differ, and Das, Sanyal and Mazumder (2024) found a similar variation among countries regarding digital luxury journeys. These studies suggest that some customers are more accepting of speed and self-service, while others value human interaction, ritual and reassurance more. Their qualitative designs can show heterogeneity that the variable-based models may not get, but the segments themselves should not be assumed to be universal, as there is variability in samples and markets.

The way technology is designed can also impact the experience of personalisation—how it makes the user feel empowered or intrusive. Riegger et al. (2022) showed that reactions to personalised messages varied according to the device used, underscoring the importance of personalisation being inseparable from its interface and context. Sestino (2024) concluded that in luxury context,

the use of intelligent technologies could not only enhance brand personality appeal but also purchase intention, which was found to be dissimilar depending on the status-consumption orientation. All of these studies indicate that consumers use AI as a tool to meet personal goals, to build identity, from past experiences, and from the expectation of luxury. The first research question, therefore, needs to be explored as to the perception and understanding of personalisation by consumers themselves, not by automatically assuming that all AI-driven experiences will be the same.

2.4 Personalised Recommendations and Customer Satisfaction

Personalised recommendations are likely to also boost contentment, by showing customers products that align with their taste, dimensions, style or buying habits. Their biggest advantage is decision support: relevant suggestions can help filter out information overload and facilitate consumers' navigation of a vast collection. But satisfaction is an evaluative outcome that is determined by comparing expectations and actual performance, so relevance to recommendations in the search stage does not necessarily lead to satisfaction in the purchase stage. This separation is particularly relevant for fashion goods, where behavioural data might not be enough to determine whether the behaviour is a "good fit" for the predisposition to the product category and its material and colour.

The quality of recommendations is a multi-dimensional phenomenon. Customers can expect novelty, diversity, timeliness and a readily-understood reason for each suggestion, as well as value for accuracy. The cycle of suggesting essentially the same product can be a sound extension of past actions, but still lack novelty value. Both usefulness and transparency have been found to affect trust in recommendation agents, as demonstrated by Nilashi et al. (2016), meaning that satisfaction might also be linked to the agent's output and to the customer's understanding of how it has been produced.

The fashion industry website provides proof of this. However, quality of the recommendation system increased perceived value and purchase intention, without having a direct impact on post purchase satisfaction, as found by Lo, Chang and Chen (2026). The study suggests that a recommendation can be effective at influencing a customer and at the same time lead to disappointment, if the product received is not in line with the customer's digitally generated expectations. Its survey methodology establishes connections in a large sample, but it cannot

account for the way consumers interpret and understand incorrect or redundant recommendations. This qualitative study can investigate these interpretive processes, such as dissatisfaction due to poor algorithmic fit, unrealistic representation or a mismatch with the luxury service expectation.

AI try-on and visualisation solutions can help clarify some of the doubts, but the results have been mixed. AI-driven try-on systems had an impact on various aspects related to the luxury shopping experience and customer satisfaction, according to Song and Bonanni (2024). But their video-vignette study was conducted on responses to technology, not on its use throughout a real customer journey. This study by Zhan and Sheldrick (2026) indicated that garment configuration (and visualisation of body) could be interesting online, but less body visualisation decreased satisfaction and psychological ownership of the customised outcome. However, the results reveal that interactivity is not synonymous with confidence; even though the customer is able to interact with the product, this does not necessarily translate to confidence in the fit and final product.

Customisation research provides a similar qualified conclusion. Yoo and Park (2016) claimed that satisfaction with luxury e-mass customisation was driven by the hedonic, utilitarian and creative-achievement value and social value, and that this satisfaction led to loyalty. However, the sample was comprised of female shoppers from South Korea and the relationships changed because of the need for uniqueness, which meant that the findings were not generalisable. In addition, too many options may result in greater thinking demands and pass responsibility for bad customer experience to that customer. Personalisation can, therefore, enhance satisfaction if it offers the right level of support, is understandable, and is accurate, but diminish satisfaction if it provides too much, too little, or too obvious a generic product.

There is also a danger of over-personalisation as indicated in the literature. The study by Bleier and Eisenbeiss (2015) concluded that highly personalised advertising may not be as effective in the long term and, depending on time and context, more intrusive. This isn't the same thing as luxury recommendations but it is certainly applicable, higher levels of personalisation don't necessarily mean higher value. Perceived helpfulness, novelty, accuracy, and discretion probably will be key factors in satisfaction. Research Question 2 then looks at not only the personalization of recommendations but also an analysis of consumer assessment of the personalisation and its impact on satisfaction along the whole online luxury product journey.

2.5 AI Personalisation and Perceived Exclusivity

Perceived exclusivity is a key factor in luxury, since luxury consumers expect to experience something different from everyday consumers. Digital personalisation could help with the idea of exclusivity through knowing each person's personal preferences, providing private access, providing tailored styling advice or through co-creation. It can also undermine the exclusivity if many customers are seen to be using the same automation. The question isn't so much "how does technology make it easier to be present" as much as it is "will the technology interaction communicate scarcity, distinction, craftsmanship and personal recognition?"

Exclusivity is also subjective and divided. Consumption of luxury goods is demonstrated to be a result of different combinations of social, personal, functional and financial value (Wiedmann, Hennigs and Siebels, 2009). A customer who is interested in social distinction might see private as exclusive, while a customer interested in personal authenticity might value subtle curation, or craftsmanship, information more. It is a variation that restricts studies to focus on average response to exclusivity and encourages a narrative study of the meaning of "feeling special" to different online luxury consumers.

By using interactive digital presentation, certain aspects of luxury symbolism can be retained. Beuckels and Hudders (2016) discovered that the image interactivity boosts feelings of exclusivity, quality, hedonism, and extended self via telepresence. This indicates that digital interfaces could partially replace the physical aspect. However, the study only tested a single controlled website encounter, and therefore provides limited evidence regarding repeated encounters or AI personalisation in particular. Likewise, personalization can enhance originality and self-expression, but its added value for exclusivity comes from the substance of the options. Choosing from a range of standard or monogrammed colors might seem like a personal touch without it being exclusive.

There are two conflicting mechanisms in the literature. For one, recognition and co-creation can bring a sense of individual value to customers. Yoo and Park (2016) reveal that creative achievement and social value can help to create satisfaction with luxury customisation, and Zhan and Sheldrick (2026) reveal that customers can feel empowered while they are configuring. Secondly, automation can reveal the scalability and normalization of the service. Customers can feel efficient without privilege if the recommendations are repetitive, promotional or do not align

with the brand's visual aesthetic. Sestino (2024) also points to the conceptual conflict between intelligent technologies and associations of luxury and "the human touch" and craftsmanship.

Recent studies on fashion confirm the need of a balanced interpretation. Jasim, Puthineedi and Jha (2026) suggest that the online fashion shoppers evaluate the benefits of AI personalisation as exploratory value, personal value, and the sacrifices involved as complexity, and trust deficit. Exclusivity is important because if there is a system that is congruent with identity, it can enhance personal value, but if there is a formulaic output, it could diminish personal value. The study, however, is of online fashion in general and not luxury consumers, as their expectations of symbolic treatment might be higher.

Exclusivity should, therefore, not be seen as an engineering attribute, but rather a consumer perception. Invitation-only access, tailored curation, curated, limited recommendations, and clienteling with humans may convey exclusivity, but only if the customers feel that it is credible and consistent with the brand. Research Question 3 aims to resolve this unsettled question by investigating how a recognition experience using AI will be perceived as luxurious vs ordinary as the technology scales.

2.6 Customer Data privacy and consumer trust

AI personalisation relies on data gathered or generated from searches, purchases, wish lists, location, device usage, size data, and feedback on past recommendations. This results in a personalisation-privacy paradox: consumers can benefit from a personalised service, but they do not want to be watched and profiled to provide such service. Aguirre et al. (2015) showed that covert information collection led to poorer vulnerability and poorer performance of the personalised advertising campaign, while overt information collection and trust-building cues led to better outcomes. The implication is that customers not just consider the utility and usefulness of personalisation, but also the validity of the personalisation process.

There are also several objects of Trust. The luxury brand can be trusted to a certain extent, as can the e-commerce platform to ensure possible security measures, and the AI system with its capabilities. A good brand can do a lot to lend credibility to its digital platforms, but if it makes a serious mistake in its recommendation or draws an unexpected inference, it can go the other way around. On the other hand, customers might trust the algorithm itself and not the organisation that

is managing the data. Measuring consumer trust as one score can thus mask trust issues of competence, benevolence, integrity, or data governance.

Transparency is required, but not enough. Nilashi et al. (2016) discovered that perceived transparency was as significant as recommendation quality in developing trust in the recommendation agents. However, if explanations are simply "for you" without data use or control then they become superficial. Martin, Borah and Palmatier (2017) demonstrated that if users can access their personal data, it can cause negative feelings of violation and diminish trust, but transparency and control can help to mitigate negative impacts. The studies are general ecommerce and data management studies; however, in the luxury retail context, the mechanism of working is more impactful as premium relationships are built on discretion and trust in the brand.

AI introduces another layer of complexity: The fact that data usage is more hidden, and that AI makes inferences that were not necessarily provided by the customer. Consumer AI experiences, as outlined by Puntoni et al. (2021) can lead to tensions related to autonomy and identity as they relate to the capture, classification, delegation, and social experience of the data. A customer will willingly give a shoe size but won't give when a system infers income or body or personal attributes. If there are errors that are not explained, the trust can be undermined as it makes the person feel like the brand has taken the data but misinterpreted it.

Recent retail studies reveal that consumers are responsible for this trade-off. Canhoto, Keegan and Ryzhikh (2024) identified a desire from shoppers for relevant offers, but also autonomy and control in location-based personalisation. Vu et al. (2026) enhance this argument by demonstrating that trust in AI-powered e-commerce is not a one-time, predetermined evaluation, but rather a dynamic process that is both built and revised through utility, control, communication, and governance. The qualitative approach is especially relevant for this current study as it captures the various pathways of trust. But it doesn't apply only to luxury fashion, where the importance of confidentiality, client prestige, and long relationships can affect expectations.

System performance is also a factor in trust. Accurate and consistent recommendations, that are useful, indicate competency; while repetitive and/or implausible recommendations do not. Trust therefore, is then related to the quality of recommendations, website quality, and transparency, by Nilashi et al. (2016). This means that privacy and functional quality cannot be assessed

individually. Poor recommendations in a secure system are not trusted as competent, and accurate recommendations in an inauthentic and untrustworthy system are not trusted as benevolent.

However, surveys and experiments are the primary methods used to measure trust as an antecedent of intention as still dominates the literature. These designs only capture average relationships and do not provide insights into how customers adjust their trust after a particular experience, how they interpret the privacy notices, nor how they differentiate trust in the luxury brand from the AI system. Research Question 4 focuses on this limitation by exploring consumer experiences of data collection, transparency, control, security, and trust in their own luxury e-commerce experiences.

2.7 Synthesis, Research Gap, and Conceptual Framework

The reviewed literature suggests that the benefits of personalisation using AI technologies are relevant to relevance, engagement, product exploration and perceived value, however, the impact varies based on the technology design, customer interpretation of the technology and context. There is no linear link between greater personalisation and a better luxury experience. The correct recommendations can enhance convenience and satisfaction, while too many can cause intrusiveness. Either customisation or standardisation can enable uniqueness and co-creation, or demonstrate a scalable service. These tensions are related, since a misrecommended experience might lead to less satisfaction, to displaying poor use of the customer data, and to decreasing the feeling of an individual being recognized.

The current study is founded on the basis of three gaps. First, it is often studied that satisfaction, perceived exclusivity and consumer trust are studied as independent entities but it is in one customer journey that the consumer experiences the three. Second, many of the pieces of evidence are quantitative, experimental or general retail, so it doesn't necessarily give him a lot of clarity when it comes to how luxury consumers interpret specific experiences and contextual nuances. Third, research is usually conducted on one technology, while consumers might see product recommendations, adaptive content, virtual styling, and personalised communication and product customisation during the same journey. A qualitative design can help to examine the meanings consumers assign to these simultaneously occurring practices and how they link benefits and risks.

Figure 1 shows that AI-driven personalisation practices as stimuli in the customer journey during the pre-purchase, purchase, and post-purchase phases. The following Figure 1 demonstrates AI-driven personalisation practices as stimuli in the customer journey during the pre-purchase,

purchase and post-purchase stages (Lemon and Verhoef, 2016). These practices are assessed by consumers in terms of the financial, functional, personal and social aspects of luxury value as conceptualized by Hennigs et al. (2012). There are four types of functional evaluations, accuracy, usefulness and convenience; personal evaluations, recognition, enjoyment and co-creation; social evaluations, status, distinction and exclusivity and financial evaluations, price justification and perceived risk. The four study areas (overall experience, customer satisfaction, perceived exclusivity and consumer trust) are based on these evaluations.

