Journal of Consumer Behaviour

WILEY

SPECIAL ISSUE ARTICLE OPEN ACCESS

Adaptive Pathways: Understanding Consumer Adaptive Behavior Toward Hyper-Personalized Fashion Retailing in Emerging Markets

Khalid Mehmood[1,2] | Mohsin Abdur Rehman[3] | Ansar Abbass[4] | Erisher Woyo[5,6]

[1]Center for Service Intelligence, Ghent University, Ghent, Belgium | [2]Sheffield University Management School, The University of Sheffield, Sheffield, UK | [3]Department of Marketing, Management, and International Business, Oulu Business School, University of Oulu, Oulu, Finland | [4]School of Business Administration, Dongbei University of Finance and Economics, Dalian, China | [5]Department of Marketing, International Business and Tourism, Manchester Metropolitan University, Manchester, UK | [6]Department of Ecotourism Management, Vaal University of Technology, Vanderbijlpark, South Africa

Correspondence: Erisher Woyo (elisha.woyo77@gmail.com)

Received: 31 March 2024 | **Revised:** 22 May 2025 | **Accepted:** 13 July 2025

Funding: The authors received no specific funding for this work.

Keywords: adaptive behavior | consumer motivations | hyper-personalized retailing | personalization | re-patronage intentions | willingness to co-create

ABSTRACT

Despite growing academic interest in hyper-personalization in fashion retail, consumer adaptive behavior remains an under-researched construct. This research addresses the gap by applying self-determination and social comparison theories to examine how consumer motivations and willingness to co-create influence adaptive behavior and re-patronage intentions in hyper-personalized fashion retail. Data from 403 online fast fashion consumers in Zimbabwe were analyzed using partial least squares structural equation modeling. Results indicate that consumer motivations and willingness to co-create significantly impact adaptive behavior and re-patronage intentions. Additionally, social comparison and privacy concerns moderate these relationships, except for utilitarian motivations. These results extend current understanding of hyper-personalized fashion retail by introducing adaptive behavior as a key outcome and identifying psychological and contextual variables that influence it. Marketers operating in emerging markets can apply these insights to design personalization strategies.

1 | Introduction

Digitalization is revolutionizing the retail landscape by redefining transaction channels, expanding product and service offerings, and enhancing consumer experiences. Central to this transformation is hyper-personalization, an advanced form of personalization that integrates artificial intelligence, big data, and machine learning to deliver tailored consumer experiences (Hänninen et al. 2021; He et al. 2025; Kumar et al. 2021; Mehmood et al. 2024). Subramanyan (2014) defines hyper-personalization as the use of big data to deliver highly specialized products, services, and information to targeted consumers. Unlike traditional personalization, which is reactive, hyper-personalization enables real-time, predictive engagement that not only anticipates but also influences consumer behavior (Mehmood et al. 2023).

As consumer expectations around personalization continue to rise, businesses are adopting data-driven models to improve consumer engagement and build stronger brand relationships. Research indicates that 71% of consumers expect personalized interactions, and 91% prefer brands that provide them (Accenture 2018; Arora et al. 2021; Harvard Business Review Analytic Services 2018). In response, 80% of managers now

prioritize hyper-personalization as a strategic imperative, demonstrating its role in achieving competitive advantage. This data-intensive approach requires consumers to continuously adjust their decisions and preferences, a process referred to in this study as consumer adaptive behavior, in which individuals respond to hyper-personalized experiences by modifying their choices. Adaptive behavior is influenced by personalization systems such as recommendation algorithms and tailored marketing strategies, which have been shown to enhance consumer engagement and support co-creation (Cloarec 2020; Payne et al. 2021).

These evolving patterns of adaptive behavior reflect consumers' responses to hyper-personalized systems and intersect with co-creation practices, where consumers contribute to the development of personalized products and services. Co-creation enhances hyper-personalization by integrating consumer preferences directly into the value creation process (Lusch et al. 2010; Vargo and Lusch 2008) and is associated with increased adoption intention, satisfaction, and purchase behaviors (Fernandes and Remelhe 2016). Advances in artificial intelligence and big data have accelerated the real-time integration of consumer input (Buhalis and Sinarta 2019). For example, Sephora's Color Match uses augmented reality to recommend personalized foundation shades, while Stitch Fix employs artificial intelligence-driven styling to deliver curated outfits. These technologies demonstrate how intelligent systems support co-creation, enhance personalization, and improve consumer engagement (Pham et al. 2023). However, despite these benefits, hyper-personalization raises privacy concerns (PCs) that may reduce consumers' willingness to co-create (McKee et al. 2024).

In the context of hyper-personalized online fashion retail, co-creation is a critical mechanism for understanding how adaptive behaviors develop and influence re-patronage intentions (RIs) (Loureiro et al. 2024; Tran et al. 2023). RI—the likelihood that a consumer will revisit, purchase from, or recommend a retailer (Jones et al. 2006)—is influenced by emotional attachment, satisfaction, and the perceived quality of personalized experiences (Atulkar and Kesari 2017; Rossiter and Donovan 1982). However, existing research often treats co-creation, personalization, and motivation as discrete constructs rather than examining their interconnected effects on consumer decision-making (Anshu et al. 2022; Smink et al. 2020). Consequently, limited attention has been given to how these constructs and adaptive behavior influence re-patronage, particularly in emerging market contexts (Mehmood et al. 2023). This gap is particularly evident in non-Western contexts, where digital retail operates in unique socio-cultural influences and technological infrastructures. Addressing this, the present study focuses on Zimbabwe to examine how consumer motivations and willingness to co-create influence adaptive behavior and RIs in hyper-personalized fashion retail. In doing so, it responds to calls for more diverse empirical perspectives (Alkire and Hammedi 2021; Mehmood et al. 2023) and contributes to a more holistic theoretical understanding of personalization.

Drawing on self-determination theory and social comparison (SC) theory, this study seeks to answer: *(1) What is the relationship between consumer motivations, willingness to co-create, and adaptive behavior in hyper-personalized fashion retail? (2) How does adaptive behavior influence RI in these contexts? (3) In what ways do SC and PCs moderate the effect of consumer motivations and willingness to co-create on adaptive behavior?*

This study contributes to theory and practice in three key ways. First, it advances hyper-personalization literature by examining how consumer motivations, willingness to co-create, PCs, and SC influence adaptive behavior and RIs, from an emerging African market perspective. Second, it extends self-determination, SC, and socialization theories by illustrating how hedonic, social, and utilitarian motivations (UMs) drive adaptive behavior in hyper-personalized retail. Third, it offers practical insights for retail managers, highlighting the strategic importance of personalization technologies, social validation strategies, and transparent data practices in building trust and long-term consumer engagement.

The remainder of this paper is structured as follows: Section 2 reviews the literature on hyper-personalization, co-creation, consumer motivations, and RIs. Section 3 outlines the research methodology. Section 4 presents the empirical findings, followed by a discussion of the theoretical and managerial implications in Section 5. The paper concludes with suggestions for future research.

2 | Literature Review

2.1 | Hyper-Personalization

Although the terms customization (CUS) and personalization are often used interchangeably, they represent distinct concepts (see Table 1) (Miceli et al. 2007; Sunikka and Bragge 2012). CUS refers to consumer-driven modifications of products to suit individual preferences—for example, selecting design features for a sneaker (Pallant et al. 2020). In contrast, personalization involves co-creation in the production process, such as adding initials to a Louis Vuitton handbag, or incorporating hand-painted letters or stripes to create a unique esthetic (Borstrock 2018). Hyper-personalization progresses these concepts by blending CUS and personalization, using technologies like artificial intelligence, machine learning, and data analytics to deliver highly tailored consumer experiences (Subramanyan 2014).

Businesses can optimize hyper-personalization strategies through product classification based on cost and unique selling propositions (Behera et al. 2020). Hyper-personalization improves consumer engagement, satisfaction, and overall experience through real-time behavioral insights, contributing to higher purchase intentions and loyalty (Behera et al. 2023; Jain et al. 2021; Kang and Namkung 2019; Tran et al. 2020). To achieve these results, organizations invest heavily in consumer data to analyze behavior, improve conversion rates, and enhance retention (Jain et al. 2021). Despite extensive research on hyper-personalization in Western markets, its impact on emerging African markets remains underexamined (Alkire and Hammedi 2021).

TABLE 1 | Customization, personalization, and hyper-personalization.

Aspect	Customisation	Personalization	Hyper-personalization
Definition	Consumers manually select/ modify specific product features or services	Tailoring based on a consumers' past behavior or preferences	Uses real-time data, artificial intelligence, and analytics to create highly individualized experiences based on diverse data points
Data used	Active consumer choice; limited attributes	Historical data; static updates	Real-time behavior, location, social media activity, biometrics
Technology	Product configurators, user interfaces, dynamic pricing algorithms	Basic analytics, customer relationship management	Artificial intelligence, big data, machine learning, predictive analytics
Customer experience	Interactive and hands-on	Somewhat personalized experience but with a broader approach	Highly individualized, dynamic, and seamless
Involvement	High, user driven	Moderate, based on past actions	Low, automated, real-time adaptation
Example	A retailer allows consumers to select colors, patterns, and materials using an online design tool. Nike allows customers to design their sneakers (product customisation)	Retail websites suggest products based on previous purchase history. Example: Fashion retailer Zalando utilizes machine learning to suggest completed outfits based on previous purchases (service personalization)	A mobile app sends notifications offering discounts on products of interest as consumers pass by a store. Fashion retailer Stitch Fix uses surveys to determine consumers' style preferences, body type, and measurements. From the data collected, stylists pick five products to send to the customer (service hyper-personalization)

Source: Authors' own creation.

2.2 | Consumer Adaptive Behavior

Technological advancements have led to significant physical and psychological changes in consumer behavior, prompting individuals to adapt in response to digital innovations (Burke 2002). In the digital marketplace, brands are expected to meet evolving consumer demands as individuals use their preferences and competencies to interact with personalized offerings (Chen 2024). Consumer adaptive behavior (CADB) refers to the modification of actions during brand interactions to align with situational demands or preferences (Chen et al. 2020). It plays a central role in hyper-personalization, where consumers adjust their responses based on personalized experiences. For example, platforms like *Grocery Shopii* enable users to customize meals by selecting recipes that match their tastes.

In hyper-personalized retail, adaptive behavior is influenced by both personal and external factors. External influences include economic conditions, cultural and social values, technological advancements, and corporate policies (Chen et al. 2020; Jain et al. 2021; Román and Iacobucci 2010). Personal factors involve shopping habits, product preferences, and responsiveness to contextual cues (Jain et al. 2021; Im et al. 2003). These adaptations manifest cognitively (e.g., adjusting decision-making processes), emotionally (e.g., feelings of satisfaction or frustration during interactions), or behaviorally (e.g., modifying purchases or engagement with digital interfaces). We examine three specific forms of adaptive behavior in hyper-personalized retail: purchase behavior (influenced by personalized recommendations), engagement behavior (interaction with personalized information), and loyalty behavior (repeat purchases or continued brand affiliation). Previous research suggests that adaptive behavior contributes to co-creation, as consumers modify their interactions in response to personalization, thus enhancing satisfaction and retention (Szocs et al. 2023; Weitz et al. 1986). Understanding these behaviors helps retail managers to improve personalization strategies and increase consumer engagement.

2.3 | Re-Patronage Intentions

RI, a widely examined behavioral outcome in retail research (Bilgihan et al. 2016), refers to the likelihood of consumers returning to a retailer to make repeat purchases (Jones et al. 2006). It is driven by emotional attachment and influenced by satisfaction, positive experiences, and pleasant retail environments (Atulkar and Kesari 2017; Rossiter and Donovan 1982). In addition to these affective drivers, traditional factors such as price sensitivity, market relevance, demographics (Pan and Zinkhan 2006), and personalization also play a key role. However, in hyper-personalized retail environments, re-patronage decisions are influenced by individual preferences, personal motives (Sebald and Jacob 2018), social pressures, and PCs (Aguirre et al. 2016). Recent research shows that technological advancements, especially in artificial intelligence and big data, further enhance hyper-personalization and increase re-purchase behavior (Agarwal et al. 2022; Alabed et al. 2022).

2.4 | Consumer Motivations

Motivation, which includes both conscious and unconscious consumer actions, is a key driver of purchasing behavior (Eysenck

et al. 1985; Nwankwo et al. 2014). Understanding consumer motivations is particularly important in hyper-personalized fashion retail environments, as they influence consumer experiences and decision-making (Loureiro et al. 2024; Zarantonello and Schmitt 2010). Grounded in SC theory, this study examines how different types of motivation influence adaptive behavior, each providing a different perspective on the factors that explain consumer behavior. To enhance understanding of how these motivations influence consumer behavior, each type is examined individually in the context of hyper-personalized fashion retail.

