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Determinants of Mobile Service Users' Repurchase Intentions in Africa: Understanding the Direct and Mediating Role of AI Marketing, Digital Interactions, Brand Experience and Preference

Barış Armutcu[1] | Haywantee Ramkissoon[2,3,4] | Ahmet Tan[1] | Yashar Salamzadeh[5]

[1]Social Sciences Institute, Business and Marketing Administration, Igdir University, Igdir, Türkiye | [2]UniSA Business, University of South Australia, Adelaide, UK | [3]Fellow of the Peer Review College, British Academy of Management, London, UK | [4]Distinguished Visiting Professor, School of Tourism and Hospitality, College of Business & Economics, University of Johannesburg, Johannesburg, South Africa | [5]Faculty of Business and Technology, University of Sunderland, Sunderland, UK

Correspondence: Barış Armutcu (b.armutcu2765@gmail.com; baris.armutcu@igdir.edu.tr) | Haywantee Ramkissoon (hawantee.ramkissoon@unisa.edu.au; ramkissoonhaywantee@gmail.com)

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ABSTRACT

This study investigates the impact of artificial intelligence mobile service marketing (AI ME), digital marketing interactions (DMI), brand experience (BE) and brand preference (BP) on mobile service users' repurchase intentions (RPI) within the framework of SOR theory. The study also examines the mediating role of DMI, BE and BP between AI ME and RPI. Questionnaires collected from 204 respondents in Africa were analyzed using SmartPLS4 and SPSS-26 statistical software packages. The findings show that AIME, BP and DMI have significant effects on mobile service users' RPI. Furthermore, the study reveals that AI ME influences mobile service customers' BE, BP and DMI. The study also reveals the mediating role of BP between AI ME and RPI. These findings have important implications for mobile service providers and marketers to improve the effectiveness of customer-brand interactions and enhance customer satisfaction and repurchase intentions in the mobile service industry.

1 | Introduction

With advances in technology, mobile services are rapidly expanding and mobile service providers are looking for innovative solutions to respond to ever-changing customer demands (Čihák 2023; Khemakongkanonth 2025; Calvo-Porral and Prada 2021; Sun et al. 2024). This leads to a transformation from traditional mobile services to value-added and AI interactive mobile services (Jang and Yeo 2024; Tseng and Lo 2011; Wang et al. 2023). Today, this digital transformation and innovations in the mobile services industry enable mobile services to be delivered faster and anywhere, anytime, thanks to fifth-generation systems (Zhou 2012; Whalley and Curwen 2023). These developments have significantly increased the number and interest of mobile service users (Dhir et al. 2020) and led them to prefer innovative companies (Salameh 2022; Wang and Li 2012). In this context, mobile service providers are trying to increase customer experiences and preferences by improving voice communication, as well as interactivity, information, accessibility, and personalized and entertaining applications (Awuku et al. 2023; Ho and Chow 2023; Zhou 2012; Wang and Li 2012).

It is of great importance for consumers that mobile services are accessible anywhere and anytime (Muir and Theunissen 2022; Ricardianto et al. 2023). In addition, mobile