The framework does not presume that a specific technology leads to one specific outcome, or that it always has a positive impact on the outcome. The interpretation of the interaction can be influenced by factors like accuracy, human support, brand consistency, prior experience and consumer type and stage of the consumer journey. The framework, therefore, offers concepts that can be used as sensitising ideas for the interview guide and thematic analysis, but not as fixed causal hypotheses, so that unexpected meanings and relationships are also allowed to emerge and remain in accordance with the research questions.

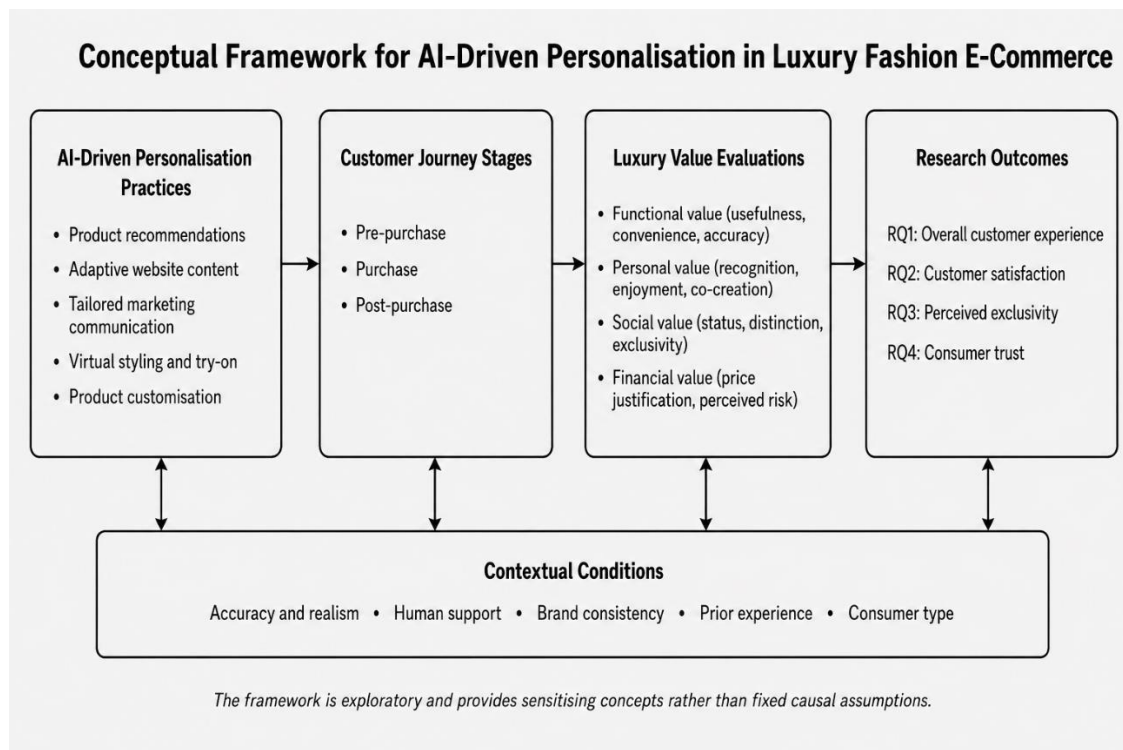


Figure 1: Conceptual Framework

2.8 Chapter Summary

This chapter has comprehensively and critically reviewed literature on the personalisation of luxury fashion ecommerce using artificial intelligence. The evidence suggests that interactive services, customisation and product discovery and engagement recommendations can help to increase satisfaction, engagement and perceived exclusivity, whereas over-automation, weak visualisation and unclear data practices can decrease satisfaction, perceived exclusivity and trust. But there is currently little evidence dispersed by individual products, technologies, and retail environments. The conceptual framework thus combines the idea of the pre-purchase, purchase and post-purchase customer journey, and the financial, functional, personal and social aspects of luxury value, with AI-personalisation practices. The concepts will be used to shape the semi-structured interviews and thematic analysis discussed in Chapter 3, but leave room for new themes and ideas to arise from the participants.

CHAPTER 3: METHODOLOGY

3.1 Introduction

This chapter outlines the methodology employed in delving into the impact of AI-driven personalisation on customer experience in the luxury fashion e-commerce sector. It provides an overview of the research approach and design, sampling strategy, participant-selection criteria, screening process, data-collection procedure, data-analysis process, researcher reflexivity, trustworthiness and ethical considerations. All methodological decisions were taken to help achieve the study's objective of gaining insights into the consumer's experience of the use of AI to personalise the product and the impact of these experiences on customer satisfaction and consumer trust, as well as on perceived exclusivity.

3.2 Research Approach

This research involved the qualitative approach. Qualitative research can be used when the researcher wants to find out what people say, how they interpret an experience, what they feel, etc., and not to measure numerical relationships between variables (Saunders et al., 2023). It also enables the researcher to investigate the complexity of participants' experience (Tenny, Brannan and Brannan, 2022).

It was suitable, as the personalisation experiences consumers had with AI in luxury fashion e-commerce varied. For some, the concept of personalised recommendations was found to be convenient and relevant, while for others, it was perceived as repetitive, intrusive or too automated. In the same way, customised service might further enhance the feeling of recognition and exclusivity for certain customers while possibly decreasing the feeling of uniqueness for others. Such subjective, context-dependent reactions could not be described exclusively with numbers.

We therefore looked at a number of consumer-focused examples relating to AI personalisation – such as personalised product recommendations, personalised website content, virtual styling tools, targeted marketing messages and product customisation. The analysis included the impact of each practice on product discovery and satisfaction, the impact on perceived exclusivity, whether the practices increased or decreased that sense of exclusivity, and how these practices affected trust in both the collection and use of personal data.

3.3 Research Design

Qualitative research design with exploratory approach is used. Exploratory research is suitable for: a topic that is new and evolving, and evidence that lacks in-depth understanding of the phenomenon being explored. While AI-based personalization is rapidly changing the luxury fashion e-commerce arena, there has been rather scarce research to analyse customer satisfaction and perceived exclusivity and consumer trust in a holistic fashion.

An exploratory design enables the researcher to explore during the process of data gathering issues that might not have been thought of in the beginning. While the interviews is focussed on the research objectives, it is important to allow the participant enough freedom to present experiences, concerns and interpretations that he believes are important. This flexibility helps because consumers might interact with AI personalisation not realising the technologies are at work.

3.4 Sampling Strategy

Participants were selected using purposive sampling which included individuals with a background in online luxury-fashion shopping. Purposive sampling: Individuals with knowledge or firsthand experience of the research topic are selected. (Prior et al., 2020). The method was suitable as general population may not have much prior experience with luxury fashion e-commerce or AI-driven personalisation.

The recruitment process was started with a larger group of possible participants, and not with the final group of participants for interviews. Those interested were initially screened to fill out the short screening questionnaire (Appendix-2). The screening process focused on their recent experience of buying or seriously considering luxury fashion products online, the use of websites from luxury brands or any other ecommerce platform, shopping frequency, the online channels shopped and the presence of personalised digital features. Those who were not eligible for inclusion were not moved on to the interview stage.

The screening process was an important step in the sample refinement. It enabled the researcher to select participants with the most valuable and up-to-date experience to contribute to the study, instead of including everyone who was interested in AI in luxury fashion e-commerce. It also enabled the identification of consumers of luxury products, whether regular or high spenders, occasional or aspirational consumers. The differences among these consumer segments were taken

into account when selecting the final participants as they might have varying expectations of personalisation, exclusivity, customer service and data use.

After the screening process, 15 people who satisfied the inclusion criteria were selected for the study, who together provided an appropriate variation in the luxury shopping experience. The sampling procedure and selection of the participants was, therefore, not for statistical representation, but to obtain information-rich participants who could provide detailed and contextually relevant accounts. The final sample was judged to be appropriate for the purposes of the dissertation because qualitative research emphasizes more the depth, meaning and richness of experience than the numerical generalisation.

The following inclusion criteria must be met:

Must be 18 years or older.

- Must have bought or considered buying a luxury fashion item from an online retailer in the last year.
- They should also have experience with a luxury fashion brand website or other ecommerce site.
- They have seen some form of personalisation, whether it be product recommendations, personalised content, targeted marketing, or virtual styling or product customisation.
- They'll have to share what they know about online shopping, customisation, privacy and trust.

As a result of the screening stage, the final sample was therefore enriched by having participants in the interviews first-hand experience with the phenomenon that was studied. This also lowered the odds that they will be able to call for accounts from people who don't have much experience with luxury ecommerce or personalised online services. Simultaneously, variation within the eligible group acted as a safeguard against the study being a representation of one kind of "luxury consumer."

3.5 Data Collection

The 15 participants who passed the screening were interviewed individually using semi-structured interviews as primary data collection method. The interviews were about 30-45 minutes long and

held virtually using Microsoft Teams, Zoom or Google Meet, depending on the participant's preference and availability.

The interview guide (Appendix-1) was divided into four parts, based on the research questions. The first part of the research looked into how participants have used luxury fashion in the past and their experience of the personalisation offered by AI. The second explored customer satisfaction regarding personalised product recommendations, such as relevance, accuracy, novelty, usefulness and effect on customer satisfaction. The third focussed on virtual styling, personalised website content, targeted communication and product customisation with regard to recognition and perceived exclusivity. The fourth focussed on customer data collection, transparency, privacy, control, security and consumer trust.

When participants were unsure if it was AI-driven or not, examples of neutral interactions were included, such as suggested products, personalised homepages, virtual try-on products, and targeted messages. Follow up questions and probes were employed to get specific experiences, comparing positive and negative interactions. Formal data collection occurred after the questions had been revised prior to the process to eliminate questions that were potentially confusing, repetitive or identifying.

Each interview was transcribed after with Zoom's built-in transcription or Google Meet transcription (where applicable). Information such as names, contact and brand-account information were removed and participants were given anonymised labels, e.g. P1, P2 and P3.

3.6 Data Analysis

Thematic analysis was used to analyse the interview data, as it enabled the identification, organisation and interpretation of recurring patterns of meaning in the data, and also allowed the differences between participant experiences to be maintained. The six stages of Braun and Clarke (2006) were adopted for the analysis. The researcher became familiar with the data by reading the interview transcripts several times. Second, initial codes were given to meaningful statements. Third, related codes were aggregated to larger categories of candidates. Fourth, these categories were checked for with the coded extracts and the entire data set. Fifth, coherent themes were identified and labelled. Lastly, the themes were linked to the research questions, conceptual framework and existing literature.

This process has been organised and transparent with the use of NVivo. Transcripts were logged and coded in NVivo and coded extracts could easily be retrieved, compared across participants, examined for overlapping coding and the relationships of nodes could be viewed. Themes were not automatically created by NVivo, they were a result of the researchers' analysis.

A total of 33 nodes were used to start the coding process. These were different issues found in the full set of recommendations, such as relevance, ease of access and autonomy, recognition, automation, privacy, transparency, and control. At review, conceptually similar or overlapping nodes were compared and combined where they shared the same overarching pattern of meaning. Redundant distinctions have been eliminated and analytically important distinctions have been kept. 12 candidate nodes were obtained using this process.

The candidate structure was then examined for congruence with coded extracts and with the whole data set as well as the four research questions. A few categories were combined where they did not have enough distinction and others were dropped from the analysis where they represented coherent and meaningful patterns. Six final themes were created. The iterative process of comparing, consolidating and refining the concepts then, rather than a mere reduction according to frequency, was reflected in the transition from 33 initial nodes to the 12 candidate nodes and subsequently the six themes. The number of occurrences of each code and co-occurrence was recorded descriptively, and was not considered as a measure of importance.

3.7 Trustworthiness and Researcher Reflexivity

The presence of a transparent relationship between the interview questions, coded extracts, candidate categories and the final themes and research questions was maintained, which contributed to trustworthiness. The transcripts were read repeatedly, and candidate themes were compared with the individual extracts as well as the entire collection to minimise the danger of memorising just the comments at the end of each extract and not a coherent theme.

Reflexivity of the researcher was also taken into account in the analysis. Given the fact that qualitative interpretation requires researcher judgement, the potential impact of expectations regarding the benefits or risks of AI personalisation on coding was given due consideration. Note taking was employed to document decisions made while coding, modification to category boundaries and rationale for merging or keeping themes. The researcher also went back to the context in the original transcript in cases where a coded extract was not obviously clear.

These measures assisted in making the interpretation more explicit and transparent, and minimised the risk of reaching conclusions from the prior assumption. The consistency of the coding structure and the recording of changes in the theme development were also of great value to the dependability, and the use of anonymised extracts ensured that there was continuity of the interpretations with the interview data.

3.8 Ethical Considerations

The ethical principles were adhered to during the study. All participants were given a consent form and information sheet prior to participation outlining purpose of research, interview procedure, intended use of data, confidentiality and right to withdraw. Since informed consent is a crucial step to safeguard participant autonomy and voluntary engagement (Manti and Licari, 2018), written or electronically recorded informed consent was secured prior to each interview.