2.4.1 | Social Motivation

Research shows that social motivation (SM) plays a critical role in consumer behavior, particularly in hyper-personalized retail, where social networks influence engagement with personalized offerings (Sebald and Jacob 2018). Drawing on consumer socialization theory (Ward 1974), we define SM as the extent to which consumers seek advice and validation from social connections, such as family and friends, in their purchasing decisions (Shin and Lee 2021). Social agents are acknowledged in previous studies as critical in influencing consumption-related attitudes (Cram and Ng 1999; Mishra and Maity 2021), though their influence varies across contexts. The rise of digital communities and influencer marketing has also reconfigured traditional consumer socialization by blurring the lines between organic peer influence and strategic brand interventions. We argue that understanding this evolving dynamic allows retailers to develop strategies that resonate with both individual consumers and broader social ecosystems.

2.4.2 | Hedonic Motivation

Consumers are also motivated by elements such as pleasure and sensory gratification. Vieira et al. (2018) describe this motivation as hedonic shopping as it caters to the pleasure senses of consumers. It influences purchase intentions, satisfaction, and loyalty (Atulkar and Kesari 2017; Davis et al. 2014). In hyper-personalized fashion retail, consumers seek immersive and interactive experiences that enhance enjoyment (Kim and Hall 2019). However, hedonic motivation (HM) manifests differently across physical and digital retail environments. In-store shoppers engage with tactile and sensory stimuli, valuing exploration and immediate gratification. In contrast, online consumers prioritize exploration, status-seeking, and the thrill of discovery (Arnold and Reynolds 2003; Atulkar and Kesari 2017; To et al. 2007).

2.4.3 | Utilitarian Motivation

Efficiency, functionality, and practicality lie at the core of UMs, which are evident in digital retail environments (Parker and Wang 2016). These elements reflect task-oriented behavior, as consumers seek convenience, time-saving solutions, and seamless decision-making processes (Chang et al. 2023; Childers et al. 2001; Liu et al. 2020). In hyper-personalization environments, brands use data-driven insights to enhance efficiency and reduce cognitive load by providing tailored product recommendations that match consumer preferences (Kumar and Kashyap 2018; Liu et al. 2020), thus encouraging adaptive behavior.

While UM is typically linked to rational decision-making, research suggests it can co-exist with HMs (Tyrväinen et al. 2020). This demonstrates the complexity of consumer decision processes. For example, an online shopper may seek both efficiency and enjoyment, requiring retailers to design hyper-personalization experiences that cater to both needs. However, over-optimizing for convenience may remove elements of discovery and engagement which could potentially reduce consumers' emotional investment in the brand. Thus, balancing utilitarian and hedonic elements is critical to ensuring hyper-personalized retail remains both practical and enjoyable.

2.5 | Willingness to Co-Create

Willingness to co-create is a critical determinant of consumer engagement in hyper-personalized retail, influencing both experiences and brand relationships (Ferm and Thaichon 2021; Hussain et al. 2021; Vermehren et al. 2023). Despite its growing significance, co-creation through digital clienteling remains in its early stages, with many aspects such as the role of big data, consumer involvement, and motivations still not fully understood (Jain et al. 2021). Additionally, there is a lack of understanding regarding consumers' willingness to co-create from the emerging African market contexts where adaptive behaviors vary.

Consumer participation is driven by the perception that the benefits to co-create outweigh the associated costs that may include time, effort, and PCs (Eletxigerra et al. 2023; My-Quyen and Hau 2021; Tajvidi et al. 2020). While co-creation enhances satisfaction and loyalty, its impact is not universally positive. Some consumers view it as empowering, while others perceive it as intrusive, especially when concerns related to over-personalization and data security emerge (Mehmood et al. 2024). Given its influence on future consumer behavior, it is critical for retailers to design co-creation processes that are transparent, intuitive, and rewarding to sustain engagement and ensure effectiveness (Hussain et al. 2021; Kohler et al. 2011). To examine the factors influencing willingness to co-create, we focus on three key associative constructs: CUS, information sharing (IS), and consumer effort (CE). These elements are central to understanding consumers' engagement in hyper-personalized retail environments.

2.5.1 | Customization

In the digital economy, CUS has become a key strategy for addressing increasingly diverse consumer needs (Xu et al. 2023). Conceptualized by Davis (1989), it allows consumers to tailor products or services to their preferences, thus offering greater control and perceived relevance (Valenzuela et al. 2009). Unlike passive personalization, which depends on algorithm-driven recommendations, CUS requires direct consumer involvement, leading to increased engagement and stronger brand

relationships (Mehmood et al. 2023). Consequently, major brands are integrating digital tools to support CUS. For example, Nike allows customers to design their own trainers, Lancôme offers personalized foundation shades, and Amazon is testing tailored clothing solutions (Cowan and Ketron 2019; Huang et al. 2020). These initiatives aim to improve consumer satisfaction and promote loyalty by matching offerings with individual preferences (Stevens and Jouny-Rivier 2020; Yoo and Park 2016).

2.5.2 | Information Sharing

Effective hyper-personalization depends on IS to support data-driven decision-making and collaboration (Pham et al. 2023). By enabling businesses to collect and analyze consumer data, IS facilitates the creation of tailored offerings, making it a fundamental component of both personalization and co-creation (Alimamy and Gnoth 2022; Franke et al. 2009). Consumers increasingly demonstrate the willingness to share personal data in exchange for tailored offerings that meet their preferences (Roeber et al. 2015). The data-driven insights allow businesses to redesign products, communication strategies, and user interactions, resulting in greater engagement and relevance (Pallant et al. 2020). However, when data is collected without consumers' knowledge, it can lead to PCs, perceived intrusiveness, and reduced satisfaction (Aguirre et al. 2016; Kubicka 2016; Taylor et al. 2009). Conversely, transparent and voluntary data-sharing promotes trust and enhances satisfaction by giving consumers a sense of control (Franke et al. 2009; Taylor et al. 2009). Therefore, ethical and transparent data practices are critical to using IS as a driver for effective co-creation in hyper-personalized retail environments.

2.5.3 | Consumer Effort

Digitalization has modified the way fashion brands interact with consumers, thus creating both challenges and opportunities (Silva and Bonetti 2021). Consumers increasingly rely on technology to refine their product searches, investing time and effort to explore detailed information about design, colors, and product features (Flavián et al. 2019; Hult et al. 2019; Kim et al. 2018). They also demonstrate a willingness to engage in personalized online shopping experiences (Duarte et al. 2018). Personalization features improve information accessibility and enrich the shopping experience by catering to individual preferences (Mosteller et al. 2014; Hult et al. 2019). This consumer-centric focus emphasizes the importance of hyper-personalization in delivering tailored, immersive shopping experiences that meet specific consumer needs (Morton et al. 2024).

2.6 | Social Comparisons

The theory of SC, introduced by Festinger (1954), posits that individuals evaluate their abilities, opinions, and attributes by comparing themselves to others. These comparisons involve peers, family members, celebrities, or media figures. Research shows that they play a critical role in influencing brand preferences, self-esteem, and everyday judgments (Boissicat et al. 2022; Pillai and Nair 2021). In hyper-personalized retail environments, where recommendations are frequently informed by the behavior of others, SC tends to influence motivations that are related to uniqueness, social appeal, and perceived quality. These motivations subsequently drive social, hedonic, and utilitarian behavior (Hu et al. 2019; Islam et al. 2018; Kim 2006).

SCs also affect self-concept and social identity, particularly through brand choices that serve as signals of social class (Buunk and Gibbons 2007; Lee et al. 2024). Depending on perceived group dynamics, consumers may either assimilate (perceived similarities) or contrast (perceived differences) (Bazi et al. 2020; Pillai and Nair 2021). In hyper-personalized contexts, exposure to others' choices can trigger competition or conformity, both of which significantly influence purchase decisions (Chen et al. 2024; Das et al. 2022; Lee et al. 2024). Consumers may personalize their shopping experiences to express distinctiveness (Chandra et al. 2022) or conform to social norms within their circles (Lanzing 2019). This intersection also influences co-creation behaviors, as consumers personalize product offerings to balance personal desires with the expectations of their social reference groups (Chandra et al. 2022; Chen et al. 2024; Lanzing 2019).

Understanding SC in hyper-personalization is important for designing shopping experiences that satisfy both individual and collective social needs. However, its role remains underexamined in emerging African markets. Given its link to consumer motivations (Zheng et al. 2018), examining the moderating effect of SC on the relationship between motivation and adaptive behavior in hyper-personalized fashion retail is particularly relevant in these contexts (Chen et al. 2024; Jain et al. 2021).

2.7 | Privacy Concerns

The use of technological advancements to create seamless and efficient purchasing experiences has become essential rather than optional in modern retail. Businesses are increasingly using consumer data to personalize online navigation and enhance the shopping journey. However, this reliance raises concerns about data misuse and consumer privacy. Privacy refers to the extent to which consumers value the protection of personal information shared during transactions with retailers (Cheah et al. 2022). This concern is influenced by factors such as personality traits and past experiences (Weinberger et al. 2017). For example, consumers who have experienced data misuse tend to be more cautious about information disclosure, especially in online purchasing contexts (Graeff and Harmon 2002). Conversely, those with lower PCs may be more willing to exchange personal data for enhanced personalization.

The trade-off between privacy and personalization, often referred to as the "personalization paradox" highlights the consumer dilemma of balancing security with convenience (Cloarec 2020; Thomaz et al. 2020). Technology plays a critical role in this trade-off, as many consumers consent to data collection via digital platforms without fully understanding the terms of that consent (Bornschein et al. 2020). Regardless of individual privacy attitudes, consumer intentions are influenced by the

perceived value of the benefits received in exchange for their personal data (Cheah et al. 2022).

3 | Hypotheses Development

The fashion retail sector is increasingly adopting digital innovations to address challenges of a rapidly evolving and digitizing world (Nash 2019). As a result, retail managers must respond to shifting consumer preferences and motivations influenced by these technological changes (Hänninen et al. 2021; Nash 2019). Consumer motivation is widely recognized as a critical driver of consumer behavior, as it directs individuals toward their goals (Pepper et al. 2009). According to the self-determination theory, individuals engage in activities for intrinsic satisfaction rather than external rewards (Deci and Ryan 1985). Consumer motivations integrate into one's self concept when they reflect individual values (Deci and Ryan 1985). This suggests that there is a positive relationship between consumer motivation and behavior (Kim et al. 2022). In hyper-personalized retail, research suggests that social, hedonic, and UMs drive specific behavioral responses (Tyrväinen et al. 2020; Webb and Mohr 1998). Building on this understanding, we propose:

H1a. *Social motivation is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

H1b. *Hedonic motivation is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

H1c. *Utilitarian motivation is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

Literature acknowledges the importance of value co-creation in strengthening consumer–brand relationships (Wallace et al. 2022). Consequently, this strengthened relationship has a positive impact on consumer behavior (France et al. 2020). Co-creation enables consumers to influence brand value by adding features that reflect their preferences, thus helping brands stand out in competitive markets (Prahalad and Ramaswamy 2004). This process involves sharing information with retailers and participating in product CUS (Miceli et al. 2007), which evokes emotional responses and leads to positive specific behavioral adaptation outcomes (Pham et al. 2023). Recent literature suggests that emotions evoked through CUS experiences influence consumer decisions, leading to specific behaviors (Pallant et al. 2022). Therefore, we propose:

H2a. *Customization is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

Consumers share information concerning their preferences with retailers to obtain personalized offerings. As a result, retailers utilize this information to customize products and services, thus enhancing consumer satisfaction and loyalty (Kataria and Saini 2020; Pallant et al. 2020). Satisfaction plays a critical role in driving consumer engagement in personalized shopping experiences (Liang et al. 2006). Consequently, this demonstrates that IS is important for delivering personalized offerings, enabling co-creation, and influencing specific consumer behaviors (Tran et al. 2023). Based on this, we propose:

H2b. *Information sharing is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

Though consumers in hyper-personalized contexts invest effort, time, and energy in seeking solutions that meet their needs (Valdez Mendia and Flores-Cuautle 2022), research indicates that personalization initiatives are predominantly driven by retailers, positioning consumers as passive participants in the process (Aguirre et al. 2016). However, effective personalization relies on integrating information provided by consumers with retailer insights to deliver tailored offerings at the right time (Riegger et al. 2022; Tam and Ho 2006). This process enhances consumer engagement, encourages repeat interactions, and influences behavioral adaptations as consumers respond to personalized experiences that meet their needs. Therefore, we propose:

H2c. *Consumer effort is positively associated with consumer adaptive behavior toward hyper-personalized fashion retailing.*