services provide a significant transformation in the tourism sector (Tan et al. 2018). Thanks to mobile technologies, tourists as consumers can access services from anywhere and anytime, making travel planning and booking processes much easier (Li et al. 2025). In addition, the data collected through mobile applications allows for a better understanding of consumer behavior and more targeted, personalized marketing strategies can be developed in line with this data (Li et al. 2025). AI-supported mobile applications personalize the experience by making recommendations based on tourists' interests, past preferences, and behaviors (Benaddi et al. 2024), thus increasing tourist satisfaction and strengthening loyalty to the destination (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Rong et al. 2025). All these developments increase tourist loyalty, encourage repeat visit intentions, and enhance the competitiveness of tourism destinations (Sharma et al. 2024). These advantages offered by mobile services are of great importance especially for Generation Z tourists, who are defined as digital natives, and accelerate the digitalization process of the tourism sector. Existing literature has conducted studies from different perspectives to identify the factors affecting the behavioral intentions of mobile service users, to offer new approaches, and to identify new research areas (Khemakongkanonth 2025; Calvo-Porral and Prada 2021; Situmorang et al. 2025). These studies have generally focused on the following topics: (i) mobile service market (Khemakongkanonth 2025; Calvo-Porral and Prada 2021), (ii) user satisfaction (Leung and Wei 2000; Situmorang et al. 2025), (iii) mobile service acceptance (Campbell 2007; Salameh 2022), (iv) competitive factors (Lee 2011), (v) mobile service customer segmentation (Chawla and Joshi 2017), (vi) mobile instant messaging capabilities (Marino and Lo Presti 2019), (vii) customer value (Zhou et al. 2020), (viii) trust (Chen and Zhou 2008; Hanaysha et al. 2023), (ix) value perceptions and WOM (Pihlström and Brush 2008; Wang et al. 2019), (x) ease of use (Awuku et al. 2023; Fong and Wong 2015), (xi) mobile chatbots (Paraskevi et al. 2023), (xii) pricing (Awwad and Neimat 2010; Czajkowski et al. 2024). When the relevant literature is examined, it is observed that the impact of artificial intelligence-assisted mobile marketing efforts (AI ME) on consumers is generally ignored.

This gap highlights the need for more empirical quantitative studies to uncover the factors that influence the repeat purchase behavior of mobile service users. Moreover, given the unique characteristics and preferences of Generation Z, the so-called digital natives (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023), there has been no previous study on this topic in the field of mobile services. Therefore, further research is needed in this area. In this context, the current study fills an important gap in the literature by revealing the impact of AI ME on mobile industry users' repurchase intentions and provides a holistic perspective by examining the direct and mediating roles of digital marketing interactions (DMI), brand experience (BE) and brand preference (BP). In addition, the study sheds light on new-generation consumer behavior by focusing on Generation Z, and provides insights into emerging markets through the African case. Generation Z, as digital natives, constitutes an important user segment of mobile services; however, there is a lack of research in this area. Furthermore, the impact of AI marketing has not yet been sufficiently studied, and there is limited research on emerging markets, especially in Africa. Nevertheless, this study makes a theoretical contribution by applying the SOR model to the mobile service industry and contributes to the customer loyalty literature by focusing on repurchase intentions. This study provides an up-to-date and comprehensive analysis of the rapidly changing mobile service industry, thus providing valuable academic and practical insights.

First, the study reveals the impact of AI ME on mobile service users' repurchase intentions, looks at AI and the mobile service ecosystem from a holistic perspective, and significantly fills the gap in the literature. Second, it improves the literature on the mobile service industry and the DMI, BP, and BE by focusing on the impact of DMI, BE, and BP on mobile service users' repurchase intentions. The third focus of this study is to examine how DMI, BE, and BP mediate the relationship between AI mobile marketing efforts and mobile service users' repurchase intentions. Fourth, while studies on the mobile service industry usually examine the purchase behavior of mobile service users, this study contributes to the repeat purchase literature by focusing on repeat purchase behavior. Fifth, this study adopts the SOR model and tests its applicability to the mobile service industry. Sixth, this study fills the gap in the limited literature by focusing on Generation Z mobile service users. Sixth, this study fills the gap in the limited literature by focusing on Gen Z mobile service users, who adapt and accept technological developments faster. Finally, the study has broad implications, focusing specifically on the African region, where the mobile services industry is in its infancy. The constructs used in this study provide insights and conclusions about consumers with mobile service consumption patterns from non-Western regions, particularly Nigeria, a West African country, and provide valuable information about broader societal trends. Nigeria is an important context for this study because it is a major African economy with a rapidly growing mobile services sector, and the literature in this area is limited. As the most populous country in Africa, Nigeria represents a relatively more important market for mobile services than other African countries, particularly among large youth populations. The study of consumer behavior and repurchase intentions in Nigeria provides valuable insights into emerging trends in non-Western markets and contributes to a more diverse understanding of mobile service adoption and usage patterns. However, to the best of our knowledge, this study is the first to investigate the impact of AI mobile marketing on consumers' behavioral intentions in the Nigerian context. Exploring this gap has important implications for relevant stakeholders and the literature.