Participants were free to refuse to answer any question and participation was voluntary. Participants' personal details were maintained confidentially, and anonymised codes were applied to participants' transcriptions and reports. Transcripts and consent forms were kept securely and used only for research. Participants' names were not mentioned in the dissertation and identifying information was deleted during transcribing. These procedures helped to ensure that the screening, interview and analysis stages were done with privacy, autonomy and confidentiality.

CHAPTER 4: FINDINGS AND DISCUSSION

4.1 Introduction

The results of thematic analysis of the 15 cases of interviews are presented and discussed critically in this chapter. The study examined the influence of AI personalisation on luxury fashion consumers' online journey and focused on customer satisfaction and the sense of exclusivity and trust generated by the use of the customer data. This analysis was conducted using the six-stage thematic analysis described by Braun and Clarke (2006): familiarisation, initial coding, development of candidate categories, review of themes, definition and naming of themes, and interpretation against the research questions and literature. NVivo coding procedures were employed in the organisation of the cases, extracts coded, category relationships, and theme comparisons.

These themes emerged as a result of the analysis: (1) functional value is dependent on relevant and accurate personalisation, (2) consumers want AI assistance but not without consumer control, (3) recognition, curation and brand consistency ensure luxury exclusivity, (4) human judgement safeguards luxury value from impersonal automation, (5) personalisation is accepted when the data-value trade-off is negotiated, and (6) trust is built through transparency and meaningful consumer control. Particularly participant quotes and prior research are discussed with these themes.

4.2 Data Presentation and Participant Characteristics

Twenty cases were used for the data set, which were cases of varying levels of engagement in online luxury fashion. A deliberate attempt was made to include variation across regular or high spending consumers, occasional consumers and aspirational consumers. This was because, as per the purposive sampling logic set in Chapter 3, this study was interested in finding information-rich participants who had the necessary experience of luxury e-commerce and personalisation because they were more likely to provide information rather than being statistically representative. The sample also covered variations in how often people shop, their preferred electronic shopping methods and the type of personalisation they see.

The participants indicated that they had experience of official brand websites and apps, multi-brand luxury retailers, private-client links, and social media and online marketplaces. AI

personalisation they met were recommendation systems, adapted content, saved size or saved preference tools, targeted and retargeted messages, early access communication, virtual styling, virtual try-on and customisation. The conceptual framework was significant because it viewed the context of AI practices not as a one-to-one outcome of one AI technology but as a set of stimuli that can be understood in a variety of ways throughout the pre-purchase, purchase and post-purchase experience (Lemon and Verhoef, 2016).

Table 1: Participant Profile and Personalisation Experience

Participant	Consumer profile	Shopping frequency	Main online channels	Personalisation encountered
P1	Regular/high-spending buyer	Monthly or every two months	Brand websites and Net-a-Porter	Product recommendations, personalised emails, saved-size suggestions
P2	Occasional buyer	Three or four times a year	Brand websites and Farfetch	Recommendations, recently viewed items, targeted offers
P3	Aspirational consumer	Mostly browsing; one purchase in past year	Instagram-linked brand sites and luxury marketplaces	Targeted ads, recommendations, personalised homepages
P4	Regular buyer	Every one to two months	Brand apps and official websites	Wish-list recommendations, early-access messages, virtual styling
P5	Occasional buyer	Two or three purchases a year	Department-store luxury sites and brand websites	Recommendations, personalised search, styling suggestions
P6	Aspirational consumer	Frequent browsing, infrequent purchasing	Mobile apps and social-media links	Personalised feeds, retargeted advertising, recommendations
P7	High-spending buyer	Monthly	Official brand sites and private-client links	Curated recommendations, early access, personalised communication
P8	Occasional buyer	About twice a year	Mytheresa and brand websites	Recommendations, saved preferences, personalised email

P9	Regular buyer	Every two or three months	Brand apps and SSENSE	Adaptive content, recommendations, personalised promotions
P10	Aspirational consumer	Browses monthly; one recent purchase	Luxury marketplaces and official websites	Recommendations, virtual try-on, targeted messages
P11	Occasional buyer	Three purchases in past year	Brand websites and department-store apps	Saved-size tools, recommendations, abandoned-cart reminders
P12	Regular buyer	Roughly every six weeks	Official websites and luxury multi-brand retailers	Style recommendations, customisation, personalised content
P13	High-spending buyer	Monthly	Brand apps, private links and official websites	Private drops, tailored recommendations, service messages
P14	Occasional buyer	Two purchases in past year	Farfetch and official brand sites	Product suggestions, personalised homepage content, retargeting
P15	Aspirational/occasional buyer	One purchase plus regular browsing	Brand websites, marketplace apps and social media	Recommendations, virtual try-on, personalised offers

4.3 Coding and Thematic Structure

The transcripts were initially coded on the meaningful response unit level. There were 33 original nodes created, which were then reduced to 12 candidate nodes and further filtered to six nodes, which are now themes for review. If more than one concept was covered in a single passage then multiple coding was kept, for example, convenience and autonomy; or personalisation and privacy. This was analytically suitable since the conceptual framework of this study acknowledges functional, personal, social and financial assessments as interdependent rather than independent aspects of luxury value (Hennigs et al., 2012).

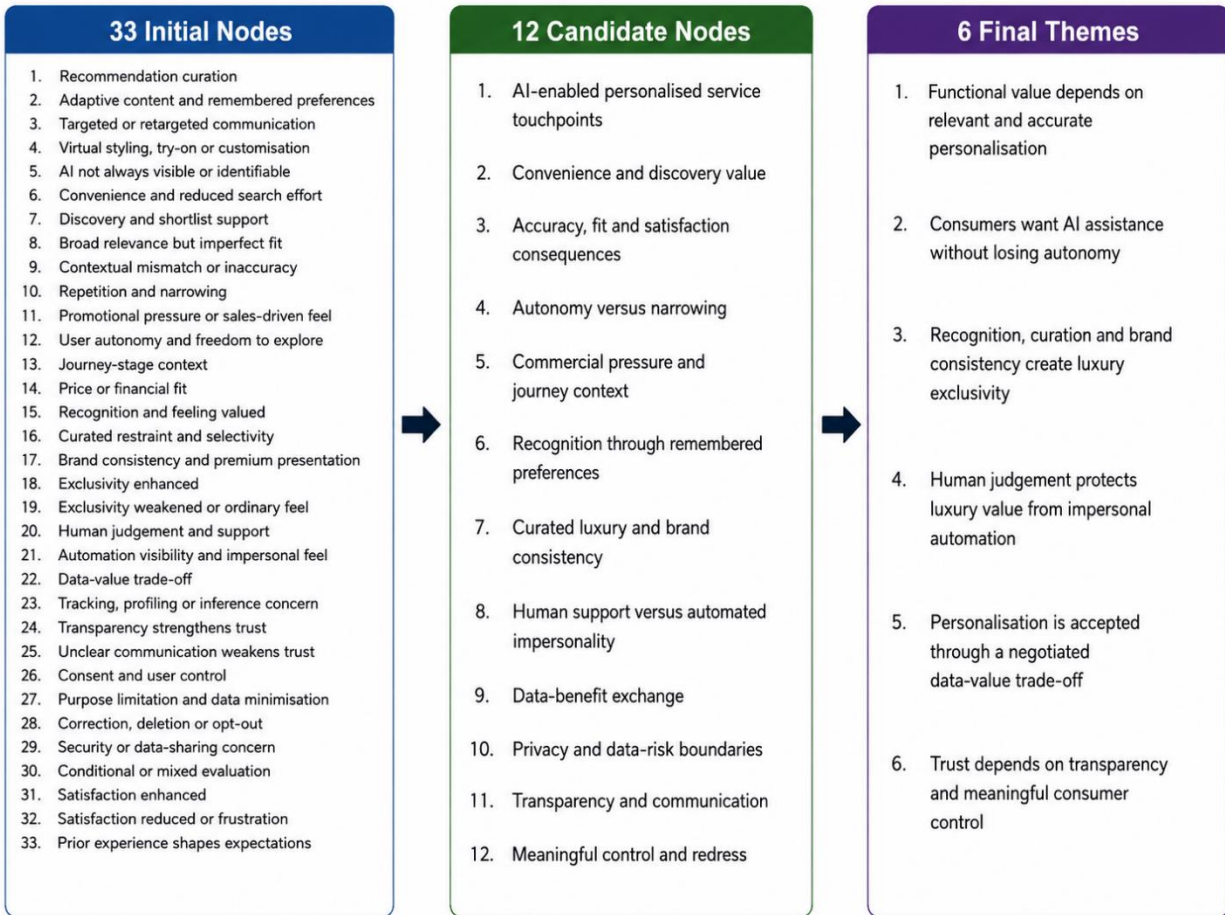


Figure 2: Code Nodes

Table 2 lists the six final themes, the categories within each and how they relate to the research questions. Response-unit counts are descriptive coding outputs that indicate the relative frequency of each theme found in the structured interview content and should not be interpreted as prevalence. Theme 1 was the widest, as the issues of relevance, accuracy, convenience and satisfaction were mentioned in multiple questions in the interviews. Themes 5 and 6 were more focussed as they were primarily derived from questions about the use of data, privacy and trust.

The final thematic structure shows that the themes are not in isolation. The functional experience, autonomy, human support, privacy and trust are intertwined throughout the customer journey. This is in line with the argument in the literature review that there is no one-to-one correlation between “more personalisation” and a better luxury experience. The interaction's meaning is based on accuracy, human support, brand consistency, previous interaction and consumer type and stage of journey.

In the coding process 33 initial nodes yielded 871 coding references. These were used as an audit trail rather than as numerical measures of importance. These were merged into 12 candidate themes and then checked against the coded extracts and research questions and reduced to 6 coherent themes. The reduction was based not just on frequency, but also by comparing one after the other. Following the coding, the 33 nodes were checked for overlaps, synonymity, and their connection with the four research questions. The nodes with similar underlying experiences were grouped together, but nodes with different experiences that are analytically different were kept separate. The result is 12 candidate categories that were tested on the coded extracts and also checked for internal coherence and separation on the whole data.

In particular, nodes 1-5 were related to the creation of AI-enabled personalised service touchpoints, nodes 6-7 to convenience and discovery value, nodes 8, 9, 14, 30-32 to accuracy, fit and satisfaction consequences, nodes 10 and 12 to autonomy versus narrowing, and nodes 11, 13 and 33 to commercial pressure and journey context. In terms of recognition, nodes 2 and 15 used remembered preferences while nodes 16–19, curated luxury and brand consistency. The nodes 20–21 shifted to a trade between human support and automated impersonality; nodes 22, 27, and 29 were about establishing boundaries for privacy and data-risk; nodes 24–25 was about transparency and communication; and nodes 26 and 28 were about meaningful control and redress. Each of the six themes reflected a coherent and analytically distinct pattern that was directly related to RQ1–RQ4 and generally not just the frequency of coding.

Table 2: Final Coding Structure and Research-Question Alignment

Theme	Final theme	Supporting categories	RQ	Unique coded response units	Cases
Theme 1	Functional value depends on relevant and accurate personalisation	AI-enabled service touchpoints; convenience and discovery; accuracy, fit and satisfaction	RQ1, RQ2	166	15
Theme 2	Consumers want AI assistance without losing autonomy	Autonomy versus narrowing; commercial pressure and journey context	RQ1, RQ2	87	15

Theme 3	Recognition, curation and brand consistency create luxury exclusivity	Recognition through remembered preferences; curated luxury and brand consistency	RQ3	73	15
Theme 4	Human judgement protects luxury value from impersonal automation	Human support versus automated impersonality	RQ1, RQ3	52	15
Theme 5	Personalisation is accepted through a negotiated data-value trade-off	Data-benefit exchange; privacy and data-risk boundaries	RQ4	33	15
Theme 6	Trust depends on transparency and meaningful consumer control	Transparency and communication; meaningful control and redress	RQ4	48	15