Although IS is critical for co-creation in online shopping environments to enable personalized offerings, it often exposes consumers to privacy risks (Bandara et al. 2020). Given the "privacy paradox," adaptive behavior is key to understanding consumer engagement with hyper-personalized experiences, as it helps individuals navigate risks while staying true to their motivations. CADB is the ability to adjust actions and expectations to suit personalized shopping environments, especially amid high privacy risks. Motivations (social, hedonic, and utilitarian) interact with adaptive responses, affecting the willingness to engage in co-creation activities. For instance, a consumer motivated by social factors may adapt their behavior by selectively sharing information or participating in CUS to balance their preferences with PCs. Through adaptive behavior, consumers regulate IS, manage risks, and ensure their actions are consistent with their personal goals and preferences (Aguirre et al. 2016; Zhang et al. 2021). As a mediator, adaptive behavior bridges the gap between motivations or willingness to co-create and RIs. It enables consumers to balance the perceived rewards of personalization with manageable privacy risks, thus enhancing engagement and loyalty. Based on this, we propose:

H3. *Consumer adaptive behavior mediates the relationship between consumer motivation (a) social motivation, (b) hedonic motivation, and (c) utilitarian motivation and re-patronage intention toward hyper-personalized fashion retailing.*

H4. *Consumer adaptive behavior mediates the relationship between consumer willingness to co-create (a) customisation, (b) information sharing, and (c) consumer effort and re-patronage intention toward hyper-personalized fashion retailing.*

RI has attracted growing academic attention due to its link with consumer switching behavior, that is often driven by unresolved brand interaction issues (Yi and La 2004). In hyper-personalized fashion retail, where consumers engage with digitally tailored experiences, understanding the factors that influence RIs is

particularly important. CADB plays a critical role in this process, as it influences how individuals navigate personalized interactions, manage PCs, and assess the overall value of their engagement (Im et al. 2003). Successful and immersive personalized experiences facilitate positive adaptations that are critical for repurchase and RIs (Virabhakul and Huang 2018). Furthermore, research shows that factors such as values, confirmation, website quality, satisfaction, and trust also influence RI (Hsu et al. 2015). Consequently, consumers who adapt tend to develop behavioral patterns that increase the likelihood of re-patronage (Miao et al. 2022). Based on this, we propose:

H5. *Consumer adaptive behavior is positively associated with their re-patronage intention in hyper-personalized fashion retail.*

This study examines how SC and PCs moderate consumer motivations and willingness to co-create in hyper-personalized fashion retailing. SC has been identified as a critical factor influencing consumer behavior toward personalized offerings (Lee et al. 2024). It also influences consumer motivations, including social, hedonic, and utilitarian dimensions, in hyper-personalized fashion retail contexts (Shao and Li 2021). Building on this understanding, we propose:

H6. *Social comparison moderates the relationship between (a) social motivation, (b) hedonic motivation, and (c) utilitarian motivation and consumer adaptive behavior toward hyper-personalized fashion retail.*

H7. *Privacy concerns moderate the relationship between (a) customisation, (b) information sharing, and (c) consumer effort and consumer adaptive behavior toward hyper-personalized fashion retail.*

Based on the above hypotheses, H_1–H_7, the conceptual framework is presented in Figure 1.

4 | Methods

4.1 | Study Context

The study was conducted in Zimbabwe, a country characterized by diverse cultural influences, a developing technological infrastructure, persistent inflationary pressures, and ongoing socio-economic challenges (Woyo 2022). The country is also currently plagued by a pronounced urban–rural digital divide (Mare 2021;

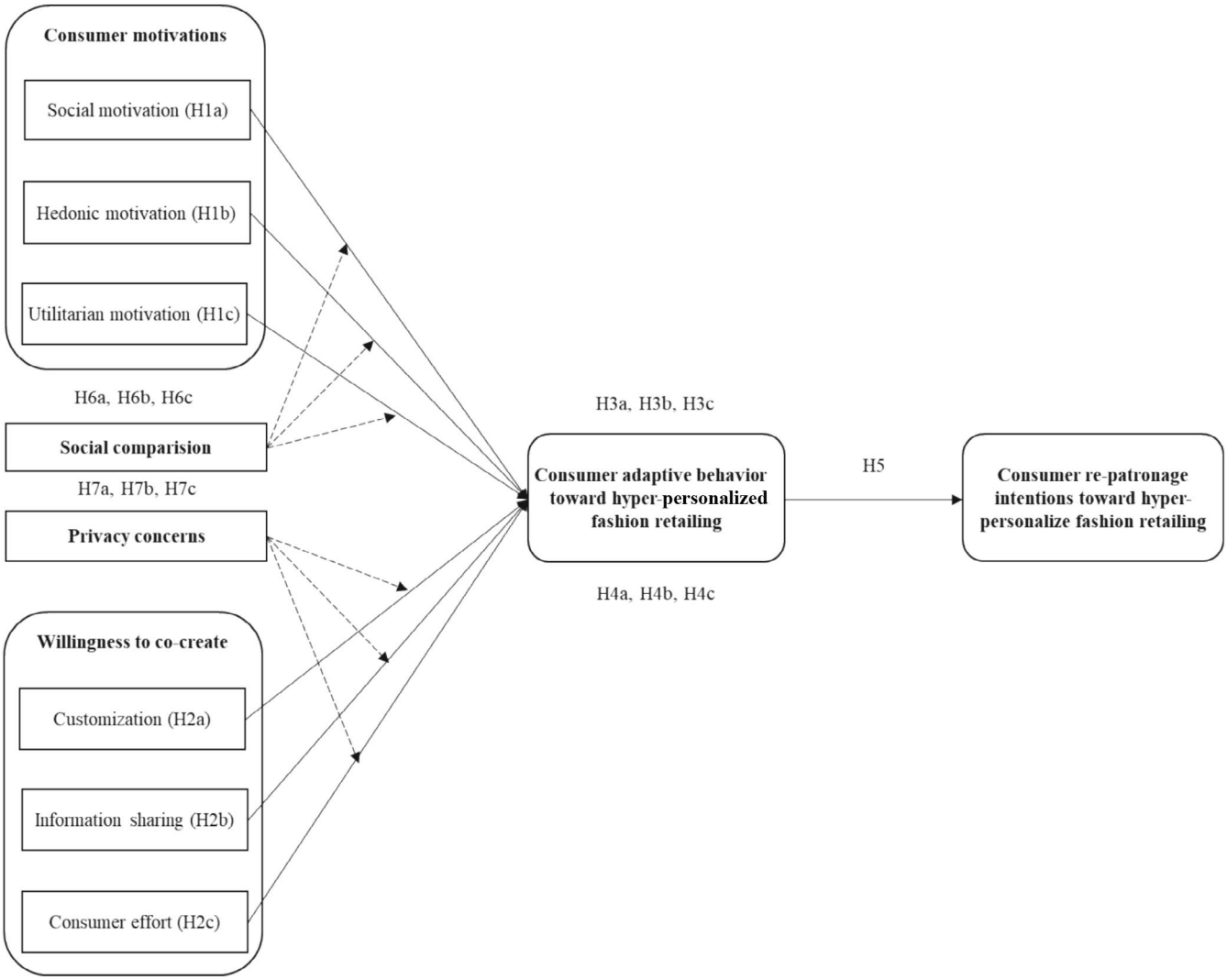

FIGURE 1 | Conceptual framework.

Mateko 2024; Woyo 2022). Despite these constraints, a growing middle class is increasingly engaging with mobile internet and digital services, particularly through mobile banking and e-commerce platforms (Gukurume and Mahiya 2020; Tsarwe and Mare 2021). This trend has been accelerated by Zimbabwe's transition toward a cashless economy, with mobile money solutions such as EcoCash becoming central to daily transactions due to ongoing cash shortages (Simatele and Mbedzi 2021). These developments highlight the growing relevance of hyper-personalization in Zimbabwe as businesses seek to enhance consumer engagement and purchasing experiences in an economically volatile environment. In this context, hyper-personalization represents more than a technological innovation; it is a transformative strategy that suits existing consumer behaviors and the growing reliance on mobile-based commerce.

Existing literature on hyper-personalization remains predominantly Western-centric, often overlooking how it interacts with socio-economic constraints, cultural influences, and digital adoption patterns in emerging economies (Mehmood et al. 2023, 2024). Based on this, Zimbabwe provides a relevant and underexamined context. Given the economic uncertainty and fluctuating disposable incomes, hyper-personalization offers a strategic tool for optimizing pricing, enhancing consumer retention, and tailoring marketing strategies. Studying this phenomenon in Zimbabwe contributes to a contextualized understanding of hyper-personalization in African markets, where retailers must navigate infrastructural limitations, economic uncertainty, and culturally embedded consumption behaviors (Maduku and Thusi 2023; Tsarwe and Mare 2021; Woyo 2022).

TABLE 2 | Characteristics of participants.

Variable	Characteristics	Count	Percentage
Gender	Male	147	36.5
	Female	256	63.5
Age	18–25	117	29.0
	26–35	72	17.9
	36–45	138	34.2
	Above 46	76	18.9
Education	High school	13	3.2
	College diploma	29	7.2
	Undergraduate	125	31.0
	Postgraduate	236	58.6
Income average per month (USD)	Less than 1000	49	12.2
	1001–1500	91	22.6
	1501–2000	192	47.6
	Above 2000	71	17.6
Frequency of buying fashion products per year online	1–2	159	39.5
	3–4	206	51.1
	4–5	156	38.7
	Above 5	20	5.0
Total sample		403	100

Note: Total sample ($n = 403$).

4.2 | Sample and Data Collection

Respondents for the study were all based in Zimbabwe and were selected using a convenience sampling based on their recent online shopping activity, specifically targeting those who had experienced hyper-personalization while shopping for fast fashion products in the past year. To ensure eligibility, respondents answered the screening question: "*have you ever experienced hyper-personalization while shopping online shopping for fashion brands?*" Additionally, respondents were also provided with a definition and example of hyper-personalization to ensure a clear understanding of the concept. Only respondents who answered "yes" were invited to complete the survey, while those who could not recall such experiences were excluded. This targeted approach included fast fashion online shoppers with relevant hyper-personalization experience, providing valuable insights into consumer behavior in this segment.

Data were collected through an online survey distributed via a Qualtrics link and QR codes shared on WhatsApp and Facebook groups from December 20th, 2023, to March 15th, 2024. A total of 403 valid responses were obtained (see Table 2), with a slightly higher proportion of female respondents (256, 63.5%) and the majority aged between 36 and 45 years (138, 34.2%). Most respondents were holders of postgraduate degrees (236, 58.6%) and earning between $1501 and $2000 USD (192, 47.6%). The majority shopped online for fashion products three–four times annually (206, 51.1%). Results indicate a sample of middle-aged, highly educated, and experienced online shoppers, providing a strong basis for examining the impact of hyper-personalization in the online fashion market in Zimbabwe.

4.3 | Measurements

To measure the constructs in this study, we used validated scales adapted from the literature. Consumer motivations were assessed across three dimensions—social, hedonic, and utilitarian—using scales from previous studies (see, Božić et al. 2017; Fakfare et al. 2020; Shen and Croucher 2018). CADB was also measured using established scales (Ditterline et al. 2008; Lambert et al. 1993). RIs were evaluated using scales widely applied in consumer behavior research (Arnold and Reynolds 2003; Carpenter 2008; To et al. 2007; Zeithaml 1988). SC was assessed using established measures of comparative tendencies (Gibbons and Buunk 1999). Furthermore, CUS and IS were evaluated based on scales designed to assess consumer engagement in personalization processes (Handrich and Heidenreich 2013; Pham et al. 2023). Similarly, CE was measured using validated items that examine cognitive and behavioral demands of interactive retail experiences (Handrich and Heidenreich 2013). Lastly, PCs were assessed using scales that capture consumer apprehensions regarding data security and trust in digital retail environments (Dinev and Hart 2004; Sheng et al. 2008). The questionnaire, administered in English, included these constructs and demographic questions to capture the sample's characteristics. To

ensure instrument reliability and content validity, two expert researchers reviewed the questionnaire for clarity, relevance, and alignment with the study's objectives.

5 | Data Analysis and Results

We applied the partial least squares structural equation modeling (PLS-SEM) using SmartPLS software to analyze data. The analysis followed a two-phase approach: the measurement model assessed the reliability and validity of the constructs, while the structural model evaluated path coefficients, including direct, mediating, and moderating relationships (Hair et al. 2012; Sarstedt et al. 2021). PLS-SEM is a widely accepted analytical method due to its suitability for small sample sizes, parameter estimation, and ability to handle complex mediation and moderation effects in both reflective and formative models (Hair et al. 2017; Sarstedt et al. 2016). It has been extensively used in consumer behavior research to examine relationships such as consumer perceived value (De Kervenoael et al. 2021), impulse purchase intentions (Trivedi et al. 2022), and value co-creation (Banik and Rabbanee 2023).