In light of the above-given discussions, a comprehensive model is proposed to reveal the effect of AI ME, DMI, BE, and BP on mobile service users' repurchase intentions. In this respect, the current study aims to find answers to the following research questions:

Q1. Does artificial intelligence have an effect on mobile service users' repurchase intentions?

Q2. Is there a relationship between BE, BP and DMI and mobile service users' repurchase intentions?

Q3. Do BE, BP and DMI have a mediating role in the relationship between AI mobile marketing efforts and repurchase intentions?

2 | Literature Review and Hypotheses Development

2.1 | AI Marketing and Mobile Service

Today, studies on mobile service operators generally provide various insights by focusing on consumer perceptions and economic impacts (Alhassan and Koaudio 2019; Ramburn 2011). In this respect, mobile services have significant influences that significantly change users' lifestyles as well as their communication styles (Čihák 2023). However, to the best of our knowledge, there is no research conducted focusing on the integration of AI, a rapidly developing field in the field of mobile services, into mobile service and marketing areas and its impact on mobile service users. AI allows service providers to understand the desires and needs of their customers in an unprecedented way (Canhoto and Clear 2020). With the increasing integration of AI into the service sector, the attitudes and behaviors of service sector users change positively (Suhartanto et al. 2022). Moreover, applications such as service robots supported and developed by AI shape customer experiences (Wirtz et al. 2023). At this point, service providers frequently use innovative technologies to increase customer experience and productivity (Belanche et al. 2019). AI has the potential to create significant breakthrough innovations in the service industry, including the mobile service sector (Wirtz et al. 2018). Large companies want to integrate AI into their operations to improve sales management and marketing services and differentiate from their competitors (Koldyshev 2020). In this way, companies providing services in the mobile industry can improve customer service and increase business operations. In addition, through AI, digital marketing practices have undergone a major transformation, leading to a revolution in marketing strategies used in the mobile service industry (Mogaji et al. 2020). AI, which provides an unprecedented opportunity to understand and predict the behavior of its users, is now adopted by many companies and used to develop business applications (Boerman et al. 2017).

Ho and Chow (2023) suggest that AI ME can significantly change bank consumers' behavioral intentions. Consumers' behavioral intentions can be influenced by their interactions with brands or companies, as noted by Yasri et al. (2020). Nguyen et al. (2021) see AI marketing efforts as an influential factor on consumers' preferences for brands. Moreover, Godey et al. (2016) emphasize that the purchasing intentions of consumers who interact through AI ME are more positive because with artificial intelligence marketing efforts, companies can make their marketing activities more professional and have an impact on the decision-making behavior of their consumers (Chen et al. 2022). Also, through AI applications, consumers can always communicate with the companies of which they are consumers without physical and temporal barriers (Chung et al. 2020). This is a vital factor that shapes consumer-company relations in a positive way (Cheng and Jiang 2021). Moreover, the fact that there is no study to our knowledge investigating the effect of AI on mobile service users constitutes the main motivation of this study. This study examines how DMI, BE, and BP mediate the relationship between AI mobile marketing and mobile service users' repurchase intentions, utilizing the SOR model. The SOR model is a theoretical framework that is accepted and frequently used in the literature to detect consumers' behavioral intentions (Li et al. 2022; Shen et al. 2024; Rasheed and Balakrishnan 2023). Fan et al. (2022) state that in the marketing literature, the SOR model offers an effective framework for determining how and in what direction individuals react to different stimuli. The factors influencing mobile service users' behavioral intentions can be effectively identified in this study through the application of the SOR model. The comprehensive design of the model and hypotheses proposed within the scope of the study is shown in Figure 1.