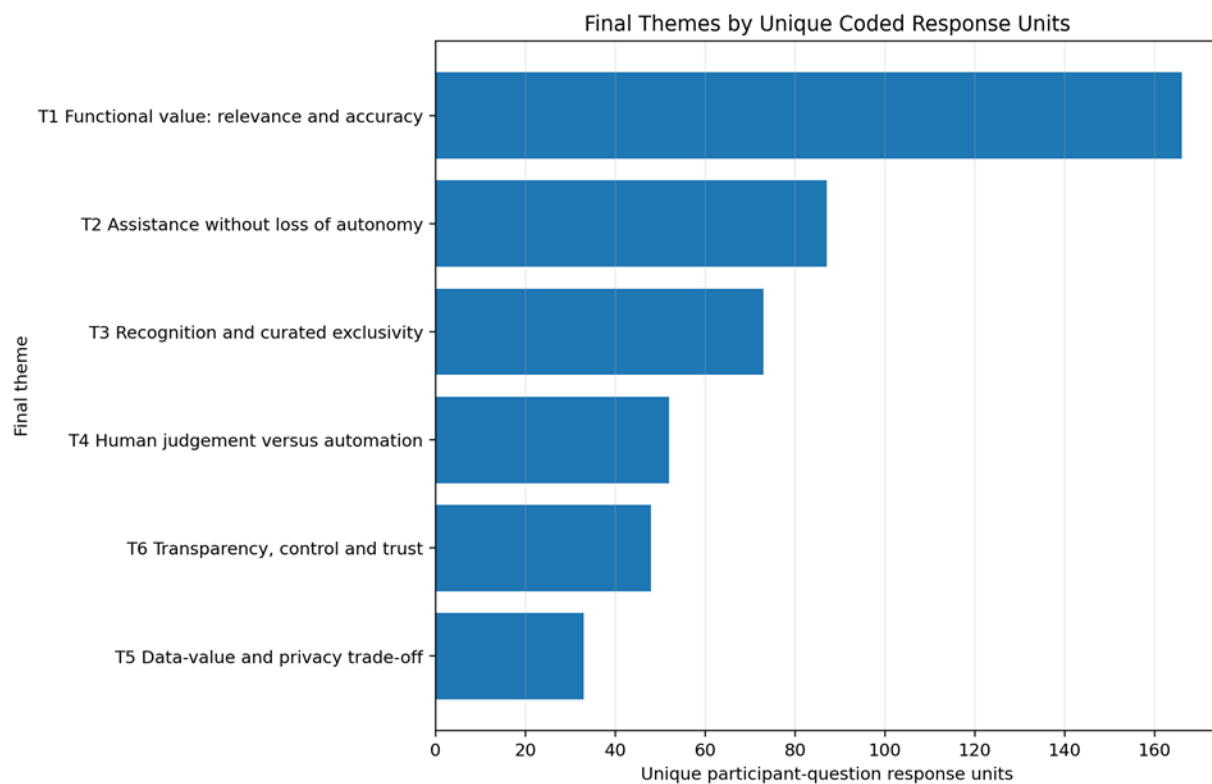


Figure 3: Final Themes by Unique Coded Response Units

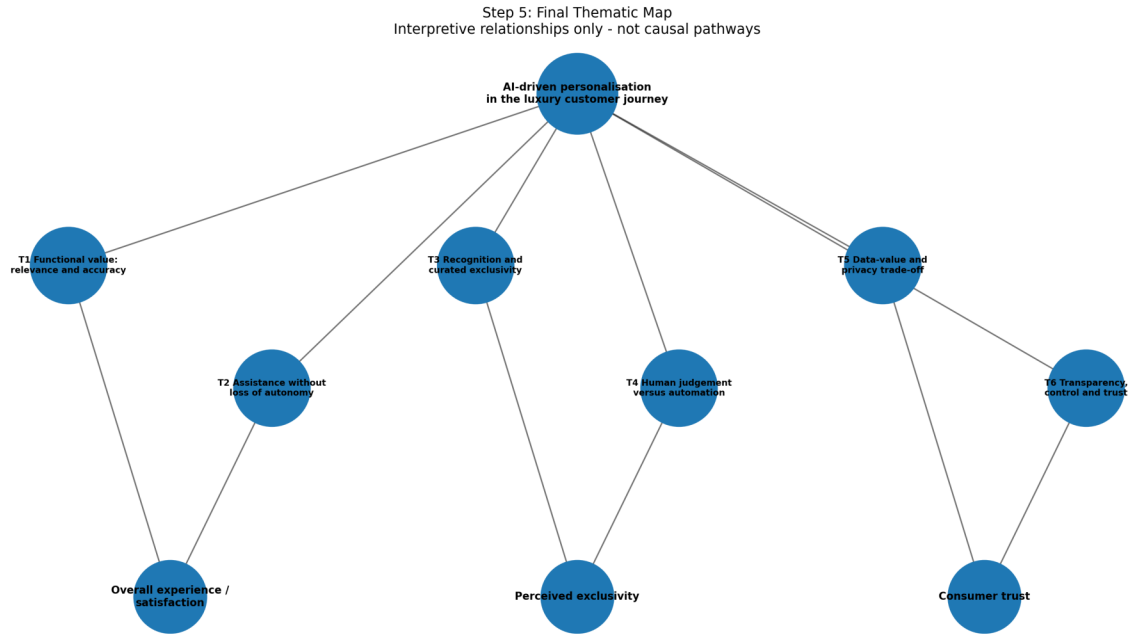


Figure 4: Final Thematic Map

It provides the final thematic structure of the study and illustrates the relationships between the six themes and the three main customer-experience outcomes (also shown in Figure 4). Theme 1 (functional value: relevance and accuracy) and Theme 2 (AI assistance without loss of autonomy) are most closely related to overall experience and satisfaction. There are links between Theme 3 (recognition and curated exclusivity) and Theme 4 (human judgement versus automation) and their perception of exclusivity. Consumer trust is related to Theme 5 (data-value and privacy trade-off) and Theme 6 (transparency, control and trust). All six themes are placed in the context of 'AI-p personalised luxury customer journey'. Connecting lines show interpretive relationships found in the thematic analysis of the data, and not causal or statistical relationships. This map is therefore designed to reveal how consumers' experiences with AI personalisation had different and interrelated dimensions that influenced their satisfaction, exclusivity and trust.

4.4 Thematic Findings

4.4.1 Functional Value Depends on Relevant and Accurate Personalisation

In this theme, the participants discussed how they found the personalised aspects of luxury fashion shopping to be useful in practice when using AI. Seeking to understand the relevance, accuracy and context of recommendations was given special attention. The advantage of personalisation, when it helped to shorten search and aid in product discovery, was appreciated by participants. But

this was the case where recommendations were repetitive, poorly matched, or insensitive to changing needs.

P5 explained:

“They are typically correct at a general level, knowing something is a certain product type, colour family or style they have been looking at, but when it comes to details such as fit, occasion, novelty, and if the price is right for me, they are less accurate.”

Similarly, P9 stated:

“I am happier with personalisation that is accurate, slight, and simple to overlook if I so choose.”

Recommendation quality was assessed both on relevance and in terms of contextual accuracy as per P5 and P9's accounts. It is possible to make a correct recommendation for a preferred product type, a preferred colour or a preferred style and yet not meet the customer's requirements for fit, occasion, novelty or price. Concurrently, P9's desire for accuracy, subtlety and ease of ignoring in personalisation suggested that usefulness also relied on the naturalness of the recommendation to the overall shopping process. These responses demonstrate that, despite the recognition of past preferences, functional value was not created. It was born from a desire to increase personalisation without sacrificing effort, and to be context-specific, unobtrusive and flexible enough to the customer's needs.

As these reports illustrate, the quality of the recommendations was assessed on usefulness, accuracy and fit – not solely based on the presence of AI. Interactivity and personalisation were not seen as useful, in general, by the participants when there was a lack of context or repetitions or when the previous behaviour was considered to show the current intention. It is crucial in fashion, as the selection of product relies on material, fit, occasion, and shifting tastes, among other things, not just on historical clicks. Satisfaction was a dependent judgment: AI can make a functional contribution when it can explain how to deal with complexity and uncertainty for the customer, but it can cause dissatisfaction when it results in repetitive recommendations, unrealistic ideas, or a weak fit to the context.

4.4.2 Consumers Want AI Assistance Without Losing Autonomy

This theme delves into the fine line between the aid provided by AI and consumer autonomy in making purchases. Where the suggestions were given as guidance or a starting point, participants valued personalised suggestions. But when suggestions turned repetitive, restrictive and reliant on past actions, frustration arose. The results thus indicate autonomy and freedom of exploration as key components of the personalised luxury shopping experience. This tension was summarised by P3:

“Balance is the key for me, relevant recommendations and remembered preferences are convenient, but I don't want everything dictated by past behaviour the same way I don't want to be guided towards luxury shopping with everything I do.”

Similarly, P14 said that frustration rose:

“Repeat products occur repeatedly or too much is expected if there is not enough activity.”

The comments by P3 and P14 suggest that the participants appreciated the value of AI as a tool of assistance and not a controlling tool. Previous behavior might help determine what was being shown repeatedly, making the shopping experience easier, but this was not the case, and can be annoying. The fear of doing the same task over and over again is also evident in P14's comments, indicating that too much repetition hampered the process of discovery and may have made the experience repetitive. The answers, therefore, demonstrate that autonomy was not an inverse relationship to personalisation, but an opportunity to delve beyond the algorithmic recommendations and to seek out alternatives and redirect. Where AI was offered as a choice, flexible and compatible with the exploratory nature of luxury shopping, it was most welcome.

The findings also deviate from the efficiency-based way of understanding personalisation. Not always was the search time reduction the primary objective. For shopping for luxury products, being able to browse, compare and discover can be part of the shopping experience. So, highly narrow content might be very efficient but less experiential.

4.4.3 Recognition, Curation and Brand Consistency Create Luxury Exclusivity

This theme is about creating a feeling of luxury and exclusivity through personalised digital interactions. Subject-matter participants linked the word ‘exclusive’ with ‘being recognised meaningfully’. The point of selective curation, remembering preferences and staying consistent

with the brand's high-quality image were especially significant. Personalisation therefore felt more exclusive and intentional when it was made sense of and relevant to the luxury brand experience in general. There was no confusion in the minds of participants between “personalised” and “exclusive”. In contrast, exclusivity was linked to significant recognition, an element of selection and consistency with the premium branding. P13 stated:

“Exclusivity is synonymous with being treated differently for a good reason; if the content is based on past selections, style preference and/or brand connection, it can feel exclusive, but if it is random, as in ‘for you’, it does not.”

P14 added that:

*“Access, private, communication that's useful can work well,
So long as the service continued to be consistent with the luxury brand.”*

However, P13 and P14 indicated that participants did not necessarily understand personalised content as exclusive. However, P13's separation of meaningful recognition from generic “for you” recommendations implies that the exclusivity was dependent on the fact that customers could get a sense of why a particular interaction was meaningful to them. Similarly, P14's focus on private access and brand-consistent communication suggests that personalisation required to match the overall identity and service levels of the luxury brand. These answers indicate the creation of a sense of exclusivity was not the result of simply having personalised technology present, but rather through careful curation and continuity with the brand relationship. AI has thus enhanced the luxury value by making customers feel recognized as individuals instead of being algorithmically targeted.

The results are a challenge to the notion that digital interactivity necessarily creates exclusivity. They were not convinced by general advice and ads that were just described as personalized. The remembered preferences, cultivated curation and consistent high quality of the brand is more important than the range of personalised content. This indicates that luxury brands shouldn't copy the logic used for mass marketing recommendations and then apply the same luxury styling. Selectivity and recognition must be communicated in the interaction itself.

4.4.4 Human Judgement Protects Luxury Value from Impersonal Automation

Users accepted Artificial Intelligence for simple activities like search, matching and recommendation. But they were hoping to receive human assistance when the cost of purchase increased, uncertainty arose or it became of personal interest. Human presence was therefore a factor in maintaining the reassuring, individual and relational aspects that are often held to be hallmarks of luxury service. When the purchase was costly, the unknown or a personal choice, participants were willing to let automation handle the search and matching while also desiring to have a human adviser available. P13 observed:

“I begin to miss the human judgment that’s so part and parcel of luxury when everything appears to be a product of a system.”

P15 had a more neutral perspective:

“When it comes to repetitive tasks, automation can make a luxury experience feel even more luxurious, and give room for choice or human intervention.”

However contrasting perspectives from P13 and P15 indicate that participants were not against automation, but rather they were concerned with what might be lost with automation taking the place of judgement. P13 explained that the full interactions driven by the system were significantly related to loss of the human sensitivity that people feel in luxury service, especially with regard to major, risky or personally significant choices. However, P15 realised that automation can enhance routine parts of the experience, making it quicker and more convenient. These pieces of evidence together suggest that the major question was not if there was AI there, but if there was human intervention there. Human judgment served as a safety valve, so that efficiency could co-exist with reassurance, attention to the individual and the “relational” characteristics of luxury consumption.

The results aren't a reflection of people's preference for humans over AI. Perceived benefits of automation were speed and convenience, but a concern was raised when automation was seen as a substitute for judgement. This is a significant difference. AI can be utilized to a high degree in the background without eliminating the option to escalate to a human.

4.4.5 Personalisation Is Accepted Through a Negotiated Data-Value Trade-Off

This theme explores the assessments participants made of the relationship between personal data and personalised benefits of service. The acceptability of data collection did not take place automatically, but it was accepted if the benefit from the data seemed valuable and fair. Participants were more at ease with the info they willingly gave, than with hidden tracking or unexpected inference. Thus, the results demonstrate that the fairness of the exchange of data-value was a key factor in determining whether personalisation was accepted or not. Most recognised that it is important to be personal but it depended on the benefit that was gained from the extent of data used. P3 explained:

“Good recommendations can be helpful, but not collecting everything because it's convenient is important. I'm thinking about tracking, and I think luxury brands should be particularly aware.”

P15 similarly stated:

“Information I knowingly give to hidden tracking or inferences about personal characteristics I prefer.”