5.1 | Measurement Model

The measurement model assessment established construct reliability using several statistics, including factor loadings (Λ), Cronbach's alpha (α), composite reliability (CR), and average variance extracted (AVE) (Hair et al. 2013). This study included 10 constructs that were measured by 35 indicators: SM ($n=3$), HM ($n=3$), UM ($n=3$), CUS ($n=4$), IS ($n=3$), CE ($n=5$), SC ($n=4$), PCs (PC, $n=4$), CADB ($n=3$), and RIs ($n=3$ indicators). Except for the indicators CADB2, CSC2, CUS4, E3, and IS1, the factor loadings exceeded the recommended threshold of 0.70 (see Table 3).

The α values were also above the acceptable threshold of 0.70, ranging from 0.708 to 0.816, suggesting internal consistency. CR values ranged from 0.608 to 0.871, also meeting the acceptable threshold of 0.60. AVE values ranged from 0.503 to 0.762, all exceeding the acceptable threshold of 0.50. Discriminant validity (Table 3) was established following the Fornell-Lacker criterion (Fornell and Larcker 1981). The AVE for each construct, indicated by bold diagonal values in Table 4, exceeds the shared variance with other constructs, confirming discriminant validity. Additionally, the heterotrait-monotrait ratio is presented above the diagonal (Henseler et al. 2015), while the square root of the AVE (in bold) and the correlations between the constructs are shown below the diagonal in Table 4. There was no issue of common method bias, as weak correlations were found among variables when evaluating a single underlying component across all scale items.

5.2 | Structural Model

For the structural model assessment, the study followed the guidelines prescribed by Hair et al. (2021). In doing so, we consolidated three types of path relationships—direct, mediating, and

TABLE 3 | Factor loadings.

Items	Λ	α	CR	AVE
SM				
SM1	0.721	0.761	0.825	0.622
SM2	0.926			
SM3	0.855			
HM				
HM1	0.772	0.775	0.871	0.694
HM2	0.949			
HM3	0.765			
UM				
UM1	0.865	0.768	0.867	0.691
UM2	0.711			
UM3	0.976			
CUS				
CUS1	0.905	0.773	0.812	0.541
CUS2	0.797			
CUS3	0.923			
IS				
IS2	0.739	0.714	0.627	0.514
IS3	0.986			
CE				
CE1	0.855	0.708	0.751	0.503
CE2	0.836			
CE4	0.721			
CE5	0.741			
SC				
SC1	0.944	0.734	0.608	0.662
SC3	0.714			
SC4	0.718			
PC				
PC1	0.809	0.816	0.861	0.762
PC2	0.971			
PC3	0.954			
PC4	0.969			
CADB				
CADB1	0.911	0.713	0.752	0.578
CADB3	0.946			
RI				
RI1	0.975	0.716	0.785	0.758
RI2	0.984			
RI3	0.977			

Abbreviations: Λ, factor loadings; α, alpha coefficient; AVE, average variance explained; CR, composite reliability.

TABLE 4 | Discriminant validity.

Construct	1	2	3	4	5	6	7	8	9	10
SM (1)	**0.789**									
HM (2)	0.728	**0.833**								
UM (3)	0.566	0.818	**0.831**							
CUS (4)	0.344	0.764	0.233	**0.736**						
IS (5)	0.662	0.258	0.675	0.197	**0.717**					
CE (6)	0.679	0.531	0.135	0.634	0.434	**0.709**				
SC (7)	0.397	0.126	0.356	0.379	0.364	0.264	**0.814**			
PC (8)	0.356	0.345	0.436	0.563	0.143	0.365	0.356	**0.873**		
CADB (9)	0.497	0.435	0.685	0.621	0.245	0.179	0.405	0.302	**0.760**	
RI (10)	0.714	0.625	0.435	0.255	0.337	0.531	0.125	0.564	0.714	**0.871**

Note: The values in bold on the diagonal represent the square root of AVE of the respective construct, and the remaining values represent the correlation among other constructs.
Abbreviations: CADB, consumer adaptive behavior; CE, consumer effort; CUS, customization; HM, hedonic motivation; IS, information sharing; PC, privacy concerns; RI, re-patronage intentions; SC, social comparison; SM, social motivation; UM, utilitarian motivation.

moderating (Table 5). A total of 19 relationships were measured, including seven direct (H_{1a}, H_{1b}, H_{1c}, H_{2a}, H_{2b}, H_{2c}, and H5), six mediating (H_{3a}, H_{3b}, H_{3c}, H_{4a}, H_{4b}, and H_{4c}), and six moderating (H_{6a}, H_{6b}, H_{6c}, H_{7a}, H_{7b}, and H_{7c}) relationships. The results indicated that three hypotheses were insignificant: H_{1a} (SM → CADB), H_{4c} (CE → CADB → RI), and H_{6c} (SC*UM → CADB). Among the direct relationships, H_{1b} (HM → CADB, $\beta = 0.823$) and H5 (CADB → RI, $\beta = 0.820$) were the most significant. Other significant direct relationships include H_{1c} (UM → CADB, $\beta = 0.594$), H_{2a} (CUS → CADB, $\beta = 0.538$), H_{2b} (IS → CADB, $\beta = 0.130$), and H_{2c} (CE → CADB, $\beta = 0.631$).

Following the guidelines of Zhao et al. (2010), we conducted a mediation analysis with CADB as the mediator. Several mediation relationships were supported, except H_{4c} (CE → CADB → RI). The results showed stronger mediation effects for H_{3a} (SM → CADB → RI, $\beta = 0.610$) and H_{4a} (CUS → CADB → RI, $\beta = 0.592$). Additionally, H_{3b} (HM → CADB → RI, $\beta = 0.225$), H_{3c} (UM → CADB → RI, $\beta = 0.114$), and H_{4b} (IS → CADB → RI, $\beta = 0.226$) were also supported. Among the moderating relationships, H_{6c} (SC*UM → CADB) was insignificant. However, H_{6a} (SC*SM → CADB, $\beta = 0.794$) and H_{6b} (SC*HM → CADB, $\beta = 0.720$) demonstrated stronger moderation effects. Furthermore, H_{7a} (PC*CUS → CADB, $\beta = 0.325$), H_{7b} (PC*IS → CADB, $\beta = 0.195$), and H_{7c} (PC*CE → CADB, $\beta = 0.173$) were also supported (Table 5).

6 | Discussion

The results provide critical insights into the relationships between consumer motivations, willingness to co-create, adaptive behavior, and RIs in hyper-personalized online fashion retail. Both consumer motivations and willingness to co-create were found to significantly influence adaptive behavior. Among the motivation dimensions, hedonic and UMs were the strongest predictors, with HM emerging as the most influential. This supports previous research suggesting that consumers are more likely to engage in adaptive behaviors when personalization enhances enjoyment and emotional satisfaction (Raghunathan and Corfman 2006). UM also demonstrated a strong effect, emphasizing the notion that efficiency and perceived value are key drivers of behavioral adaptation in personalized retail environments (Parker and Wang 2016). However, SM was insignificant. These findings challenge previous studies that emphasize the role of social influence in shaping consumer engagement (Argo and Dahl 2020). One possible explanation is that in online retail environments, peer influence may be less salient than in traditional in-store contexts. This unexpected result highlights the need for further theoretical development of how social dynamics operate in hyper-personalized digital experiences.

Results indicate that willingness to co-create, particularly through CUS and CE, significantly influences adaptive behavior. Consumers who participate in CUS are more likely to adjust their behaviors, supporting prior research on consumer involvement in personalization (Kwon et al. 2017). Though IS was significant, its relatively smaller effect size suggests some consumer hesitation in sharing personal data. This highlights the trade-off between PCs and the desire for personalized experiences, consistent with the privacy paradox (Sánchez and Urbano 2019; Thomaz et al. 2020). Mediation analysis confirms that adaptive behavior links consumer motivations, willingness to co-create, and RI. This emphasizes the importance of personalized and engaging experiences in enhancing loyalty. However, CE did not significantly influence RIs, suggesting that effort alone is not a sufficient driver of loyalty (Iglesias et al. 2020).

We also examined how SC and PCs moderate the effects of consumer motivations and willingness to co-create on adaptive behavior. Results show that SC moderates the influence of social and HMs on adaptive behavior, suggesting that consumers are influenced by others when personalization reflects social or aspirational factors (Das et al. 2022). However, SC did not moderate the effect of UM, suggesting that practical benefits drive consumer adaptation independently of peer influence. This distinction implies that while social and HMs are influenced by external validation, UMs remain functionally driven.

TABLE 5 | Hypotheses testing.

Hypothesis	Path	β	t	p	Supported
Direct relationships					
H1a	SM → CADB	0.192	1.461	0.144	No
H1b	HM → CADB	0.823	5.239	0.000	Yes
H1c	UM → CADB	0.594	4.111	0.000	Yes
H2a	CUS → CADB	0.538	3.901	0.000	Yes
H2b	IS → CADB	0.130	3.226	0.001	Yes
H2c	CE → CADB	0.631	5.294	0.000	Yes
H5	CADB → RI	0.820	16.139	0.000	Yes
Mediated relationships					
H_{3a}	SM → CADB → RI	0.610	13.006	0.000	Yes
H_{3b}	HM → CADB → RI	0.225	10.118	0.000	Yes
H_{3c}	UM → CADB → RI	0.114	2.490	0.013	Yes
H_{4a}	CUS → CADB → RI	0.592	10.518	0.000	Yes
H_{4b}	IS → CADB → RI	0.226	9.390	0.000	Yes
H_{4c}	CE → CADB → RI	0.006	0.268	0.789	No
Moderated relationships					
H_{6a}	SC*SM → CADB	0.794	5.820	0.000	Yes
H_{6b}	SC*HM → CADB	0.720	3.908	0.000	Yes
H_{6c}	SC*UM → CADB	0.124	0.396	0.997	No
H_{7a}	PC*CUS → CADB	0.325	2.156	0.000	Yes
H_{7b}	PC*IS → CADB	0.195	1.253	0.000	Yes
H_{7c}	PC*CE → CADB	0.173	1.835	0.000	Yes

Abbreviations: CADB, consumer adaptive behavior; CE, consumer effort; CUS, customization; HM, hedonic motivation; IS, information sharing; PC, privacy concerns; RI, re-patronage intentions; SC, social comparison; SM, social motivation; UM, utilitarian motivation.

PCs had a complex effect on adaptive behavior (Thomaz et al. 2020). While they moderated IS and CE, they did not entirely reduce engagement. This supports the privacy-paradox, where consumers balance perceived benefits against privacy risks (Thomaz et al. 2020). Results are consistent with the privacy calculus theory, which suggests that consumers make informed trade-offs rather than outright rejection of personalization (Cloarec 2020; Thomaz et al. 2020). Interestingly, PCs appeared less restrictive in the Zimbabwean context. Cultural norms and economic conditions may lead to higher acceptance of hyper-personalization (Dourish and Anderson 2006; Thomaz et al. 2020). This contrasts with trends in developed markets, where privacy is a dominant concern (Sánchez and Urbano 2019). Our findings suggest that PCs are influenced by context, including digital literacy, regulatory landscapes, and economic necessity.

6.1 | Theoretical Implications

This study advances the understanding of consumer behavior in hyper-personalized fashion retail by examining how consumer motivations and willingness to co-create influence adaptive behavior and RIs. It provides a framework for explaining the influence of hedonic and UMs on engagement with personalized offerings. While previous research has explored these motivations (Al-Nabhani et al. 2022; Childers et al. 2001; Scarpi 2012), we extend these insights to an emerging African market, offering new perspectives on adaptive consumer behavior in resource-constrained environments. A key theoretical contribution lies in challenging the existing view on CE in co-creation. Contrary to previous research (Iglesias et al. 2020) that positioned CE as a mediator between adaptive behavior and RIs, our results suggest that in socio-economically challenged contexts like Zimbabwe (Woyo 2022), co-creation alone is insufficient to drive loyalty. Instead, additional motivating factors are needed; thus, expanding theoretical discussions on adaptive behavior in constrained markets and opening new avenues for future research.

This study builds on self-determination theory (Deci and Ryan 1985) by demonstrating how hedonic, social, and UMs influence adaptive behaviors and RIs in hyper-personalized retail. While prior research (Sebald and Jacob 2018) examined motivation in personalization, this study specifically examines its

effects on hyper-personalized fashion retail, highlighting how personalized experiences influence consumer decision-making. Furthermore, it extends socialization theory by examining the role of SMs in relational dynamics and contributes to SC theory by illustrating how evaluations of hyper-personalized offerings impact emotional and behavioral responses (Japutra and Song 2020).

