

Customer Experience, AI Personalisation, and Psychological Ownership: A UTAUT-Based Study of Repurchase Intention in Indian E-Commerce

Gauravpreet Kaur *

School of Management, Model Institute of Engineering and Technology (MIET), Jammu, India

Mansi Gupta

School of Management, Model Institute of Engineering and Technology (MIET), Jammu, India

Abstract

This paper examines the repurchase intention of consumers in AI-enabled digital commerce, focusing on customer experience, personalisation and psychological ownership. The study uses survey data from 483 active e-commerce consumers in India and tests the effects of performance expectancy, effort expectancy, social influence and facilitating conditions on psychological ownership and repurchase intention using exploratory factor analysis and partial least squares structural equation modelling. The results show that facilitating conditions are the strongest predictor of repurchase intention, social influence is the strongest predictor of psychological ownership, and psychological ownership negatively predicts repurchase intention in this context. The model also reveals significant indirect effects through psychological ownership, indicating that highly personalised digital environments have the potential to both strengthen and weaken consumer attachment. The research reveals that the quality of the interface and recommendation systems, the reliability of post-purchase service, and the psychological meaning that consumers give to platforms influence the customer experience in e-commerce. The findings provide actionable insights for e-commerce businesses to build transparent AI personalisation, effective reverse logistics and loyalty-oriented digital experiences.

Keywords

AI personalisation, customer experience, psychological ownership, repurchase intention, reverse logistics, UTAUT.