Participants judged data collection based on the worth of the data and how the information was gathered, as expressed in P3 and P15's comments. P3's worry about getting too much information than was needed indicates that there were not enough useful recommendations to warrant unlimited tracking. The difference between information provided versus information inferred or collected through hidden tracking indicates that consumers were concerned about the source of the information. These also show that there was a degree of proportionality in the acceptance of personalisation – customers were more likely to share if there was a clear benefit for them and they knew how the information had been gathered. The data-exchange was thus not an unconditional right, but a negotiated right, because of the convenience of personalisation.

There was greater acceptance of personal data that the participants knew they were providing (e.g., their preferences, their buying habits) than of data that is unknown to participants and tracked or inferred from their actions (e.g., personal characteristics). Most importantly, privacy didn't exist as its own concern but as part of customer experience. The perception of the proportionality of data collection affected the acceptability of personalisation in general.

4.4.6 Trust Depends on Transparency and Meaningful Consumer Control

This theme looks at communication and consumer control, and its impact on trust in personalised AI. Awareness of what and how information was gathered and used was appreciated by participants. When consumers were able to control what they consented to, what they preferred and how much they receive in personalisation, trust was further enhanced. Practical opportunities for consumers to affect the data relationship were therefore most effective when accompanied by transparency. Transparency was always perceived as a way to build trust in the system, and practical control was also necessary. P2 explained:

“I feel better knowing what the brand is gathering, how it is stored and how it is controlled and if it is used for a specific purpose. I am also more comfortable if I can say that I can opt in to certain features individually.”

However, P14 said that:

“It is when communication is not clear that it weakens the trust, because it is one-sided: the brand knows more about me than I about how the service is developed.”

From P2 and P14's experiences, it seems that trust was built partly through informedness about the brand's data handling and partly through the power to exert some control over the data practices. When P2 places emphasis on an understanding of what information has been collected, how it has been stored, and whether individual features could be selected, it highlights the importance of transparency when it is paired with practical choice. Conversely, the other pole of the P14 is the case where the brand had a deep understanding of the consumer, but the consumer knew little about the system. These were all accounts of lack of transparency. Trust was reinforced with clear explanations and meaningful controls enabling consumers to participate more actively in the data relationship and to take control of the boundaries of personalisation.

In the luxury ecommerce realm, this separation is essential as trust goes beyond mere skills. A recommendation system can be trusted to make useful recommendations and be distrusted by the organisation that provides information. The literature review also indicates that trust is not a single uniform attitude, but also exists regarding competence, benevolence and integrity and data governance.

The theme thus demonstrates that trust is moving. It is strengthened when practices of useful service, clear communication and control reinforce each other, but weakened when recommendations signal unanticipated knowledge, or when data practices are vague.

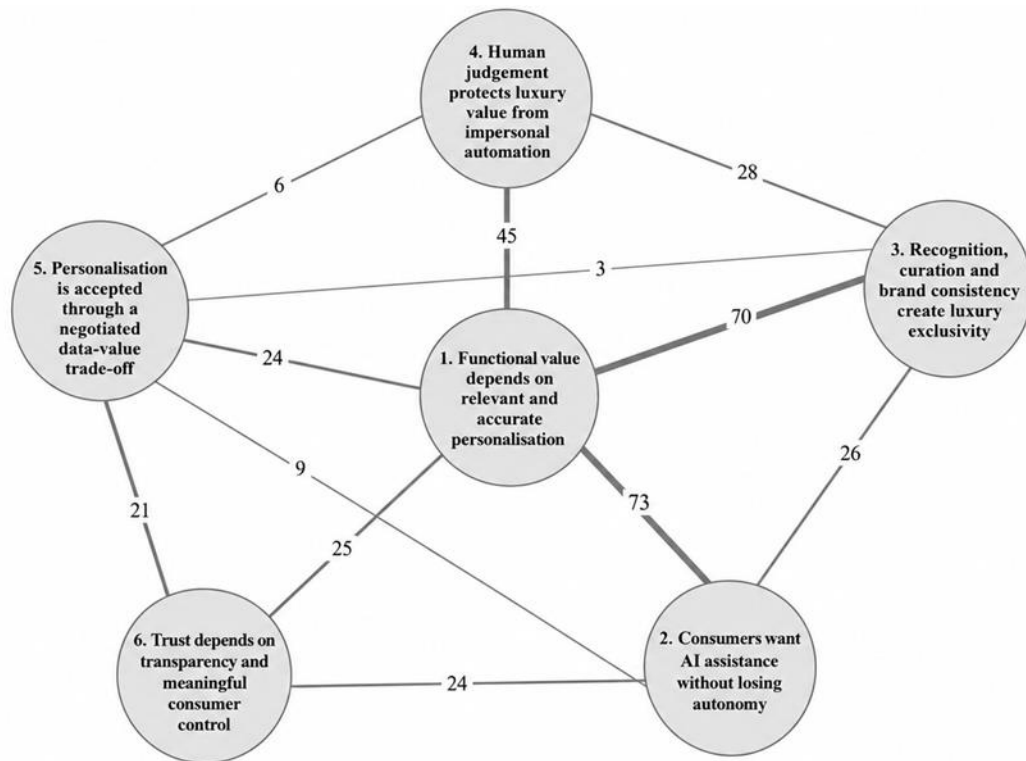


Figure 5: Final Theme Co-occurrence Network

Figure 5 illustrates the co-occurrence relationships among the six final themes. The numbers along the connecting lines show how often the two themes connected appeared together in coded response units. The higher the number, the more often the two themes occurred together in participants' accounts, and the lower the number, the less often the two themes occurred together in participants' accounts. For instance, the highest co-occurrence among themes was between Theme 1, Functional value varies with relevant and accurate personalisation, and Theme 2, Consumers want AI assistance without compromising autonomy, indicating that there are often interconnections between the themes of personalisation and choice and autonomy. Theme 1 also demonstrated a strong association with Theme 3 Recognition, curation and brand consistency create luxury exclusivity (70), suggesting that the evaluation of functionality of personalisation was often linked with luxury recognisability and exclusivity. Weaker links, for example, Theme 3 with Theme 5 (3), show that these themes were not codes in the same response units as frequently.

The co-occurrence values are descriptive coding results, not statistics nor empirical evidence of causation. They are meant to emphasize the integration of the six themes throughout the participants' experiences, and to emphasize the interpretation that satisfaction, autonomy, exclusivity, data use and trust are all interrelated facets of the luxury e-commerce customer journey.

4.5 Critical Discussion

The results show that personalisation can have both positive and negative effects on the luxury fashion e-commerce experience depending on the context. It relies on the interpretation of recommendations, adaptive content, virtual services and personalised communication by the consumer throughout the customer journey. In line with the Lemon and Verhoef (2016) customer-journey view, it acknowledges that digital touchpoints are not ends, but means to be interpreted at the pre-purchase, purchase and post-purchase stage of the customer's journey. It also aligns with Hennigs et al. (2012) as they found that participants did measure personal, social, functional and financial dimensions of luxury value prior to evaluating satisfaction, exclusivity and trust with AI personalisation. But the results broaden these frameworks by demonstrating that the same AI function can have a positive impact on one value dimension and a negative on another. A recommendation can lower search effort but limit discovery, private access can cause recognition but be perceived as fake if it is clearly automated, and very precise personalisation can help, but may raise awareness of the brand's knowledge. The six themes here show that increased personalisation is not necessarily a luxury booster.

The first big conflict is between practicality and personalization. AI was welcome by the participants because it decreased their time searching, sorted through big product catalogues, and assisted them to find appropriate alternatives. It is consistent with the findings of Nilashi et al. (2016) that find that the quality of recommendations can affect both levels of trust and decision support, and Lo, Chang and Chen (2026) find that recommendation quality can enhance perceived value and purchase intentions. It also captures the "usefulness", "convenience", and "product suitability" of luxury values outlined by Hennigs et al. (2012) in the functional dimension of luxury. But the current results temper this positive picture. Participants identified the concepts of broad relevance versus contextual appropriateness in areas such as fit, occasion, style, novelty, and price. As a result, the luxury-fashion selection wasn't always determinable based on previous clicks

or purchases. An expert relevant suggestion might feel inexact if it did not match the customer's instant intent.

This discovery is also not in line with efficiency-based understandings of personalization. The findings in the present study expand on this concern of Bleier and Eisenbeiss (2015) to demonstrate that advertising can be intrusive when highly personalized when and where it is presented, particularly in the broader luxury shopping process. However, not all participants were looking for the quickest way to a product as the act of browsing, comparing and finding itself could be a part of the experience. Theme 2 thus introduces an autonomy component into Theme 1: a recommendation can be technically successful, but at the same time decrease satisfaction by limiting freedom of exploration. In line with Puntoni et al. (2021), who identify autonomy and delegation as tensions within the AI experience, and with Canhoto, Keegan and Ryzhikh (2024) evidencing that consumer want relevance and control. The present study extends the luxury specific interpretation by demonstrating that the customer agency is a component of the value proposition due to exploration and symbolic choice and the changing customer taste. Not only was accuracy important to satisfaction, but so was the ability for personalisation to still be an option and explorable.

The second standoff is around individualization and luxury exclusivity. Themes 3 and 4 demonstrated remembered preferences, selective curation, private access and brand-consistent communication as a tool to reinforce exclusivity, when it was used to communicate some type of recognition. This is in line with Hennigs et al. (2012) and Wiedmann, Hennigs and Siebels (2009) who argue that luxury value can be viewed as "personal" and "social" as well as "functional. In addition, it aligns with Beuckels and Hudders (2016), who determined that digital interaction had the potential of consolidating the sense of exclusivity and quality. The present results demonstrate a crucial limitation: Participants did not equate personalisation with exclusivity. Visibly scalable, generic “for you” suggestions, and repetitive suggestions could make the luxury interaction seem commonplace. This reinforces Sestino's (2024) worry that when intelligent technologies reduce the symbolic, human or brand-personality aspects, they might be at odds with luxury.

The results thus complement previous research which argued that the amount of personalization is not as important as the message conveyed through it in terms of exclusivity. The recognition needed to be believable, consistent with the luxury brand and selective. There was a need for

human judgement in this process. Huang and Rust (2021) suggest that AI might be useful for providing analytical and routine service work, while human assistance is essential for its relational and empathetic aspects. The findings from the present study are in line with this, but the participants did not just have a preference for humans over AI. They embraced automation for tasks such as search, matching, and routine communication, while keeping humans on board to handle more complicated and valuable choices that could not be predicted or made affordably. Human intervention in this case, then, served as a protective measure instead of a substitute for AI. This combination enabled a successful balance of working efficiently and at the same time being personally recognised and socially distinguished.

The third big conflict is between the advantages of personalisation and responsible data governance. The personalisation–privacy paradox highlighted by Aguirre et al. (2015) was observed: Participants were willing to provide some personal data in exchange for useful suggestions and more relevant services. Their study found that overt information collection, when combined with trust-building cues, creates better responses, as is demonstrated in the present results, particularly since they are strong in support of this distinction. Participants were more comfortable with information which they knowingly provided rather than the hidden tracking, profiling and unexpected inference. But the focus of the present study is to prove that the consumers also decided that the amount and kind of data used were proportionate to the service benefit. The question was not so much about privacy and personalisation, but whether the data-value transaction felt fair and legit.

Transparency was identified as a need, but was not enough. Nilashi et al. (2016) demonstrate that transparency and recommendation quality are factors that help to build trust, and Martin, Borah and Palmatier (2017) highlight that transparency and control can decrease negative privacy reactions. The current results are consistent with both studies, but more focused on the practical agency. Participants requested explanations, consent options, preference management, correction, deletion and opt-out options to be understandable. This is also in line with Canhoto et Keegan & Ryzhikh (2024) and Vu et al. (2026) equating the importance of trust to those of utility, control, communication and governance. One of the important findings of the present study is that it did not involve trust being experienced as a single response to a privacy statement. It went through many revisions, all based on recommendations, new knowledge, clear communication, and

control. In luxury ecommerce, where discretion is a component of the brand relationship, data governance is then a part of the brand experience and not a compliance matter.

The results collectively question the technologically deterministic understanding of AI. The present study highlights how AI-powered digital support can enhance engagement and customer experience (CE) as seen in previous luxury and fashion research (Rahman et al., 2023; Xiang, Qin and Han, 2026); however, this study should be interpreted as the benefits are not guaranteed and depend on the specific implementation and user satisfaction. Different evaluations may be created through the very same technology, based on the stage of the journey, purpose of the customer, perceived accuracy, level of autonomy, human support, brand consistency, and data practices. This directly contributes to the conceptual framework about personalisation using AI, in which the personalisation is seen as a stimulus that is understood in terms of functional, personal, social and financial value, not to be interpreted as a stimulus that leads to positive outcomes. Accuracy and convenience were also related to satisfaction and exclusivity, convenience and privacy, and control and trust: trust could increase with control, accuracy could increase with convenience, and convenience could increase with privacy.