Additionally, we clarify the relationship between willingness to co-create and adaptive behavior, offering new insights into value creation in fashion retail (Thomas et al. 2020; Wang et al. 2017). It also extends the literature on PCs in hyper-personalized retail, moving beyond general discussions on privacy in personalization (McKee et al. 2024). Situating this research in Zimbabwe provides empirical evidence on hyper-personalization in an emerging African context, thus enriching global literature on hyper-personalized retail environments (Alkire and Hammedi 2021), enriching global literature on hyper-personalization in retail environments (Canhoto et al. 2024; Riegger et al. 2022).

6.2 | Managerial Implications

Our results provide insights for retail managers seeking to enhance consumer engagement, personalization effectiveness, and long-term customer retention in hyper-personalized fashion retail. This study highlights key strategies for optimizing efforts while addressing consumer expectations and concerns, based on the influence of consumer motivations, willingness to co-create, and PCs on adaptive behavior. To maximize consumer engagement, retail managers should tailor personalization strategies to hedonic and UMs. This involves using advanced analytics and artificial intelligence-driven recommendation systems to deliver personalized product suggestions that enhance both shopping enjoyment and efficiency. Additionally, incorporating SC mechanisms, such as user reviews, influencer endorsements, and peer-generated content, can strengthen brand credibility and influence purchasing decisions by emphasizing social validation cues.

Privacy management is also critical in ensuring consumer trust and sustained engagement. As consumers become increasingly aware of data security risks, retail managers must prioritize transparent data practices by clearly communicating how customer data is collected, stored, and used (Suh and Moradi 2023). Implementing opt-in data sharing mechanisms, secure data encryption, and artificial intelligence-driven privacy controls will help mitigate PCs while encouraging participation in hyper-personalized experiences. We revealed that simply requiring effort from consumers is insufficient to drive loyalty. Therefore, managers should focus on reducing friction in personalization experiences by streamlining CUS processes, offering intuitive user interfaces, and ensuring that personalization adds clear, tangible value to consumers.

6.3 | Limitations and Future Research Directions

While this study provides critical insights into consumer behavior in hyper-personalized fashion retail, certain limitations should be acknowledged. Firstly, the research was conducted in a specific emerging African market with specific socio-economic challenges (Woyo 2022), which may limit the generalizability of the results. Comparative studies across emerging and developed markets could provide a broader understanding of consumer behavior in hyper-personalized fashion retail. Secondly, the cross-sectional design limits the ability to draw causal relationships between variables (Dolnicar 2020). Future research could employ longitudinal or experimental designs to examine how consumer motivations, adaptive behavior, and RIs change over time.

Thirdly, with the rapid advancement of digital technologies and data analytics rapidly advancing (Mehmood et al. 2024), future studies could explore how artificial intelligence, machine learning, and data infrastructure enhance personalization strategies and improve consumer engagement. Investigating these technological developments could reveal new opportunities for optimizing hyper-personalization efforts. Lastly, this study focused on online hyper-personalization in fast fashion retail, limiting insights into other retail segments. Future research could explore luxury and mid-fashion brands and examine how offline and online retail contexts influence consumer motivations and adaptive behavior.

Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

References

Accenture. 2018. Making it Personal. https://www.accenture.com/content/dam/accenture/final/a-com-migration/pdf/pdf-83/accenture-making-personal.pdf.

Agarwal, R., A. Mehrotra, and D. Misra. 2022. "Customer Happiness as a Function of Perceived Loyalty Program Benefits-A Quantile Regression Approach." *Journal of Retailing and Consumer Services* 64: 102770. https://doi.org/10.1016/j.jretconser.2021.102770.

Aguirre, E., A. L. Roggeveen, D. Grewal, and M. Wetzels. 2016. "The Personalization-Privacy Paradox: Implications for New Media." *Journal of Consumer Marketing* 33, no. 2: 98–110. https://doi.org/10.1108/JCM-06-2015-1458.

Alabed, A., A. Javornik, and D. Gregory-Smith. 2022. "AI Anthropomorphism and Its Effect on Users' Self-Congruence and Self–AI Integration: A Theoretical Framework and Research Agenda." *Technological Forecasting and Social Change* 182: 121786. https://doi.org/10.1016/j.techfore.2022.121786.

Alimamy, S., and J. Gnoth. 2022. "I Want It My Way! The Effect of Perceptions of Personalization Through Augmented Reality and Online Shopping on Customer Intentions to Co-Create Value." *Computers in Human Behavior* 128: 107105. https://doi.org/10.1016/j.chb.2021.107105.

Alkire, L., and W. Hammedi. 2021. "Guest Editorial: Expanding Service Research in the MEA (Middle East and Africa) Region." *Journal of Services Marketing* 35, no. 7: 849–856. https://doi.org/10.1108/JSM-10-2021-543.

Al-Nabhani, K., A. Wilson, and G. McLean. 2022. "Examining Consumers' Continuous Usage of Multichannel Retailers' Mobile Applications." *Psychology & Marketing* 39, no. 1: 168–195. https://doi.org/10.1002/mar.21585.

Anshu, K., L. Gaur, and G. Singh. 2022. "Impact of Customer Experience on Attitude and Repurchase Intention in Online Grocery Retailing: A Moderation Mechanism of Value Co-Creation." *Journal of Retailing and Consumer Services* 64: 102798. https://doi.org/10.1016/j.jretconser.2021.102798.

Argo, J. J., and D. W. Dahl. 2020. "Social Influence in the Retail Context: A Contemporary Review of the Literature." *Journal of Retailing* 96, no. 1: 25–39. https://doi.org/10.1016/j.jretai.2019.12.005.

Arnold, M. J., and K. E. Reynolds. 2003. "Hedonic Shopping Motivations." *Journal of Retailing* 79, no. 2: 77–95. https://doi.org/10.1016/S0022-4359(03)00007-1.

Arora, N., W. W. Liu, K. Robinson, et al. 2021. The Value of Getting Personalization Right—or Wrong—is Multiplying. https://www.mckinsey.com/capabilities/growth-marketing-and-sales/our-insights/the-value-of-getting-personalization-right-or-wrong-is-multiplying.

Atulkar, S., and B. Kesari. 2017. "Satisfaction, Loyalty and Repatronage Intentions: Role of Hedonic Shopping Values." *Journal of Retailing and Consumer Services* 39: 23–34. https://doi.org/10.1016/j.jretconser.2017.06.013.

Bandara, R., M. Fernando, and S. Akter. 2020. "Explicating the Privacy Paradox: A Qualitative Inquiry of Online Shopping Consumers." *Journal of Retailing and Consumer Services* 52: 101947. https://doi.org/10.1016/j.jretconser.2019.101947.

Banik, S., and F. K. Rabbanee. 2023. "Value Co-Creation and Customer Retention in Services: Identifying a Relevant Moderator and Mediator." *Journal of Consumer Behaviour* 22, no. 3: 646–663. https://doi.org/10.1002/cb.2150.

Bazi, S., R. Filieri, and M. Gorton. 2020. "Customers' Motivation to Engage With Luxury Brands on Social Media." *Journal of Business Research* 112: 223–235. https://doi.org/10.1016/j.jbusres.2020.02.032.

Behera, R. K., P. K. Bala, S. V. Tata, and N. P. Rana. 2023. "Retail Atmospherics Effect on Store Performance and Personalised Shopper Behaviour: A Cognitive Computing Approach." *International Journal of Emerging Markets* 18, no. 8: 1948–1977. https://doi.org/10.1108/IJOEM-03-2021-0433.

Behera, R. K., A. Gunasekaran, S. Gupta, S. Kamboj, and P. K. Bala. 2020. "Personalized Digital Marketing Recommender Engine." *Journal of Retailing and Consumer Services* 53: 101799. https://doi.org/10.1016/j.jretconser.2019.03.026.

Bilgihan, A., J. Kandampully, and T. Zhang. 2016. "Towards a Unified Customer Experience in Online Shopping Environments: Antecedents and Outcomes." *International Journal of Quality and Service Sciences* 8, no. 1: 102–119. https://doi.org/10.1108/IJQSS-07-2015-0054.

Boissicat, N., M. P. Fayant, C. Nurra, and D. Muller. 2022. "Social Comparison in the Classroom: Priming Approach/Avoidance Changes the Impact of Social Comparison on Self-Evaluation and Performance." *British Journal of Educational Psychology* 92, no. 2: 594–609. https://doi.org/10.1111/bjep.12466.

Bornschein, R., L. Schmidt, and E. Maier. 2020. "The Effect of Consumers' Perceived Power and Risk in Digital Information Privacy: The Example of Cookie Notices." *Journal of Public Policy & Marketing* 39, no. 2: 135–154. https://doi.org/10.1177/0743915620902143.

Borstrock, S. 2018. "Personalization, Customization and Bespoke: Increasing the Product Offer." *Journal of Design, Business & Society* 4, no. 2: 171–187. https://doi.org/10.1386/dbs.4.2.171_1.

Božić, S., T. Jovanović, N. Tomić, and D. Vasiljević. 2017. "An Analytical Scale for Domestic Tourism Motivation and Constraints at Multi-Attraction Destinations: The Case Study of Serbia's Lower and Middle Danube Region." *Tourism Management Perspectives* 23: 97–111. https://doi.org/10.1016/j.tmp.2017.05.002.

Buhalis, D., and Y. Sinarta. 2019. "Real-Time Co-Creation and Nowness Service: Lessons From Tourism and Hospitality." *Journal of Travel & Tourism Marketing* 36, no. 5: 563–582.

Burke, R. R. 2002. "Technology and the Customer Interface: What Consumers Want in the Physical and Virtual Store." *Journal of the Academy of Marketing Science* 30, no. 4: 411–432. https://doi.org/10.1177/009207002236914.

Buunk, A. P., and F. X. Gibbons. 2007. "Social Comparison: The End of a Theory and the Emergence of a Field." *Organizational Behavior and Human Decision Processes* 102, no. 1: 3–21. https://doi.org/10.1016/j.obhdp.2006.09.007.

Canhoto, A. I., B. J. Keegan, and M. Ryzhikh. 2024. "Snakes and Ladders: Unpacking the Personalisation-Privacy Paradox in the Context of AI-Enabled Personalisation in the Physical Retail Environment." *Information Systems Frontiers* 26: 1005–1024. https://doi.org/10.1007/s10796-023-10369-7.

Carpenter, J. M. 2008. "Consumer Shopping Value, Satisfaction and Loyalty in Discount Retailing." *Journal of Retailing and Consumer Services* 15, no. 5: 358–363. https://doi.org/10.1016/j.jretconser.2007.08.003.

Chandra, S., S. Verma, W. M. Lim, S. Kumar, and N. Donthu. 2022. "Personalization in Personalized Marketing: Trends and Ways Forward." *Psychology & Marketing* 39, no. 8: 1529–1562. https://doi.org/10.1002/mar.21670.

Chang, Y. W., P. Y. Hsu, J. Chen, W. L. Shiau, and N. Xu. 2023. "Utilitarian and/or Hedonic Shopping–Consumer Motivation to Purchase in Smart Stores." *Industrial Management & Data Systems* 123, no. 3: 821–842. https://doi.org/10.1108/IMDS-04-2022-0250.

Cheah, J. H., X. J. Lim, H. Ting, Y. Liu, and S. Quach. 2022. "Are Privacy Concerns Still Relevant? Revisiting Consumer Behaviour in Omnichannel Retailing." *Journal of Retailing and Consumer Services* 65: 102242. https://doi.org/10.1016/j.jretconser.2020.102242.

Chen, R. R., C. X. Ou, W. Wang, Z. Peng, and R. M. Davison. 2020. "Moving Beyond the Direct Impact of Using CRM Systems on Frontline Employees' Service Performance: The Mediating Role of Adaptive Behaviour." *Information Systems Journal* 30, no. 3: 458–491. https://doi.org/10.1111/isj.12265.

Chen, S., S. Kou, and L. Lv. 2024. "Stand out or Fit in: Understanding Consumer Minimalism From a Social Comparison Perspective." *Journal of Business Research* 170: 114307. https://doi.org/10.1016/j.jbusres.2023.114307.

Chen, Y. 2024. "Resonating With the Consumer Desires Behind the Screen–Consumer-Centric Tourism Advertising and New Technology Applications." *Journal of Business & Industrial Marketing* 39, no. 1: 99–115. https://doi.org/10.1108/JBIM-01-2023-0033.

Childers, T. L., C. L. Carr, J. Peck, and S. Carson. 2001. "Hedonic and Utilitarian Motivations for Online Retail Shopping Behavior." *Journal of Retailing* 77, no. 4: 511–535. https://doi.org/10.1016/S0022-4359(01)00056-2.

Cloarec, J. 2020. "The Personalization–Privacy Paradox in the Attention Economy." *Technological Forecasting and Social Change* 161: 120299. https://doi.org/10.1016/j.techfore.2020.120299.