2.2 | Hypotheses Development

2.2.1 | Artificial Intelligence Marketing Efforts and Mobile Service Repurchase

The proliferation of mobile devices has paralleled the exponential expansion of the internet, fostering an environment conducive to the accelerated development of artificial intelligence (Poppleton et al. 2019). This development has enabled businesses to change traditional marketing methods and approach and interact with consumers individually (Aladayleh 2020; Wayne et al. 2020). AI allows targeting both customers and groups with personalized recommendations by performing customer segmentation in the field of marketing (van Esch and Black 2019; Stergiou and Nella 2024). Also, AI significantly enhances the mobile service industry by enabling innovative and high-quality offerings that surpass customer expectations (Aladayleh 2020). Batista et al. (2021) highlight the potential of AI to increase operational efficiency in mobile service infrastructure. Stone et al. (2020) emphasize the need to focus on the application of AI to strategic marketing decisions and state that it provides significant advantages for businesses, including the mobile service sector, to improve the decision-making process and gain competitive advantage. Similarly, comprehension of AI technology plays a crucial role in effectively promoting and distributing mobile financial services (Mogaji and Nguyen 2021).

Fong and Wong (2015), in their study conducted specifically in Hong Kong, state that attitude and ease of use are important elements on the behavioral intentions of mobile service users. Paraskevi et al. (2023) revealed that service quality/trust is among the important determinants of mobile service users' intentions to adopt mobile chat. In their study on Jordanian consumers, Awwad and Neimat (2010) found that pricing and competitors' attractiveness were critical factors affecting consumers' behavioral intentions. Lee et al. (2018) state that innovative applications are an important factor in the repurchase behavior of mobile application users. Artana et al. (2022) demonstrated that the quality of electronic services influences consumers' intentions to make repeat purchases by impacting their level of satisfaction.

Cheng and Jiang (2021) state that AI marketing elements have five aspects in total: interaction, information, accessibility,

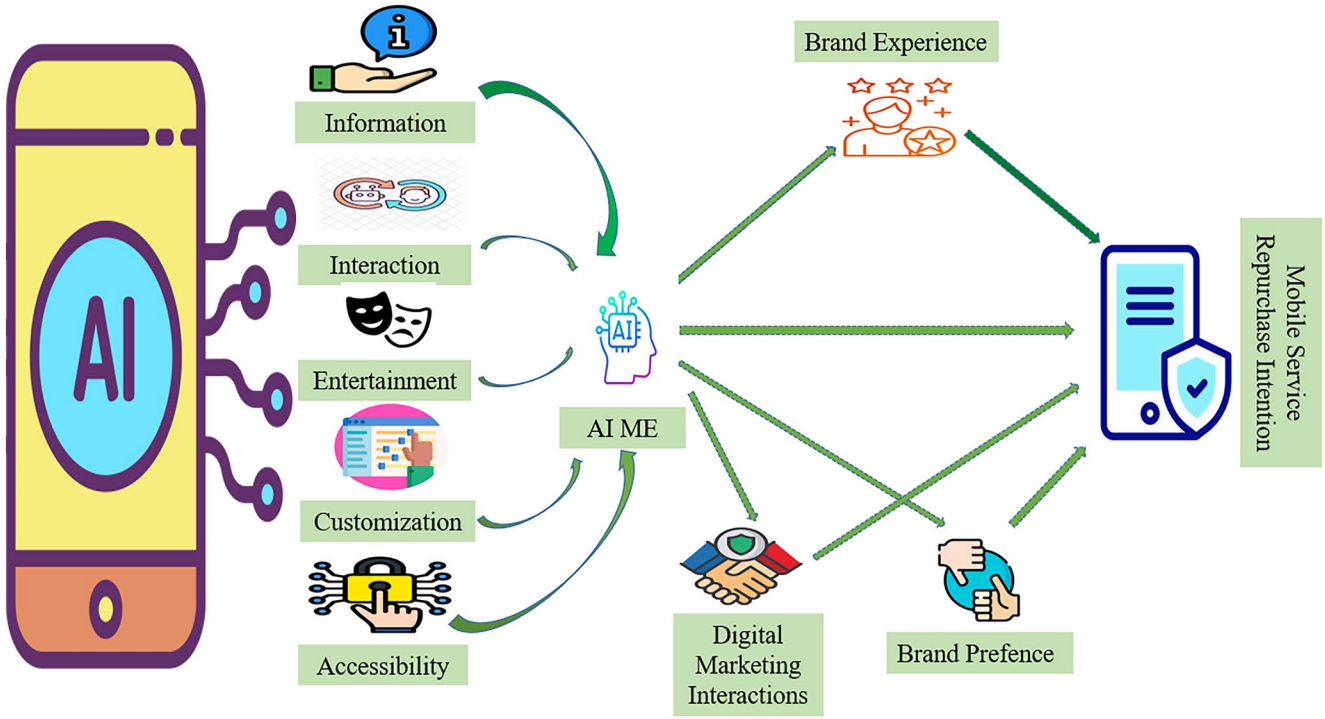

FIGURE 1 | Recommended conceptual framework.