What the results indicate, generally speaking, is that the challenge isn't really about achieving maximum AI personalisation, but rather how to tune it. Luxury personalisation needs to be accurate within context, not too narrow, be recognisable (not mass produced), serve the purpose without denying human judgement, and be serviceable with data without excessive surveillance. This reading assist and qualifies prior literature. It acknowledges the value of AI personalisation to customers, but not that enhanced technology in luxury will automatically enhance the luxury experience. The study therefore adds to the literature by demonstrating that functional benefits and symbolic luxury value, as well as autonomy and trust are negotiated side by side in the same customer journey.

4.6 Chapter Summary

The chapter presented and discussed critically six themes that arose from the thematic analysis. The results demonstrated that personalisation with relevance and accuracy can increase functional value and satisfaction, while over-narrowing and/or over-promotional personalisation can lead to lower autonomy. Recognition, selective curation and consistency of brands were elements that added to the perceived exclusivity, and human judgment is still crucial in situations where

automation might make luxury service seem standardized. Evaluation of data use was based on a negotiated value-privacy trade-off, and trust was based on communication that was transparent and included meaningful consumer control.

The six themes address the four research questions, and illustrate how satisfaction and exclusivity and trust are interwoven across the luxury customer journey online. The results are thus aligned with the conceptual framework of the study, which conceptualizes AI personalisation as a stimulus that is perceived by the functional, personal, social and financial value, rather than as a direct catalyst for positive outcomes. The final implications and recommendations of this study are based on these conclusions.

CHAPTER 5: CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings, contributions, practical applications, recommendations, and limitations of this study, along with ideas for future research. As illustrated in Chapter 4, AI-driven personalisation in luxury fashion e-commerce doesn't always have a positive or negative effect. However, it's worth is determined by the six themes that are interrelated: relevance and accuracy, consumer autonomy, recognition and brand consistency, access to human judgement, the fairness of the data-value exchange, and transparency and meaningful consumer control. The six themes thus offer a logical and structured framework for addressing the four research questions and for identifying what a responsible luxury service with AI might look like.

Conclusions are drawn from the lens of the customer-journey approach of Lemon and Verhoef (2016) and the multidimensional approach to luxury-value of Hennigs et al. (2012). These perspectives are helpful as they will not consider an AI feature as an end goal, but rather a tool towards accomplishing an objective. Instead, recommendations are perceived as stimuli to be evaluated functionally, personally, socially and financially, as are adaptive content, virtual styling and personalised communication. In this chapter it is also acknowledged that the current study is an exploratory qualitative study whose purpose is to give an explanatory contextually rich description, not statistical generalisations.

5.2 Synthesis of Findings by Research Question

The themes of the final six questions were not each posed as a research question; instead, they were each used to answer all four of the overall research questions. This is in line with the key conclusion of the study – satisfaction, exclusivity and trust are linked assessments in the same digital customer journey. An advantageous improvement in one attribute can come at the cost of another. For instance, a very precise recommendation can save time, but could create privacy issues if the shopper cannot see how the preference was derived; and fast automation can lead to a lack of personal feeling that the luxury brand is giving the customer attention.

5.2.1 RQ1: How do luxury fashion consumers experience AI-driven personalisation in online shopping?

The results show that the personalisation consumers experience is conditional to the use of AI. It showed in Theme 1 that recommendations that are relevant, remembered preferences and interfaces that adapt to the user can help to reduce search effort and improve product discovery. Theme 2 showed that this benefit is undermined if personalisation is limiting explorations, is repetitive and/or is overly promotional. Theme 4 also identified that the service context is important: consumers are willing to receive high levels of automation when they feel they have access to human assistance where the contexts of the decision they are making are uncertain or high value.

This finding aligns with the finding that customer experience does not start with the first technology experience, but rather it can be shaped across many touchpoints (Lemon and Verhoef, 2016; Becker and Jaakkola, 2020). It further resonates with research indicating that while engagement and perceived value and contextual cues are important, not all luxury experiences must rely on AI technology to succeed (Rahman et al., 2023; Xiang, Qin and Han, 2026). The study can thus be concluded that the personification of the service is perceived as a negotiated service relationship. Wherever it serves a purpose and is appropriately used, AI is appreciated, yet it becomes an issue when it seems to be taking the emphasis off the journey and stripping away the relational elements of luxury.

5.2.2 RQ2: How do AI-driven product recommendations influence customer satisfaction across the online luxury-shopping journey?

In Theme 1, it is clear that both perceived freedom and performance are factors in how well people are satisfied with a recommendation, while Theme 2 is consistent with this. Recommendations that were helpful in limiting excessive information and providing comparison and alternative options were appreciated. But being broadly relevant wasn't always enough. Factors such as fit, occasion, price, novelty and changing preferences affected a recommendation being actually useful.

This finding supports the notion that satisfaction is an evaluative response that is based on a comparison of expectations with performance. This is in line with Lo, Chang and Chen (2026) who discovered that the quality of a personalised recommendation can enhance perceived value and purchase intentions without increasing the satisfaction after purchase. It also aligns with Zhan

and Sheldrick's research on online garment customisation that online tailoring remains an engaging experience despite the leftover uncertainties in terms of fit and product outcome. For RQ2, the answer is thus recommendation systems should aim for more than just accuracy at predicting clicks, contextual relevance and decision support. When customers get helpful guidance and are still able to explore past the algorithm, it is the best sort of satisfaction.

5.2.3 RQ3: How does AI-driven personalisation influence consumers' perceptions of exclusivity in luxury fashion e-commerce?

Themes 3 and 4 demonstrate the ability of AI to reinforce or dilute exclusivity in its interaction, through the means of recognition, selectivity and brand meaning. Personalisation seemed more sumptuous when it could recall significant preferences, provided an element of curation that was not too overpowering, maintained brand consistency and high-quality presentation and seemed to be a part of the brand relationship. On the other hand, if it's all automated, repetitive or it's something common and can be done on a large scale it can feel like a mass market retail experience.

This discovery echoes the multidimensionality of luxury value, in that personal and social values are intertwined with functional values (Hennigs et al., 2012; Ko, Costello and Taylor, 2019). It additionally backs into the research that suggests that digital luxury experience is various among the various kinds of customers and relies upon both functional and symbolic expectations (Das, Sanyal and Mazumder, 2024). Human judgement is still relevant and has a special significance. Huang and Rust (2021) suggest that AI is successful in analytical and routine service tasks, but human skills are still essential in providing empathy and relational value. The study thus finds that the role of personalisation technology in the production of exclusivity is not a technology alone, it is the technology which enables credible recognition, selective treatment and a premium human-centred service architecture.

5.2.4 RQ4: How does customer-data use for AI-driven personalisation influence consumer trust in luxury fashion e-commerce?

Themes 5 and 6 show that consumer trust is influenced by fairness of data use and consumer understanding and control over data. The general attitude was that some information was to be given in exchange for greater personalisation, but there were clear boundaries around hidden tracking, too much profiling, unexpected inferences, sharing that wasn't clear and unnecessary collection. This is an expression of the personalisation-privacy paradox of Aguirre et al. (2015)

and more recent research that consumers consider utility, autonomy and governance in tandem (Canhoto, Keegan and Ryzhikh, 2024).

Transparency was important but not enough. There was also a requirement for participants to have options for practical consent, saved preferences, corrections, deletion and opt-out. This is aligned with the findings of Nilashi et al. (2016), Martin et al. (2017), and Vu et al. (2026), who have suggested a relationship between transparency, control and trust, and the notion of dynamically calibrated trust in AI-enabled e-commerce facilitated by utility, control, communication and governance. RQ4's conclusion is that luxury brands need to view data governance as a customer experience design consideration as opposed to a compliance component. Personalisation is beneficial and proportionate, makes sense and is manageable and trust grows.

5.3 Theoretical Contributions

The study has three significant theoretical contributions. First, it combines all the factors of customer experience, satisfaction, exclusivity and trust in a single qualitative description of the luxury e-commerce journey. Previous studies often focus on just one of these outcomes at a time, but the results show that consumers can consider the two at the same time. This is in line with the customer-journey perspective of Lemon and Verhoef (2016), and reinforces the case for understanding experiences through and across touchpoints and stages.

Secondly, the results provide a further application of the luxury-value paradigm as they demonstrate that an AI can impact on various dimensions of value at the same time – sometimes in different directions. If a recommendation is found to be generic, intrusive or inconsistent with luxury treatment, then it can have a negative impact on the personal or social value, but a positive impact on functional value. The study thus affirms the results of Hennigs et al. (2012), but provides an AI-specific interpretation: accuracy, autonomy, recognition, support from humans and data governance are conditions that act within the context of luxury value experienced in a digital environment.

Thirdly, the analysis extends the personalisation-privacy literature by revealing a relationship between trust and the breadth of the luxury service. Trust wasn't only in response to privacy notices. It was linked to the competence in recommendations, legitimacy of data inference, availability of human support and the ability of the consumer to have control. This reiterates the

experiential view of consumer AI in Puntoni et al., (2021) and the nature of trust as a continuous process of calibration as opposed to a set attitude as presented by Vu et al., (2026).

5.4 Managerial and Practical Implications

The results are directly applicable to luxury fashion brands, e-commerce managers, CRM teams and digital-service designers. The first implication is that quality is more important than intensity as a measure of personalisation. Experience is unlikely to improve, if the number of recommendations or personalised messages is increased, but the output is repetitive, too weak in context or too late in time. Brands should therefore consider metrics such as relevance, novelty, diversity, fit confidence, customer correction signals and traditional engagement metrics when assessing recommendation systems.

Secondly, luxury personalisation should afford exploration. Personalised suggestions must be easily navigated from a digital interface to the larger catalogue. Recommendation systems can be used for discovery without being closed loop, in that they don't follow prior clicks. This is particularly crucial for aspirational consumers and occasional consumers, many of whose tastes and preferences are not as well established or who have a more playful approach to shopping.

Third, luxury brands need to draw up a hybrid service design. AI can be used to assist in search, matching, routine communication, remembered preferences and so on, whereas human advisers can be there for high value purchases, a fit, customisation, complaints and nuanced style decisions. The handoff between AI and human service should maintain the customer's context so there is no need to repeat information when moving to human service.

Fourth, “data governance must be customer-centric.” Brands need to clarify the reasons why a recommendation is made, the information it's based on and the settings the customer can modify. Consent and control should be easily understood at the point of contact, not in a blanket privacy policy. Riegger et al. (2022) demonstrate how the choice of technology and personalisation design influence consumer behaviour, while Vu et al. (2026) emphasize the utility, control, communication and governance as essential elements for trust. For luxury brands, these are not only technical or legal demands, they are a part of the luxury relationship.

5.5 Recommendations for Luxury Fashion E-Commerce

Based on the six themes, six focused recommendations are proposed. They are deliberately tied to the main findings to ensure that the managerial response is proportionate to the evidence and not extends beyond the scope of the study.

Table 3: Recommendations Aligned with the Six Final Themes

Recommendation	Practical action	Theme/RQ alignment
1. Prioritise contextual recommendation quality	Evaluate relevance, novelty, fit, timing and price suitability; allow customers to correct preferences.	Themes 1-2; RQ1-RQ2
2. Preserve customer exploration and choice	Keep access to the wider catalogue, avoid repetitive recommendation loops and make personalisation easy to ignore or reset.	Theme 2; RQ1-RQ2
3. Design personalisation to communicate luxury	Use restrained curation, brand-consistent presentation, meaningful recognition and genuinely differentiated access rather than generic “for you” labels.	Theme 3; RQ3
4. Maintain seamless human escalation	Use AI for routine efficiency but retain adviser support for fit, customisation, high-value decisions and service recovery.	Theme 4; RQ1/RQ3
5. Limit and justify data collection	Collect information that has a clear service purpose; minimise hidden tracking and unexpected inference; explain third-party sharing.	Theme 5; RQ4
6. Combine transparency with practical control	Provide concise explanations, consent choices, preference controls, correction/deletion and opt-out mechanisms at relevant touchpoints.	Theme 6; RQ4

5.6 Limitations

There are a number of caveats that should be noted. The qualitative design emphasizes interpretation and depth over statistical generalizability. The planned purposive sample of 15 had been chosen for the purpose of capturing variation between regular/high-spending, occasional and aspirational luxury consumers but does not claim to represent the diversity of global luxury

markets. Consumers' expectations can differ between cultures and age groups, income and brand awareness and luxury product category.

Second, the study looks at perceptions of consumers and not at the actual technical examination of AI systems offered by specific brands. The participant might not always be able to tell if a suggestion, adaptive interface or targeted text is generated by AI. The analysis, therefore, focuses on what is experienced with personalisation, rather than an audit of algorithms. This aligns with the exploratory design, but reduces the number of technical mechanism claims.

Third, the study is applied to multiple types of personalisation. This is the real customer journey, but also implies that the analysis cannot isolate the causal effect of one technology, like virtual try-on, recommendation engines or digital assistants. Those effects would have to be determined more precisely with either experimental or longitudinal designs.

5.7 Future Research Directions

This research could be expanded on in a number of directions. Following a series of recommendations, purchases, returns or service recovery, a longitudinal qualitative study can follow the consumers to see how their levels of trust and satisfaction change along the way. This would directly address the dynamic meaning of customer experience and trust that has been conceptualized in the recent customer literature (Gao, Melero-Polo and Sese, 2025; Vu et al., 2026).