Cowan, K., and S. Ketron. 2019. "A Dual Model of Product Involvement for Effective Virtual Reality: The Roles of Imagination, Co-Creation, Telepresence, and Interactivity." *Journal of Business Research* 100: 483–492. https://doi.org/10.1016/j.jbusres.2018.10.063.

Cram, F., and S. H. Ng. 1999. "Consumer Socialisation." *Applied Psychology* 48, no. 3: 297–312. https://doi.org/10.1111/j.1464-0597.1999.tb00003.x.

Das, M., V. Saha, and M. S. Balaji. 2022. ""Standing out" and "Fitting in": Understanding Inspiration Value of Masstige in an Emerging Market Context." *Journal of Product and Brand Management* 31, no. 4: 521–535. https://doi.org/10.1108/JPBM-12-2020-3260.

Davis, R., B. Lang, and J. San Diego. 2014. "How Gender Affects the Relationship Between Hedonic Shopping Motivation and Purchase Intentions?" *Journal of Consumer Behaviour* 13, no. 1: 18–30. https://doi.org/10.1002/cb.1450.

Davis, S. M. 1989. "From "Future Perfect": Mass Customizing." *Planning Review* 17, no. 2: 16–21. https://doi.org/10.1108/eb054249.

De Kervenoael, R., A. Schwob, R. Hasan, and Y. S. Ting. 2021. "Consumers' Perceived Value of Healthier Eating: A SEM Analysis of the Internalisation of Dietary Norms Considering Perceived Usefulness, Subjective Norms, and Intrinsic Motivations in Singapore." *Journal of Consumer Behaviour* 20, no. 3: 550–563. https://doi.org/10.1002/cb.1884.

Deci, E. L., and R. M. Ryan. 1985. "The General Causality Orientations Scale: Self-Determination in Personality." *Journal of Research in Personality* 19, no. 2: 109–134. https://doi.org/10.1016/0092-6566(85)90023-6.

Dinev, T., and P. Hart. 2004. "Internet Privacy Concerns and Their Antecedents-Measurement Validity and a Regression Model." *Behaviour & Information Technology* 23, no. 6: 413–422. https://doi.org/10.1080/01449290410001715723.

Ditterline, J., D. Banner, T. Oakland, and D. Becton. 2008. "Adaptive Behavior Profiles of Students With Disabilities." *Journal of Applied School Psychology* 24, no. 2: 191–208. https://doi.org/10.1080/15377900802089973.

Dolnicar, S. 2020. "Why Quantitative Papers Based on Primary Data Get Desk-Rejected by Annals of Tourism Research." *Annals of Tourism Research* 83: 102981. https://doi.org/10.1016/j.annals.2020.102981.

Dourish, P., and K. Anderson. 2006. "Collective Information Practice: Exploring Privacy and Security as Social and Cultural Phenomena." *Human Computer Interaction* 21, no. 3: 319–342.

Duarte, P., S. C. e Silva, and M. B. Ferreira. 2018. "How Convenient Is It? Delivering Online Shopping Convenience to Enhance Customer Satisfaction and Encourage e-WOM." *Journal of Retailing and Consumer Services* 44: 161–169. https://doi.org/10.1016/j.jretconser.2018.06.007.

Eletxigerra, A., A. M. Caldeira, and E. Kastenholz. 2023. "A Cost-Benefit Approach of Consumers' Intentions to Participate in Highly Co-Creative Tourism Activities During and After COVID-19: Evidence From Wine Tourism." *Journal of Hospitality and Tourism Management* 56: 506–518. https://doi.org/10.1016/j.jhtm.2023.08.010.

Eysenck, S. B., H. J. Eysenck, and P. Barrett. 1985. "A Revised Version of the Psychoticism Scale." *Personality and Individual Differences* 6, no. 1: 21–29. https://doi.org/10.1016/0191-8869(85)90026-1.

Fakfare, P., S. Talawanich, and W. Wattanacharoensil. 2020. "A Scale Development and Validation on Domestic Tourists' Motivation: The Case of Second-Tier Tourism Destinations." *Asia Pacific Journal of Tourism Research* 25, no. 5: 489–504. https://doi.org/10.1080/10941665.2020.1745855.

Ferm, L. E. C., and P. Thaichon. 2021. "Value Co-Creation and Social Media: Investigating Antecedents and Influencing Factors in the US Retail Banking Industry." *Journal of Retailing and Consumer Services* 61: 102548. https://doi.org/10.1016/j.jretconser.2021.102548.

Fernandes, T., and P. Remelhe. 2016. "How to Engage Customers in Co-Creation: Customers' Motivations for Collaborative Innovation." *Journal of Strategic Marketing* 24, no. 3–4: 311–326. https://doi.org/10.1080/0965254X.2015.1095220.

Festinger, L. 1954. "A Theory of Social Comparison Processes." *Human Relations* 7, no. 2: 117–140. https://doi.org/10.1177/001872675400700202.

Flavián, C., R. Gurrea, and C. Orús. 2019. "Feeling Confident and Smart With Webrooming: Understanding the Consumer's Path to Satisfaction." *Journal of Interactive Marketing* 47, no. 1: 1–15. https://doi.org/10.1016/j.intmar.2019.02.002.

Fornell, C., and D. F. Larcker. 1981. "Evaluating Structural Equation Models With Unobservable Variables and Measurement Error." *Journal of Marketing Research* 18, no. 1: 39–50. https://doi.org/10.2307/3151312.

France, C., D. Grace, J. Lo Iacono, and J. J. Carlini. 2020. "Exploring the Interplay Between Customer Perceived Brand Value and Customer Brand Co-Creation Behaviour Dimensions." *Journal of Brand Management* 27: 466–480. https://doi.org/10.1057/s41262-020-00194-7.

Franke, N., P. Keinz, and C. J. Steger. 2009. "Testing the Value of Customization: When Do Customers Really Prefer Products Tailored to Their Preferences?" *Journal of Marketing* 73, no. 5: 103–121. https://doi.org/10.1509/jmkg.73.5.103.

Gibbons, F. X., and B. P. Buunk. 1999. "Individual Differences in Social Comparison: Development of a Scale of Social Comparison Orientation." *Journal of Personality and Social Psychology* 76, no. 1: 129–142. https://doi.org/10.1037/0022-3514.76.1.129.

Graeff, T. R., and S. Harmon. 2002. "Collecting and Using Personal Data: Consumers' Awareness and Concerns." *Journal of Consumer Marketing* 19, no. 4: 302–318. https://doi.org/10.1108/07363760210433627.

Gukurume, S., and I. T. Mahiya. 2020. "Mobile Money and the (Un) Making of Social Relations in Chivi, Zimbabwe." *Journal of Southern African Studies* 46, no. 6: 1203–1217. https://doi.org/10.1080/03057070.2020.1823682.

Hair, J. F., C. B. Astrachan, O. I. MoisescuI, et al. 2021. "Executing and Interpreting Applications of PLS-SEM: Updates for Family Business Researchers." *Journal of Family Business Strategy* 12, no. 3: 100392. https://doi.org/10.1016/j.jfbs.2020.100392.

Hair, J., C. L. Hollingsworth, A. B. Randolph, and A. Y. L. Chong. 2017. "An Updated and Expanded Assessment of PLS-SEM in Information Systems Research." *Industrial Management & Data Systems* 117, no. 3: 442–458. https://doi.org/10.1108/IMDS-04-2016-0130.

Hair, J. F., C. M. Ringle, and M. Sarstedt. 2013. "Partial Least Squares Structural Equation Modeling: Rigorous Applications, Better Results and Higher Acceptance." *Long Range Planning* 46, no. 1–2: 1–12. https://doi.org/10.1016/j.lrp.2013.01.001.

Hair, J. F., M. Sarstedt, C. M. Ringle, and J. A. Mena. 2012. "An Assessment of the Use of Partial Least Squares Structural Equation Modeling in Marketing Research." *Journal of the Academy of Marketing Science* 40: 414–433. https://doi.org/10.1007/s11747-011-0261-6.

Handrich, M., and S. Heidenreich. 2013. "The Willingness of a Customer to Co-Create Innovative, Technology-Based Services: Conceptualisation and Measurement." *International Journal of Innovation Management* 17, no. 4: 1350011. https://doi.org/10.1142/S1363919613500114.

Hänninen, M., S. K. Kwan, and L. Mitronen. 2021. "From the Store to Omnichannel Retail: Looking Back Over Three Decades of Research." *International Review of Retail, Distribution and Consumer Research* 31, no. 1: 1–35. https://doi.org/10.1080/09593969.2020.1833961.

Harvard Business Review Analytic Services. 2018. The Age of Personalization: Crafting A Finer Edge. https://hbr.org/resources/pdfs/comm/mastercard/TheAgeOfPersonalization.pdf.

He, T., W. Liu, X. Shao, and R. G. Tian. 2025. "Exploring the Digital Innovation Process and Outcome in Retail Platform Ecosystems: Disruptive Transformation or Incremental Change." *Electronic Commerce Research* 25, no. 1: 465–494. https://doi.org/10.1007/s10660-023-09699-0.

Henseler, J., C. M. Ringle, and M. Sarstedt. 2015. "A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling." *Journal of the Academy of Marketing Science* 43: 115–135. https://doi.org/10.1007/s11747-014-0403-8.

Hsu, M. H., C. M. Chang, and L. W. Chuang. 2015. "Understanding the Determinants of Online Repeat Purchase Intention and Moderating Role of Habit: The Case of Online Group-Buying in Taiwan." *International Journal of Information Management* 35, no. 1: 45–56. https://doi.org/10.1016/j.ijinfomgt.2014.09.002.

Hu, X., X. Chen, and R. M. Davison. 2019. "Social Support, Source Credibility, Social Influence, and Impulsive Purchase Behavior in Social Commerce." *International Journal of Electronic Commerce* 23, no. 3: 297–327. https://doi.org/10.1080/10864415.2019.1619905.

Huang, Y., H. Liu, W. Li, Z. Wang, X. Hu, and W. Wang. 2020. "Lifestyles in Amazon: Evidence From Online Reviews Enhanced Recommender System." *International Journal of Market Research* 62, no. 6: 689–706. https://doi.org/10.1177/1470785319844146.

Hult, G. T. M., P. N. Sharma, F. V. Morgeson III, and Y. Zhang. 2019. "Antecedents and Consequences of Customer Satisfaction: Do They Differ Across Online and Offline Purchases?" *Journal of Retailing* 95, no. 1: 10–23. https://doi.org/10.1016/j.jretai.2018.10.003.

Hussain, K., F. Jing, M. Junaid, Q. U. Zaman, and H. Shi. 2021. "The Role of Co-Creation Experience in Engaging Customers With Service Brands." *Journal of Product and Brand Management* 30, no. 1: 12–27. https://doi.org/10.1108/JPBM-08-2019-2537.

Iglesias, O., S. Markovic, M. Bagherzadeh, and J. J. Singh. 2020. "Co-Creation: A Key Link Between Corporate Social Responsibility, Customer Trust, and Customer Loyalty." *Journal of Business Ethics* 163: 151–166. https://doi.org/10.1007/s10551-018-4015-y.

Im, S., B. L. Bayus, and C. H. Mason. 2003. "An Empirical Study of Innate Consumer Innovativeness, Personal Characteristics, and New-Product Adoption Behavior." *Journal of the Academy of Marketing Science* 31, no. 1: 61–73. https://doi.org/10.1177/0092070302238602.

Islam, T., Z. Sheikh, Z. Hameed, I. U. Khan, and R. I. Azam. 2018. "Social Comparison, Materialism, and Compulsive Buying Based on Stimulus-Response-Model: A Comparative Study Among Adolescents and Young Adults." *Young Consumers* 19, no. 1: 19–37. https://doi.org/10.1108/YC-07-2017-00713.

Jain, G., J. Paul, and A. Shrivastava. 2021. "Hyper-Personalization, Co-Creation, Digital Clienteling and Transformation." *Journal of Business Research* 124: 12–23. https://doi.org/10.1016/j.jbusres.2020.11.034.

Japutra, A., and Z. Song. 2020. "Mindsets, Shopping Motivations and Compulsive Buying: Insights From China." *Journal of Consumer Behaviour* 19, no. 5: 423–437. https://doi.org/10.1002/cb.1821.

Jones, M. A., K. E. Reynolds, and M. J. Arnold. 2006. "Hedonic and Utilitarian Shopping Value: Investigating Differential Effects on Retail Outcomes." *Journal of Business Research* 59, no. 9: 974–981. https://doi.org/10.1016/j.jbusres.2006.03.006.

Kang, J. W., and Y. Namkung. 2019. "The Role of Personalization on Continuance Intention in Food Service Mobile Apps." *International Journal of Contemporary Hospitality Management* 31, no. 2: 734–752. https://doi.org/10.1108/IJCHM-12-2017-0783.