An intercultural study would also be beneficial as the luxury concept and the privacy requirements might differ significantly from market to market. Research could be undertaken on the differences between existing luxury consumers and aspirational consumers, or if private-client service alters the scope of consumer expectations for assistance from AI. The quantitative work could then be used to assess the relationships suggested by the six themes, with perhaps a focus on investigating whether personalisation quality and satisfaction or exclusivity are mediated by autonomy, brand consistency and human support.

More precise distinction of different AI applications should be considered in future studies as well. The consumer interactions include the virtual try-on, the recommendation engine, the personalised marketing, digital assistants, and product customisation. Studies could be made to compare them in the same journey or brand. Last but not least, detailed studies of the nature of explainable

personalisation and preference-management interfaces is warranted, not only for the effect that explanations can have on trust, but in how much explanation and control consumers actually use and value in luxury environments.

5.8 Conclusion

Newly-developed AI technologies for personalisation seem to require a balance rather than a maximisation approach in luxury fashion e-commerce, the study concludes. They enjoy being assisted by information that is relevant and accurate to their needs, but they also like to have some freedom of choice. They love being recognised and treated like that, but they also want to see automation that's consistent with the symbolic and relational nature of luxury. They are willing to share data in exchange for better service but they require the exchange to be proportionate, transparent and controllable.

The six themes, therefore, converge toward a key principle: AI adds luxury value when it enhances the consumer relationship, but doesn't supplant nor over direct it. Personalisation, while fully functional is not the strongest model for luxury e-commerce, but one that is carefully managed, with a combination of functional abilities, personalisation curation, human accessibility and responsible data practice. The conclusions can be used to guide management decisions and further empirical studies on consumer interactions in AI-influenced and enhanced interaction processes.

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Appendix-1 Interview Guide

Semi-Structured Interview Guide

Study Title: The Role of AI-Driven Personalisation in Enhancing Customer Experience in Luxury Fashion E-Commerce

1. Interviewer Overview

Purpose. To explore how customers experience AI-driven personalisation in luxury fashion e-commerce across the customer journey, how they evaluate luxury value, and how these experiences relate to overall customer experience, satisfaction, perceived exclusivity, and consumer trust.

Conceptual focus. The guide follows the framework sequence: AI-driven personalisation practices → customer journey stages → luxury value evaluations → research outcomes, while treating contextual conditions as factors that may shape participants' experiences.

- AI-driven personalisation practices: product recommendations, adaptive website content, tailored marketing communication, virtual styling/try-on, and product customisation.
- Customer journey stages: pre-purchase, purchase, and post-purchase.
- Luxury value evaluations: functional value, personal value, social value, and financial value.
- Research outcomes: overall customer experience, customer satisfaction, perceived exclusivity, and consumer trust.
- Contextual conditions: accuracy and realism, human support, brand consistency, prior experience, and consumer type.

2. Interview Administration

Suggested duration: 30–45 minutes

Interview format: Semi-structured; ask all 12 main questions, but use probes flexibly.

Interviewer approach: Use neutral follow-up prompts. Do not assume that AI personalisation is always beneficial or harmful.

Examples: Only provide examples if a participant is unsure what “AI-driven personalisation” means. Avoid reading all examples before the participant answers.

Journey stages: Where relevant, clarify whether the experience occurred before purchase, during purchase, or after purchase.

3. Opening Script

Thank you for taking part in this interview. This study explores your experiences with AI-driven personalisation when shopping for luxury fashion online. By AI-driven personalisation, I mean digital features that use customer information, preferences, or behaviour to tailor the shopping experience—for example, personalised product recommendations, adaptive website content, tailored marketing messages, virtual styling or try-on tools, and product customisation. There are no right or wrong answers. I am interested in your own experiences and views. You may decline to answer any question or stop the interview at any time. With your permission, I would like to proceed with the interview.

4. Revised Semi-Structured Interview Questions

Section A: Overall Experience of AI-Driven Personalisation

1. Can you tell me about your experience of shopping for luxury fashion products online when AI-driven personalisation is part of the shopping experience?

Optional probes: What kind of AI-personalised experience comes to mind?; How did it affect your overall shopping experience?; Did the experience differ across brands?

2. What types of AI-driven personalised features have you noticed while shopping for luxury fashion online?

Optional probes: Product recommendations; Adaptive website/app content; Tailored marketing communication; Virtual styling or try-on; Product customisation; Which features do you notice most often?

3. Can you describe a particular experience where AI-driven personalisation made your luxury shopping experience better or worse?

Optional probes: Did this happen during pre-purchase, purchase, or post-purchase?; What exactly made the experience better or worse?; Did accuracy, realism, human support, brand consistency, or your previous experience affect your reaction?

Section B: AI Personalisation, Customer Journey and Customer Satisfaction

4. How relevant and accurate do you usually find the AI-driven product recommendations shown to you online by luxury fashion brands?

Optional probes: Are recommendations equally useful before purchase, during purchase, and after purchase?; How do usefulness, convenience, or accuracy affect your view of the experience?; What happens when recommendations are inaccurate or repetitive?

5. Can you describe an occasion when an AI-driven personalised recommendation helped you discover or choose a product during the luxury online shopping experience?

Optional probes: How did it influence your decision?; Did it make the process easier or more enjoyable?; Did it affect how you judged the price, value for money, or risk of making the purchase?; Did it make the product or brand feel more personally relevant?

6. How do AI-driven personalised recommendations and other personalised features affect your overall satisfaction with the luxury online shopping experience?

Optional probes: Which part of the customer journey influences your satisfaction most?; Do these features save time or reduce effort?; Do they ever create frustration, pressure, or information overload?; What would improve your satisfaction?

Section C: Luxury Value Evaluations and Perceived Exclusivity

7. What makes an AI-personalised online shopping experience feel exclusive or special to you when buying luxury fashion?

Optional probes: Recognition or individual attention; Enjoyment or co-creation; Status, distinction, or exclusivity; Consistency with the luxury brand image; Does human support matter?

8. In what ways, if any, do AI-driven personalised features make you feel recognised, valued, or personally understood as an individual customer?

Optional probes: Can you describe a specific example?; Does personalisation increase enjoyment or emotional connection?; Does it make the experience feel genuinely personal or simply automated?

9. How can AI-driven automation or personalisation influence whether a luxury brand feels more or less exclusive or personal to you?

Optional probes: Please describe any experience that shaped your view.; What level of personalisation feels appropriate for a luxury brand?; When, if ever, does automation conflict with the sense of exclusivity?

Interviewer note: Keep this question open. Do not begin with a yes/no formulation or assume that “too much” automation necessarily reduces exclusivity.

Section D: Customer Data, Communication, Context and Consumer Trust

10. What are your thoughts about luxury fashion websites or applications using your personal information to provide AI-driven personalised services or recommendations?

Optional probes: What kinds of data use feel acceptable or unacceptable?; Does the benefit of personalisation affect your comfort level?; Do your previous experiences with a brand influence your view?

11. How does communication about the collection and use of your personal data affect your trust in a luxury fashion brand?

11a. When the brand clearly explains how it collects and uses your personal data, how does that affect your trust?

11b. When this information is unclear, limited, or not communicated, how does that affect your trust?

Optional probes: *What kind of explanation or communication would you expect?; Would you prefer written information, direct human support, or both?; Does the timing of the communication matter?*

Interviewer note: Ask the two situations separately so the participant can respond to each condition without combining them.

12. What would make you feel more comfortable and trusting when a luxury fashion website uses AI and personal data to personalise your shopping experience?

Optional probes: *Accuracy and realism of AI features; Access to human support; Consistency with the brand's identity and service standards; Clear privacy choices and control over data; Your previous experience with the brand; Whether different types of customers may expect different levels of personalisation*

5. Closing Questions and Interviewer Notes

- Is there anything else about AI-driven personalisation in luxury fashion e-commerce that you think is important but that we have not discussed?
- Of all the experiences you described, which one most strongly shaped your overall view of the luxury brand, and why?

Post-interview memo: Immediately after the interview, note the main AI personalisation practice discussed, the relevant journey stage(s), the luxury value(s) emphasised, the outcome(s) affected, and any contextual conditions that appeared to shape the participant's experience.

6. Question-to-Conceptual-Framework Alignment

Question(s)	Primary Research Outcome	Framework Concepts Covered	Main Evaluation Focus
1–3	RQ1: Overall customer experience	AI-driven personalisation practices; customer journey stages	Overall experience; contextual conditions
4–6	RQ2: Customer satisfaction	Recommendations and other AI personalisation; pre-purchase, purchase, post-purchase	Functional and financial value; satisfaction
7–9	RQ3: Perceived exclusivity	AI personalisation and automation	Personal value; social value; exclusivity; brand consistency; human support
10–12	RQ4: Consumer trust	AI personalisation using customer data	Trust; communication/transparency; privacy comfort; contextual conditions

7. Summary of Targeted Revisions

- Section A now explicitly refers to AI-driven personalisation, as requested.
- Question 9 has been changed from a yes/no-leading formulation to a fully open question.
- Question 11 now separates the “clear communication” and “unclear/no communication” situations into 11a and 11b while retaining Question 11 as the trust-focused item.
- The wording of the remaining questions has been adjusted only where needed to connect the guide with the conceptual framework; the original four-section and 12-question structure has been retained.

- Optional probes have been added to capture customer journey stages, functional/personal/social/financial value, and contextual conditions without making every main question longer or overly leading.

Appendix-2: Quick Screening Questionnaire

Study Title: *The Role of AI-Driven Personalisation in Enhancing Customer Experience in Luxury Fashion E-Commerce*

Purpose:

This short questionnaire is used only to check whether you are eligible to participate in the research interview. It should take approximately 2–3 minutes to complete.

Screening Questions

1. Are you 18 years old or above?

- Yes
- No

2. During the past 12 months, have you bought or seriously considered buying a luxury fashion product online? Examples may include designer clothing, footwear, handbags, watches, jewellery, or fashion accessories.

- Yes, I have purchased one or more products
- Yes, I have seriously considered purchasing
- No

3. Have you visited or used a luxury fashion brand website, mobile application, or online luxury-fashion retailer during the past 12 months?

- Yes
- No

4. How often do you usually buy or seriously consider buying luxury fashion products online?

- Frequently
- Occasionally
- Rarely
- I have considered buying but have not yet purchased

5. Which online channels have you used to explore or purchase luxury fashion products?

You may select more than one.

- Luxury brand website
- Luxury brand mobile application
- Online luxury-fashion retailer or marketplace
- Social media linked to a luxury brand or retailer
- Other: _____

6. While shopping or browsing online, have you noticed any personalised features such as products recommended for you, personalised website content, targeted messages, virtual styling/try-on, or product customisation?

- Yes
- No
- Not sure

7. Which of the following personalised features have you experienced?

You may select more than one.

- Product recommendations
- Personalised or adaptive website content
- Personalised marketing messages or offers
- Virtual styling or virtual try-on
- Product customisation
- Other personalised feature: _____
- Not sure

Screening Outcome

A potential participant may be considered eligible for interview recruitment when they:

- are 18 years or older;
- have purchased or seriously considered purchasing a luxury fashion product online within the past 12 months;
- have experience using a luxury-fashion website, application, retailer, or other relevant e-commerce platform; and
- have encountered, or can reasonably identify, some form of personalised online shopping experience.

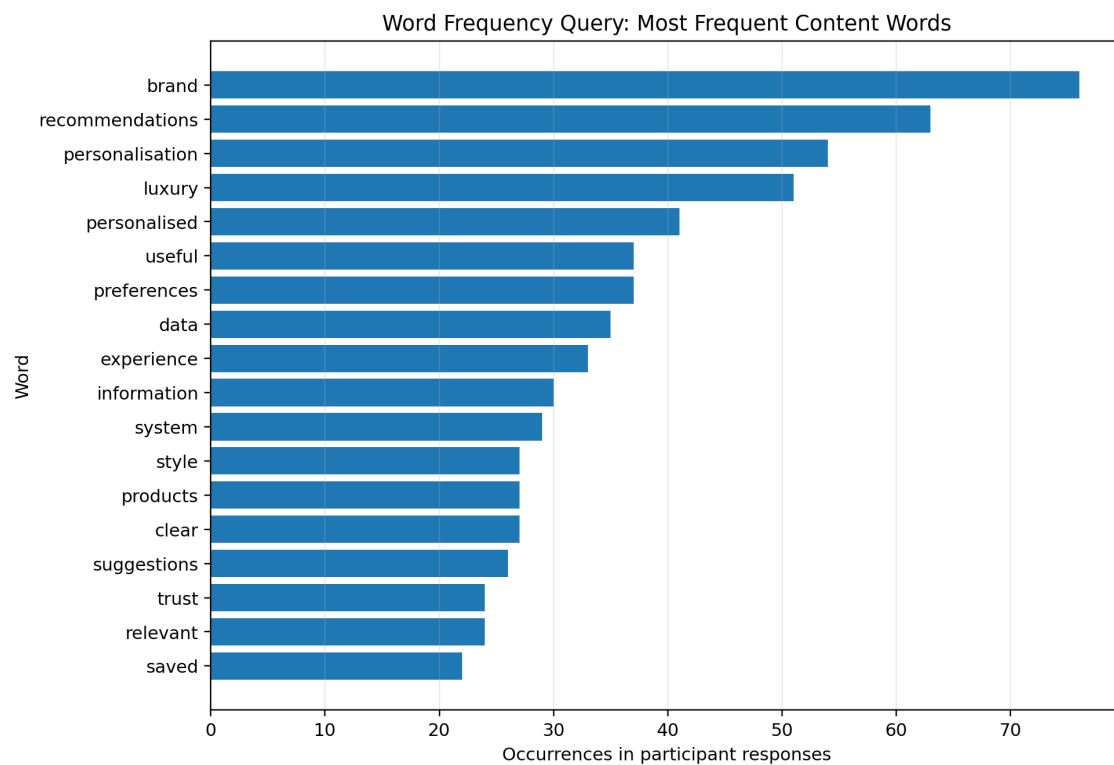
Among eligible respondents, participants can then be selected purposively to provide variation in shopping frequency and luxury-consumer experience.

Appendix-3: Node Summery

Initial node	References	Cases	Case coverage
Adaptive content and remembered preferences	82	15	100.0%
Recommendation curation	81	15	100.0%
User autonomy and freedom to explore	49	15	100.0%
Convenience and reduced search effort	48	15	100.0%
Brand consistency and premium presentation	42	15	100.0%
Conditional or mixed evaluation	42	15	100.0%
Repetition and narrowing	38	13	86.7%
Discovery and shortlist support	36	15	100.0%
Consent and user control	36	15	100.0%
Targeted or retargeted communication	33	15	100.0%
Satisfaction enhanced	31	15	100.0%
Contextual mismatch or inaccuracy	27	15	100.0%
Human judgement and support	25	15	100.0%
Prior experience shapes expectations	25	12	80.0%
Exclusivity enhanced	21	15	100.0%
Recognition and feeling valued	21	15	100.0%
Automation visibility and impersonal feel	21	15	100.0%
Satisfaction reduced or frustration	19	15	100.0%
Promotional pressure or sales-driven feel	18	15	100.0%
Data-value trade-off	15	15	100.0%
Broad relevance but imperfect fit	15	15	100.0%
Transparency strengthens trust	15	15	100.0%
Unclear communication weakens trust	15	15	100.0%
Purpose limitation and data minimisation	15	12	80.0%
Tracking, profiling or inference concern	13	13	86.7%
Security or data-sharing concern	13	7	46.7%
Correction, deletion or opt-out	12	12	80.0%
AI not always visible or identifiable	12	12	80.0%

Virtual styling, try-on or customisation	12	5	33.3%
Exclusivity weakened or ordinary feel	12	12	80.0%
Curated restraint and selectivity	12	12	80.0%
Price or financial fit	11	9	60.0%
Journey-stage context	4	4	26.7%

Appendix-4: Word Frequencies



Appendix-5: Transcripts

Participant P04

Profile: Regular buyer; every one to two months; channels: brand apps and official websites; personalisation encountered: wish-list recommendations, early-access messages and virtual styling.

Interviewer (Q1): What was your experience of shopping for luxury fashion items online in an environment where AI-driven personalisation is integral?

P04: I see personalisation in my luxury experience, particularly when shopping on brand apps and official websites. While all of those are great, I think a luxury website can be better, more considered and unique, and it's a judgement I make as I'm a customer of theirs.

Interviewer (Q2): What kinds of AI-powered custom options have you experienced when buying luxury fashion goods online?

P04: I'm mostly seeing wish list recommendations, early access messages and virtual styling. Some are very apparent, such as recommendations, and some, like adaptive page content, are less obvious. I typically identify personalisation the moment the same style, size or category starts to show up more frequently.

Interviewer (Q3): Can you describe a particular experience where AI-driven personalisation made your luxury shopping experience better or worse?

P04: I had a mixed experience when looking at a silk scarf. The general category and style seemed to be understood at the site which was of assistance. Meanwhile, the recommendations after the purchase were not in their flavor, giving the impression of.

Interviewer (Q4): How relevant and accurate are the AI-based product suggestions luxury fashion brands typically present to you online?

P04: Websites are not always accurate. Some of the recommendations seem to be quite personal, from what I have saved or purchased, while others appear to be promotional stock, with a personalised label. I would trust them more if multiple preferences seem to be weighing in on the decision.

Interviewer (Q5): Can you describe an occasion when an AI-driven personalised recommendation helped you discover or choose a product during the luxury online shopping experience?

P04: A suggestion was helpful when I had multiple options available for a silk scarf. The system recommended another product of similar design and features. It didn't make my decision for me, but it did enhance my shortlist.

Interviewer (Q6): How do AI-driven personalised recommendations and other personalised features affect your overall satisfaction with the luxury online shopping experience?

P04: I'm more comfortable when the personalisation isn't explicit, but still there, and can be ignored if I want. When something keeps coming back or when activity is not enough to make too many assumptions, especially when buying a costly item, I get frustrated when that happens.

Interviewer (Q7): What makes an AI-personalised online shopping experience feel exclusive or special to you when buying luxury fashion?

P04: The experience is made exclusive when technology enables personal attention rather than taking the place of it. It's possible to have helpful curation, private access, and relevant communication. I still think that the tone, visuals, and level of service is going to be the same as with a luxury brand.

Interviewer (Q8): In what ways, if any, do AI-driven personalised features make you feel recognised, valued, or personally understood as an individual customer?

P04: I feel understood when the system tries to learn patterns, not just my last click. That can be achieved through using the right size, style and other matching items. I still do like the recognition to be subtle rather than the making of.

Interviewer (Q9): How can AI-driven automation or personalisation influence whether a luxury brand feels more or less exclusive or personal to you?

P04: AI can help to make the experience more personalized with relevant suggestions and remembered preferences, but excessive automation can take the human element from the interaction. The luxury is not so special if the system communicates in the same way, no matter who the customer is, what the occasion is, or how the system is purchased.

Interviewer (Q10): How do you think a luxury fashion website or app could leverage this data to offer AI-based personalized services or recommendations that you would welcome?

P04: I am not offended when a brand uses information that I knowingly provide to be used for personalisation. I feel uncomfortable if they don't show tracking, or if there is more tracking than expected. If transparent, being comfortable, I want the purpose of the collection to be specific and understandable.

Interviewer (Q11a): When the brand clearly explains how it collects and uses your personal data, how does that affect your trust?

P04: Even with clear explanations, not all privacy concerns are addressed, but it makes the brand more trustworthy. I would like to find out what information enables the recommendations, what information is optional, and how I can change my mind, without losing access to basic shopping functions.

Interviewer (Q11b): When this information is unclear, limited, or not communicated, how does that affect your trust?

P04: When there is a lack of clarity in the communication line, personalised services begin to feel one-sided, as the brand knows more about me than I know about how it works: I don't feel trusted by the brand. I probably would decrease the amount of information I provide and would use guest checkout if applicable.

Interviewer (Q12): What would make you feel more comfortable and trusting when a luxury fashion website uses AI and personal data to personalise your shopping?

I would feel safer when data collection was for a clear purpose, settings were easy to understand and personalisation could be adjusted. I also want the brand to own up to the wrongs promptly and offer human support when AI offers.

Participant P12

Profile: Regular buyer, about every 6 weeks; channels: official websites, luxury multi-brand retailers; personalisation encountered: style recommendations, customisation, personalised content.

Interviewer (Q1): What has your experience been like in shopping for luxury fashion goods online when AI-driven personalisation is involved?

P12: I buy products every 6 weeks or so, primarily from official sites and luxury multi brand stores. I've gotten so used to having personalized pages and suggestions that it is just a part of the process. They are of great assistance when I'm window shopping, sans my own two feet.

Interviewer (Q2): What kinds of AI customization features have you seen when buying luxury fashion online?

P12: I see mostly style suggestions, customisation and personalised content. Reminders are also based on objects I saw or left in a basket. I suppose some of it is automated personalisation, even if the website doesn't mention it.

Interviewer (Q3): Can you describe a particular experience where AI-driven personalisation made your luxury shopping experience better or worse?

P12: One good experience was when I was thinking about buying a travel item that was monogrammed. Customized suggestions saved some time searching and provided helpful alternatives. The downside of this was the fact that when first choosing the options for customisation, the variety was too large.

Interviewer (Q4): How relevant and accurate do you usually find the AI-driven product recommendations shown to you online by luxury fashion brands?

P12: The system is generally very accurate but can become repetitive. If I look at one style a number of times, it can lose its relevance very rapidly because I can see lots of different variations of it when I am interested in something different.

Interviewer (Q5): Can you describe an occasion when an AI-driven personalised recommendation helped you discover or choose a product during the luxury online shopping experience?

P12: had a suggestion that was useful when I was looking at a travel item with a monogram. It presented me with one of the models I had not considered, due to narrowing my search too much. I saved the suggestion because it was what I like to do and used it as a.

Interviewer (Q6): How do AI-driven personalised recommendations and other personalised features affect your overall satisfaction with the luxury online shopping experience?

P12: It's beneficial when features are useful for speed and keep certain useful preferences and still enable exploration. If the click changes what I'm seeing in the following pages, my satisfaction is less, as it gives the impression that the site is narrow instead of really personalised.

Interviewer (Q7): What makes an AI-personalised online shopping experience feel exclusive or special to you when buying luxury fashion?

P12: When AI personalisation knows my preferences and doesn't beady my eye it's special. That feeling can be achieved through curated access, appropriate recommendations and design uniformity. When a similar feature is seen as generic or promotional, the feeling of exclusivity is lost a lot of times.

Interviewer (Q8): In what ways, if any, do AI-driven personalised features make you feel recognised, valued, or personally understood as an individual customer?

P12: I see recognition when recommendations are logical links of past searches or purchases. It can make me feel like the brand has listened to me. If the system is programmed to keep suggesting the same items I declined, though, then it feels shallow to me.

Interviewer (Q9): How can AI-driven automation or personalisation influence whether a luxury brand feels more or less exclusive or personal to you?

P12: I believe AI can help to achieve exclusivity but not achieve it alone. Personalised curation is one thing, a constant stream of automated messages is another. When efficiency is more important than taste, discretion and/or attention, the brand loses its specialness.

Interviewer (Q10): What are your thoughts about luxury fashion websites or applications using your personal information to provide AI-driven personalised services or recommendations?

P12: I feel it is OK to let someone use my personal information to provide me with a service. I accept data collection for unnecessary purposes with a focus on opt-in options. I'd prefer to have control over what people remember than the brand.

Interviewer (Q11a): When the brand clearly explains how it collects and uses your personal data, how does that affect your trust?

P12: I feel more confident when there is transparency even if it's quite a lot of information being gathered. When an individual knows what the purpose is, how it is stored and what controls are in place, the process seems deliberate. I prefer being able to select individual features, as opposed to them being included as a package.

Interviewer (Q11b): When this information is unclear, limited, or not communicated, how does that affect your trust?

P12: If I don't know what data is being used for, I don't feel that I have as much control. It may still be good advice, but I start to ask myself how does the brand know some things? That can be a good thing very quickly becoming a bad thing.

Interviewer (Q12): What would make you feel more comfortable and trusting when a luxury fashion website uses AI and personal data to personalise your shopping experience?

P12: I would have more confidence in the system if the brand explained recommendations, asked for my permission over sensitive data, and made it easy for me to control my preferences. There is also security, but when I feel something is amiss, I want to feel the human element too.

Appendix-6: Participant Consent Form

Study Title:

The Role of AI-Driven Personalisation in Enhancing Customer Experience in Luxury Fashion E-Commerce

Researcher: _____ Imam Hossen _____

Please read each statement below and tick the box if you agree.

Consent Statement	Tick
I confirm that I have read and understood the information provided about this study.	☐
I understand the purpose of the research and what my participation will involve.	☐
I understand that my participation is voluntary and that I may withdraw from the interview at any time without giving a reason.	☐
I understand that I may choose not to answer any question that makes me uncomfortable.	☐
I agree to participate in a semi-structured interview lasting approximately 30–45 minutes.	☐
I agree for the interview to be audio-recorded for research purposes.	☐
I understand that my identity will remain confidential and that my name will not appear in the dissertation or any research report.	☐
I understand that anonymous quotations from my interview may be used in the dissertation.	☐
I understand that the information I provide will be stored securely and used only for academic research purposes.	☐
I have had the opportunity to ask questions about the study and am satisfied with the information provided.	☐
I freely agree to participate in this research.	☐

Participant Details

Participant Name: _____

Signature: _____

Date: _____

Researcher Confirmation

I confirm that I have explained the study to the participant and provided an opportunity to ask questions.

Researcher Name: _____ Imam Hossen _____

Signature: _____ Imam Hossen _____

Date: _____ 24.09.2026 _____