Kataria, S., and V. Saini. 2020. "The Mediating Impact of Customer Satisfaction in Relation of Brand Equity and Brand Loyalty: An Empirical Synthesis and Re-Examination." *South Asian Journal of Business Studies* 9, no. 1: 62–87. https://doi.org/10.1108/SAJBS-03-2019-0046.

Kim, H. S. 2006. "Using Hedonic and Utilitarian Shopping Motivations to Profile Inner City Consumers." *Journal of Shopping Center Research* 13, no. 1: 57–79.

Kim, J., M. T. Spence, and R. Marshall. 2018. "The Color of Choice: The Influence of Presenting Product Information in Color on the Compromise Effect." *Journal of Retailing* 94, no. 2: 167–185. https://doi.org/10.1016/j.jretai.2018.01.002.

Kim, J., K. Yang, J. Min, and B. White. 2022. "Hope, Fear, and Consumer Behavioral Change Amid COVID-19: Application of Protection Motivation Theory." *International Journal of Consumer Studies* 46, no. 2: 558–574. https://doi.org/10.1111/ijcs.12700.

Kim, M. J., and C. M. Hall. 2019. "A Hedonic Motivation Model in Virtual Reality Tourism: Comparing Visitors and Non-Visitors." *International Journal of Information Management* 46: 236–249. https://doi.org/10.1016/j.ijinfomgt.2018.11.016.

Kohler, T., J. Fueller, K. Matzler, D. Stieger, and J. Füller. 2011. "Co-Creation in Virtual Worlds: The Design of the User Experience." *MIS Quarterly* 35: 773–788. https://doi.org/10.2307/23042808.

Kubicka, A. 2016. "Personalized Information Management by Online Stores in 4c Model. Case Study." *Foundations of Management* 8, no. 1: 53–68. https://doi.org/10.1515/fman-2016-0005.

Kumar, A., and A. K. Kashyap. 2018. "Leveraging Utilitarian Perspective of Online Shopping to Motivate Online Shoppers." *International Journal of Retail & Distribution Management* 46, no. 3: 247–263. https://doi.org/10.1108/IJRDM-08-2017-0161.

Kumar, V., D. Ramachandran, and B. Kumar. 2021. "Influence of New-Age Technologies on Marketing: A Research Agenda." *Journal of Business Research* 125: 864–877. https://doi.org/10.1016/j.jbusres.2020.01.007.

Kwon, S., S. Ha, and C. Kowal. 2017. "How Online Self-Customization Creates Identification: Antecedents and Consequences of Consumer-Customized Product Identification and the Role of Product Involvement." *Computers in Human Behavior* 75: 1–13. https://doi.org/10.1016/j.chb.2017.04.051.

Lambert, N., K. Nihira, and H. Leland. 1993. *AAMR Adaptive Behavior Scales-School (ABS-S:2). Examiner's Manual*. 2nd ed. Pro-Ed.

Lanzing, M. 2019. ""Strongly Recommended" Revisiting Decisional Privacy to Judge Hypernudging in Self-Tracking Technologies." *Philosophy and Technology* 32: 549–568. https://doi.org/10.1007/s13347-018-0316-4.

Lee, Y. H., W. Y. Chang, and S. Li. 2024. "How Does Competition Enable Social Comparison? A Comparison of Behavior in Competitive Internet-Based Games." *Information Technology and Management* 26: 1–204. https://doi.org/10.1007/s10799-024-00419-0.

Liang, T. P., H. J. Lai, and Y. C. Ku. 2006. "Personalized Content Recommendation and User Satisfaction: Theoretical Synthesis and Empirical Findings." *Journal of Management Information Systems* 23, no. 3: 45–70. https://doi.org/10.2753/MIS0742-1222230303.

Liu, F., E. T. Lim, H. Li, C. W. Tan, and D. Cyr. 2020. "Disentangling Utilitarian and Hedonic Consumption Behavior in Online Shopping: An Expectation Disconfirmation Perspective." *Information and Management* 57, no. 3: 103199. https://doi.org/10.1016/j.im.2019.103199.

Loureiro, S. M. C., J. Jiménez-Barreto, R. G. Bilro, and J. Romero. 2024. "Me and My AI: Exploring the Effects of Consumer Self-Construal and AI-Based Experience on Avoiding Similarity and Willingness to Pay." *Psychology & Marketing* 41, no. 1: 151–167. https://doi.org/10.1002/mar.21913.

Lusch, R. F., S. L. Vargo, and M. Tanniru. 2010. "Service, Value Networks and Learning." *Journal of the Academy of Marketing Science* 38: 19–31. https://doi.org/10.1007/s11747-008-0131-z.

Maduku, D. K., and P. Thusi. 2023. "Understanding Consumers' Mobile Shopping Continuance Intention: New Perspectives From South Africa." *Journal of Retailing and Consumer Services* 70: 103185. https://doi.org/10.1016/j.jretconser.2022.103185.

Mare, A. 2021. "Addressing Digital and Innovation Gender Divide: Perspectives From Zimbabwe." In *Entrepreneurship, Technology Commercialisation, and Innovation Policy in Africa*, edited by C. Daniels, M. Dosso, and J. Amadi-Echendu, 33–54. Springer. https://doi.org/10.1007/978-3-030-58240-1_3.

Mateko, F. M. 2024. "Digital Technologies and Economic Development in Zimbabwe." *Development* 67: 85–90. https://doi.org/10.1057/s41301-024-00400-y.

McKee, K. M., A. J. Dahl, and J. W. Peltier. 2024. "Gen z's Personalization Paradoxes: A Privacy Calculus Examination of Digital Personalization and Brand Behaviors." *Journal of Consumer Behaviour* 23, no. 2: 405–422. https://doi.org/10.1002/cb.2199.

Mehmood, K., K. Verleye, A. De Keyser, and B. Lariviere. 2024. "The Transformative Potential of AI-Enabled Personalization Across Cultures." *Journal of Services Marketing* 38, no. 6: 711–730. https://doi.org/10.1108/JSM-08-2023-0286.

Mehmood, K., K. Verleye, A. De Keyser, and B. Larivière. 2023. "Piloting Personalization Research Through Data-Rich Environments: A Literature Review and Future Research Agenda." *Journal of Service Management* 34, no. 3: 520–552. https://doi.org/10.1108/JOSM-10-2021-0405.

Miao, M., T. Jalees, S. I. Zaman, S. Khan, N. U. A. Hanif, and M. K. Javed. 2022. "The Influence of e-Customer Satisfaction, e-Trust and Perceived Value on Consumer's Repurchase Intention in B2C e-Commerce Segment." *Asia Pacific Journal of Marketing and Logistics* 34, no. 10: 2184–2206. https://doi.org/10.1108/APJML-03-2021-0221.

Miceli, G. N., F. Ricotta, and M. Costabile. 2007. "Customizing Customization: A Conceptual Framework for Interactive Personalization." *Journal of Interactive Marketing* 21, no. 2: 6–25. https://doi.org/10.1002/dir.20076.

Mishra, A., and M. Maity. 2021. "Influence of Parents, Peers, and Media on Adolescents' Consumer Knowledge, Attitudes, and Purchase Behavior: A Meta-Analysis." *Journal of Consumer Behaviour* 20, no. 6: 1675–1689. https://doi.org/10.1002/cb.1946.

Morton, F., T. T. Benavides, and E. González-Treviño. 2024. "Taking Customer-Centricity to New Heights: Exploring the Intersection of AI, Hyper-Personalization, and Customer-Centricity in Organizations." In *Smart Engineering Management*, edited by C. Machado and J. P. Davim, 23–41. Springer International Publishing.

My-Quyen, M. T., and L. N. Hau. 2021. "Transforming Customer Brand Engagement to Co-Creation Value Through Participation Energy and Effort." *Service Business* 15: 493–514. https://doi.org/10.1007/s11628-021-00452-x.

Nash, J. 2019. "Exploring How Social Media Platforms Influence Fashion Consumer Decisions in the UK Retail Sector." *Journal of Fashion Marketing and Management: An International Journal* 23, no. 1: 82–103. https://doi.org/10.1108/JFMM-01-2018-0012.

Nwankwo, S., N. Hamelin, and M. Khaled. 2014. "Consumer Values, Motivation and Purchase Intention for Luxury Goods." *Journal of Retailing and Consumer Services* 21, no. 5: 735–744. https://doi.org/10.1016/j.jretconser.2014.05.003.

Pallant, J. L., I. O. Karpen, and S. J. Sands. 2022. "What Drives Consumers to Customize Products? The Mediating Role of Brand Experience." *Journal of Retailing and Consumer Services* 64: 102773. https://doi.org/10.1016/j.jretconser.2021.102773.

Pallant, J., S. Sands, and I. Karpen. 2020. "Product Customization: A Profile of Consumer Demand." *Journal of Retailing and Consumer Services* 54: 102030. https://doi.org/10.1016/j.jretconser.2019.102030.

Pan, Y., and G. M. Zinkhan. 2006. "Determinants of Retail Patronage: A Meta-Analytical Perspective." *Journal of Retailing* 82, no. 3: 229–243. https://doi.org/10.1016/j.jretai.2005.11.008.

Parker, C. J., and H. Wang. 2016. "Examining Hedonic and Utilitarian Motivations for m-Commerce Fashion Retail App Engagement." *Journal of Fashion Marketing and Management: An International Journal* 20, no. 4: 487–506. https://doi.org/10.1108/JFMM-02-2016-0015.

Payne, M. E. H., A. J. Dahl, and J. Peltier. 2021. "Digital Servitization Value Co-Creation Framework for AI Services: A Research Agenda for Digital Transformation in Financial Service Ecosystems." *Journal of Research in Interactive Marketing* 15, no. 2: 200–222. https://doi.org/10.1108/JRIM-12-2020-0252.

Pepper, M., T. Jackson, and D. Uzzell. 2009. "An Examination of the Values That Motivate Socially Conscious and Frugal Consumer Behaviours." *International Journal of Consumer Studies* 33, no. 2: 126–136. https://doi.org/10.1111/j.1470-6431.2009.00753.x.

Pham, L. H., E. Woyo, T. H. Pham, and D. T. X. Truong. 2023. "Value Co-Creation and Destination Brand Equity: Understanding the Role of Social Commerce Information Sharing." *Journal of Hospitality and Tourism Insights* 6, no. 5: 1796–1817. https://doi.org/10.1108/JHTI-04-2022-0123.

Pillai, K. G., and S. R. Nair. 2021. "The Effect of Social Comparison Orientation on Luxury Purchase Intentions." *Journal of Business Research* 134: 89–100. https://doi.org/10.1016/j.jbusres.2021.05.033.

Prahalad, C. K., and V. Ramaswamy. 2004. "Co-Creation Experiences: The Next Practice in Value Creation." *Journal of Interactive Marketing* 18, no. 3: 5–14. https://doi.org/10.1002/dir.20015.

Raghunathan, R., and K. Corfman. 2006. "Is Happiness Shared Doubled and Sadness Shared Halved? Social Influence on Enjoyment of Hedonic Experiences." *Journal of Marketing Research* 43, no. 3: 386–394. https://doi.org/10.1509/jmkr.43.3.386.

Riegger, A. S., K. Merfeld, J. F. Klein, and S. Henkel. 2022. "Technology-Enabled Personalization: Impact of Smart Technology Choice on Consumer Shopping Behavior." *Technological Forecasting and Social Change* 181: 121752. https://doi.org/10.1016/j.techfore.2022.121752.

Roeber, B., O. Rehse, R. Knorrek, and B. Thomsen. 2015. "Personal Data: How Context Shapes Consumers' Data Sharing With Organizations From Various Sectors." *Electronic Markets* 25, no. 2: 95–108. https://doi.org/10.1007/s12525-015-0183-0.

Román, S., and D. Iacobucci. 2010. "Antecedents and Consequences of Adaptive Selling Confidence and Behavior: A Dyadic Analysis of Salespeople and Their Customers." *Journal of the Academy of Marketing Science* 38, no. 3: 363–382.

Rossiter, J. R., and R. J. Donovan. 1982. "Store Atmosphere: An Environmental Psychology Approach." *Journal of Retailing* 58, no. 1: 34–57.

Sánchez, M., and A. Urbano. 2019. "Security in Digital Markets." *Journal of Business Research* 101: 485–491. https://doi.org/10.1016/j.jbusres.2018.12.066.

Sarstedt, M., J. F. Hair, C. M. Ringle, K. O. Thiele, and S. P. Gudergan. 2016. "Estimation Issues With PLS and CBSEM: Where the Bias Lies!" *Journal of Business Research* 69, no. 10: 3998–4010. https://doi.org/10.1016/j.jbusres.2016.06.007.

Sarstedt, M., C. M. Ringle, and J. F. Hair. 2021. "Partial Least Squares Structural Equation Modeling." In *Handbook of Market Research*, edited by C. Homburg, M. Klarmann, and A. Vomberg, 587–632. Springer International Publishing.

Scarpi, D. 2012. "Work and Fun on the Internet: The Effects of Utilitarianism and Hedonism Online." *Journal of Interactive Marketing* 26, no. 1: 53–67. https://doi.org/10.1016/j.intmar.2011.08.001.

Sebald, A. K., and F. Jacob. 2018. "Help Welcome or Not: Understanding Consumer Shopping Motivation in Curated Fashion Retailing." *Journal of Retailing and Consumer Services* 40: 188–203. https://doi.org/10.1016/j.jretconser.2017.10.008.

Shao, A., and H. Li. 2021. "How Do Utilitarian Versus Hedonic Products Influence Choice Preferences: Mediating Effect of Social Comparison." *Psychology & Marketing* 38, no. 8: 1250–1261. https://doi.org/10.1002/mar.21520.

Shen, T., and S. M. Croucher. 2018. "A Cross-Cultural Analysis of Teacher Confirmation and Student Motivation in China, Korea, and Japan." *Journal of Intercultural Communication* 18, no. 2: 1–12. https://hdl.handle.net/10179/13764.

Sheng, H., F. F. H. Nah, and K. Siau. 2008. "An Experimental Study on Ubiquitous Commerce Adoption: Impact of Personalization and Privacy

Concerns." *Journal of the Association for Information Systems* 9, no. 6: 1. http://aisel.aisnet.org/jais/vol9/iss6/1.

Shin, E., and J. E. Lee. 2021. "What Makes Consumers Purchase Apparel Products Through Social Shopping Services That Social Media Fashion Influencers Have Worn?" *Journal of Business Research* 132: 416–428. https://doi.org/10.1016/j.jbusres.2021.04.022.

Silva, E. S., and F. Bonetti. 2021. "Digital Humans in Fashion: Will Consumers Interact?" *Journal of Retailing and Consumer Services* 60: 102430. https://doi.org/10.1016/j.jretconser.2020.102430.

Simatele, M., and E. Mbedzi. 2021. "Consumer Payment Choices, Costs, and Risks: Evidence From Zimbabwe." *Cogent Economics & Finance* 9, no. 1: 1875564. https://doi.org/10.1080/23322039.2021.1875564.

Smink, A. R., E. A. Van Reijmersdal, G. Van Noort, and P. C. Neijens. 2020. "Shopping in Augmented Reality: The Effects of Spatial Presence, Personalization and Intrusiveness on App and Brand Responses." *Journal of Business Research* 118: 474–485. https://doi.org/10.1016/j.jbusres.2020.07.018.

Stevens, E., and E. Jouny-Rivier. 2020. "Customers' Learning Process During Product Customization: The Case of Online Configuration Tool Kits." *Information & Management* 57, no. 6: 103347. https://doi.org/10.1016/j.im.2020.103347.

Subramanyan, V. 2014. "What's the Hype Around 'Hyper-Personalization'." *Eylül* 19: 2020.

Suh, T., and M. Moradi. 2023. "Transferring In-Store Experience to Online: An Omnichannel Strategy for DIY Customers' Enhanced Brand Resonance and Co-Creative Actions." *Journal of Business Research* 168: 114237. https://doi.org/10.1016/j.jbusres.2023.114237.

Sunikka, A., and J. Bragge. 2012. "Applying Text-Mining to Personalization and Customization Research Literature–Who, What and Where?" *Expert Systems with Applications* 39, no. 11: 10049–10058. https://doi.org/10.1016/j.eswa.2012.02.042.

Szocs, C., Y. Kim, M. Lim, C. A. Mera, and D. Biswas. 2023. "The Store of the Future: Engaging Customers Through Sensory Elements, Personalized Atmospherics, and Interpersonal Interaction." *Journal of Retailing* 99, no. 4: 605–620. https://doi.org/10.1016/j.jretai.2023.11.005.

Tajvidi, M., M. O. Richard, Y. Wang, and N. Hajli. 2020. "Brand Co-Creation Through Social Commerce Information Sharing: The Role of Social Media." *Journal of Business Research* 121: 476–486. https://doi.org/10.1016/j.jbusres.2018.06.008.

Tam, K. Y., and S. Y. Ho. 2006. "Understanding the Impact of Web Personalization on User Information Processing and Decision Outcomes." *MIS Quarterly* 30, no. 4: 865–890. https://doi.org/10.2307/25148757.

Taylor, D. G., D. F. Davis, and R. Jillapalli. 2009. "Privacy Concern and Online Personalization: The Moderating Effects of Information Control and Compensation." *Electronic Commerce Research* 9, no. 3: 203–223. https://doi.org/10.1007/s10660-009-9036-2.

Thomas, L. J., S. Brooks, and C. McGouran. 2020. "Antecedents of Value Co-Creation Activities for Online Fashion Brands." *Journal of Strategic Marketing* 28, no. 5: 384–398. https://doi.org/10.1080/0965254X.2018.1477823.

Thomaz, F., C. Salge, E. Karahanna, and J. Hulland. 2020. "Learning From the Dark Web: Leveraging Conversational Agents in the Era of Hyper-Privacy to Enhance Marketing." *Journal of the Academy of Marketing Science* 48, no. 1: 43–63. https://doi.org/10.1007/s11747-019-00704-3.

To, P. L., C. Liao, and T. H. Lin. 2007. "Shopping Motivations on Internet: A Study Based on Utilitarian and Hedonic Value." *Technovation* 27, no. 12: 774–787. https://doi.org/10.1016/j.technovation.2007.01.001.

Tran, G. A., S. Ketron, T. P. Tran, and R. Fabrize. 2023. "Personalization, Value Co-Creation, and Brand Loyalty in Branded Apps: An Application of TAM Theory." *Journal of Strategic Marketing* 32: 1–20.

Tran, T. P., M. van Solt, and J. E. Zemanek Jr. 2020. "How Does Personalization Affect Brand Relationship in Social Commerce? A Mediation Perspective." *Journal of Consumer Marketing* 37, no. 5: 473–486. https://doi.org/10.1108/JCM-12-2017-2499.

Trivedi, J., D. Kasilingam, P. Arora, and S. Soni. 2022. "The Effect of Augmented Reality in Mobile Applications on Consumers' Online Impulse Purchase Intention: The Mediating Role of Perceived Value." *Journal of Consumer Behaviour* 21, no. 4: 896–908. https://doi.org/10.1002/cb.2047.

Tsarwe, S., and A. Mare. 2021. "Mobile Phones, Informal Markets and Young Urban Entrepreneurs in Zimbabwe: An Exploratory Study." *Area Development and Policy* 6, no. 3: 347–362. https://doi.org/10.1080/23792949.2020.1790021.

Tyrväinen, O., H. Karjaluoto, and H. Saarijärvi. 2020. "Personalization and Hedonic Motivation in Creating Customer Experiences and Loyalty in Omnichannel Retail." *Journal of Retailing and Consumer Services* 57: 102233. https://doi.org/10.1016/j.jretconser.2020.102233.

Valdez Mendia, J. M., and J. D. J. A. Flores-Cuautle. 2022. "Toward Customer Hyper-Personalization Experience—A Data-Driven Approach." *Cogent Business & Management* 9, no. 1: 2041384. https://doi.org/10.1080/23311975.2022.2041384.

Valenzuela, A., R. Dhar, and F. Zettelmeyer. 2009. "Contingent Response to Self-Customization Procedures: Implications for Decision Satisfaction and Choice." *Journal of Marketing Research* 46, no. 6: 754–763. https://doi.org/10.1509/jmkr.46.6.754_JMR6D.

Vargo, S. L., and R. F. Lusch. 2008. "Service-Dominant Logic: Continuing the Evolution." *Journal of the Academy of Marketing Science* 36: 1–10. https://doi.org/10.1007/s11747-007-0069-6.

Vermehren, P. D., K. Burmeister-Lamp, and S. Heidenreich. 2023. "I Am. Therefore, I Will? Predicting Customers' Willingness to Co-Create Using Five-Factor Theory." *Journal of Service Management* 34, no. 3: 341–367. https://doi.org/10.1108/JOSM-03-2021-0088.

Vieira, V., F. O. Santini, and C. F. Araujo. 2018. "A Meta-Analytic Review of Hedonic and Utilitarian Shopping Values." *Journal of Consumer Marketing* 35, no. 4: 426–437. https://doi.org/10.1108/JCM-08-2016-1914.

Virabhakul, V., and C. H. Huang. 2018. "Effects of Service Experience on Behavioral Intentions: Serial Multiple Mediation Model." *Journal of Hospitality Marketing & Management* 27, no. 8: 997–1016. https://doi.org/10.1080/19368623.2018.1482251.

Wallace, E., P. Torres, M. Augusto, and M. Stefuryn. 2022. "Do Brand Relationships on Social Media Motivate Young Consumers' Value Co-Creation and Willingness to Pay? The Role of Brand Love." *Journal of Product and Brand Management* 31, no. 2: 189–205. https://doi.org/10.1108/JPBM-06-2020-2937.

Wang, L., B. Shen, and X. Liu. 2017. "The Value of Design Collaboration in the Fashion Business: A Literature Review." *Design Journal* 20, no. 6: 795–820. https://doi.org/10.1080/14606925.2017.1370667.

Ward, S. 1974. "Consumer Socialization." *Journal of Consumer Research* 1, no. 2: 1–14. https://www.jstor.org/stable/2489100.

Webb, D. J., and L. A. Mohr. 1998. "A Typology of Consumer Responses to Cause-Related Marketing: From Skeptics to Socially Concerned." *Journal of Public Policy & Marketing* 17, no. 2: 226–238. https://doi.org/10.1177/074391569801700207.

Weinberger, M. F., J. R. Zavisca, and J. M. Silva. 2017. "Consuming for an Imagined Future: Middle-Class Consumer Lifestyle and Exploratory Experiences in the Transition to Adulthood." *Journal of Consumer Research* 44, no. 2: 332–360. https://doi.org/10.1093/jcr/ucx045.

Weitz, B. A., H. Sujan, and M. Sujan. 1986. "Knowledge, Motivation, and Adaptive Behavior: A Framework for Improving Selling Effectiveness." *Journal of Marketing* 50, no. 4: 174–191. https://doi.org/10.1177/002224298605000404.

Woyo, E. 2022. "Distressed Destination." In *Encyclopaedia of Tourism Management and Marketing*, edited by D. Buhalis, 1–3. Edward Elgar Publishing.

Xu, Y., Y. Wang, F. Lu, and Q. Xiao. 2023. "Toss a Peach and Get Back a Plum: Impact of Customized Services on Firm Performance." *SAGE Open* 13, no. 3: 1–14. https://doi.org/10.1177/21582440231195942.

Yi, Y., and S. La. 2004. "What Influences the Relationship Between Customer Satisfaction and Repurchase Intention? Investigating the Effects of Adjusted Expectations and Customer Loyalty." *Psychology & Marketing* 21, no. 5: 351–373. https://doi.org/10.1002/mar.20009.

Yoo, J., and M. Park. 2016. "The Effects of e-Mass Customization on Consumer Perceived Value, Satisfaction, and Loyalty Toward Luxury Brands." *Journal of Business Research* 69, no. 12: 5775–5784. https://doi.org/10.1016/j.jbusres.2016.04.174.

Zarantonello, L., and B. H. Schmitt. 2010. "Using the Brand Experience Scale to Profile Consumers and Predict Consumer Behaviour." *Journal of Brand Management* 17: 532–540. https://doi.org/10.1057/bm.2010.4.

Zeithaml, V. A. 1988. "Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence." *Journal of Marketing* 52, no. 3: 2–22. https://doi.org/10.1177/002224298805200302.

Zhang, Y., A. M. Fiore, L. Zhang, and X. Liu. 2021. "Impact of Website Design Features on Experiential Value and Patronage Intention Toward Online Mass Customization Sites." *Journal of Fashion Marketing and Management: An International Journal* 25, no. 2: 205–223. https://doi.org/10.1108/JFMM-11-2019-0261.

Zhao, X., J. G. Lynch Jr., and Q. Chen. 2010. "Reconsidering Baron and Kenny: Myths and Truths About Mediation Analysis." *Journal of Consumer Research* 37, no. 2: 197–206. https://doi.org/10.1086/651257.

Zheng, X., E. Baskin, and S. Peng. 2018. "The Spillover Effect of Incidental Social Comparison on Materialistic Pursuits." *European Journal of Marketing* 52, no. 5/6: 1107–1127. https://doi.org/10.1108/EJM-04-2016-0208.