customisation, and entertainment. These elements of artificial intelligence marketing efforts are known to have significant impacts on customers' decision-making processes (Ho and Chow 2023). Godey et al. (2016) argue that effective and pleasant interactions are effective in helping customers to have positive experiences. Sadek et al. (2015) state that obtaining accurate and timely information is of great importance in the decision-making process of customers. Sultan and Wong (2019) emphasize the importance of artificial intelligence-supported systems that allow customers to access the information they need quickly and easily. Ho and Chow (2023) and Godey et al. (2016) state that providing personalized experiences to their customers will increase their satisfaction as they will meet unique customer needs. Based on the literature, it can be stated that AI ME has a significant effect on the company/brand-customer interactions.

The above discussions highlight the importance of AI in improving service delivery, customer experiences, marketing strategies, and operational efficiency across various industries, including the mobile services industry. We therefore propose the following hypothesis:

Hypothesis 1. *Interaction* (H1a), *Accessibility* (H1b), *Information* (H1c), *Customization* (H1d), *and Entertainment* (H1e) *elements of AI mobile marketing efforts (AI ME) significantly influence the repurchase intentions of mobile service users.*

2.2.2 | Brand Experience and Mobile Service Repurchase

Artificial intelligence marketing systems can increase customer experiences and satisfaction by allowing companies to identify customers and personalize content (Sun and Medaglia 2019). Widyarso and Strutton (2014) argue that BE has a significant effect on consumers' satisfaction with brands and their long-term loyalty. According to Brakus et al. (2009), consumer purchasing behavior is significantly influenced by brand experience. Nikhashemi et al. (2019) state that positive BE affects consumers' willingness to repurchase and pay more because it meets their expectations. Thomson et al. (2005) state that consumers may pay more to purchase the same service after positive brand experiences. In the same way, Dwivedi et al. (2018) revealed that brand experiences have a significant effect on the behavioral intentions of consumers who want to buy the same product in the future and pay more. Filieri et al. (2021) emphasize the importance of AI in improving customer experiences and service offerings in the mobile service tourism sector. Likewise, Sheth et al. (2022) touch on the use of AI in banking services and suggest that AI has the potential to automate systems related to the mobile banking sector and personalize customer experiences. Metcalf et al. (2019) point out that artificial intelligence systems will lead to positive customer experiences through advanced learning systems. However, Huang and Rust (2018) state that artificial intelligence cannot always positively affect customer experiences. Likewise, Ho and Chow (2023) state in their study on banking that brand experience does not affect repurchase behavior. Based on the provided text, it is essential to conduct further research on the connection between BE and repurchase intention. Consequently, we propose the following hypotheses for consideration:

Hypothesis 2a. *AI mobile marketing efforts significantly affect the BE of mobile service users.*

Hypothesis 2b. *BE has a significant effect on mobile service users' repurchase intentions.*

Hypothesis 2c. *BE mediates the relationship between AI mobile marketing efforts and repurchase intentions for mobile service users.*

2.2.3 | Brand Preference and Mobile Service Repurchase

Sullivan and Kim (2018) define brand preference as consumers' intention to revisit the same brand even under current and possible conditions. BP also reflects consumers' actual purchasing processes (Yasri et al. 2020) and is a driving force behind the repurchase behaviors of consumers (Ho and Chow 2023). In addition, BE is also effective in shaping consumers' BP (Ebrahim et al. 2016). Consumers' BP plays a crucial role in influencing repurchase intentions, as noted by Hellier et al. (2003). This finding is corroborated by Ebrahim et al. (2016), who demonstrate that BP significantly affects consumers' decisions to make repeat purchases. Chen and Zhou (2008) revealed that trust and satisfaction significantly and positively affect mobile service consumers' purchase behavior intentions. Ong et al. (2018) remark that consumers who experience positive brand satisfaction increase their loyalty to the brand and recommend others to choose the same brand. Kim et al. (2021) show that consumers' interactions with artificial intelligence-supported robot assistants positively affect brand loyalty and brand satisfaction. In their study, Ho and Chow (2023) revealed that as consumers' satisfaction levels with AI services increase, their BP increases directly. Given the scarcity of empirical studies examining BP and repurchase behavior in existing literature, we put forth the following hypotheses:

Hypothesis 3a. *AI mobile marketing efforts significantly affect the BP of mobile service users.*

Hypothesis 3b. *BP has a significant effect on mobile service users' repurchase intentions.*

Hypothesis 3c. *BP mediates the relationship between AI mobile marketing efforts and repurchase intentions of mobile service users.*

2.2.4 | Digital Marketing Interactions and Mobile Service Purchasing

Consumers' intentional processes are substantially influenced by systems rooted in social media platforms (Pop et al. 2020). Such applications are effective in shaping consumers' purchase intentions, including their consumption behavior (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Nejati et al. 2011) because consumers change their decision making behavior by taking into account the opinions and thoughts of people who have previously used this product or service before purchasing a product or service (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Cham et al. 2021). According to Armutcu, Ramadani, et al. (2023); Armutcu, Tan, et al. (2023), DMI refers to the purchasing process that individuals or consumers decide to be involved in by taking into account others' experiences about a product or service. Dewnarain et al. (2018) suggest that applications such as media can positively increase consumers' purchasing behaviors. Pihlström and Brush (2008) found that value perceptions have a positive impact on the behavioral intentions of mobile service users. In their study on the mobile industry in China, Meng and Sego (2020) revealed that customer satisfaction has a significant effect on repurchase behavior and WOM. Lacasse et al. (2016) emphasize the importance of digital marketing systems supported by artificial intelligence in increasing customer loyalty. Wibowo et al. (2020) state that social media marketing has a significant effect on consumers' purchasing behavior. Cheng and Jiang (2021) argue that chatbot marketing efforts are important in terms of improving customer experience. Similarly, Cheung et al. (2021) indicated the mediatory function of brand experience in the connection between digital marketing tactics and repurchasing behavior. Armutcu, Ramadani, et al. (2023) posited that digital marketing interactions significantly influence consumers' intentions to buy eco-friendly products. However, to our knowledge, there is no study in the literature investigating the mediating relationship between DMI and repurchase intentions. Drawing from the sparse empirical research on DMI and repurchase behavior available in the literature, we formulate the following hypotheses:

Hypothesis 4a. *AI mobile marketing efforts significantly affect the DMI of mobile service users.*

Hypothesis 4b. *DMI* has *a significant effect on mobile service users' repurchase intentions.*

Hypothesis 4c. *DMI mediates the relationship between AI mobile marketing efforts and repurchase intentions for mobile service users.*

Based on the above discussions, the following model (see Figure 2) is proposed in the current study to explain the mediating role of BE and BP (organism) in the relationship between AI mobile marketing efforts and DMI (stimulus) and RPI (response) within the framework of the SOR model. Figure 2 shows the model proposed to test the hypotheses put forward above.

The model presented is based on the SOR framework, a widely used psychological theory in consumer behavior research. The SOR framework posits that external stimuli (S) influence an individual's internal state (O), which then leads to a behavioral response (R). In this model, AI mobile marketing efforts – Interaction, Accessibility, Information, Customization, and Entertainment- and digital marketing interactions represent external stimuli. In addition, elements such as the consumer's Brand Experience and Brand Preference are positioned as stimuli that affect internal states. These internal states represent the "Organism" component of the model, reflecting the emotional and cognitive processing that occurs in response to the stimuli. Finally, the model proposes that these organism factors influence the "Response," which is the consumer's intention to repurchase mobile services (RPI).

The theoretical foundation of this model draws upon the extended application of the SOR framework in digital and AI-driven marketing environments. AI-enabled marketing and interactive digital channels can personalize and enhance customer experiences that strengthen brand relationships and

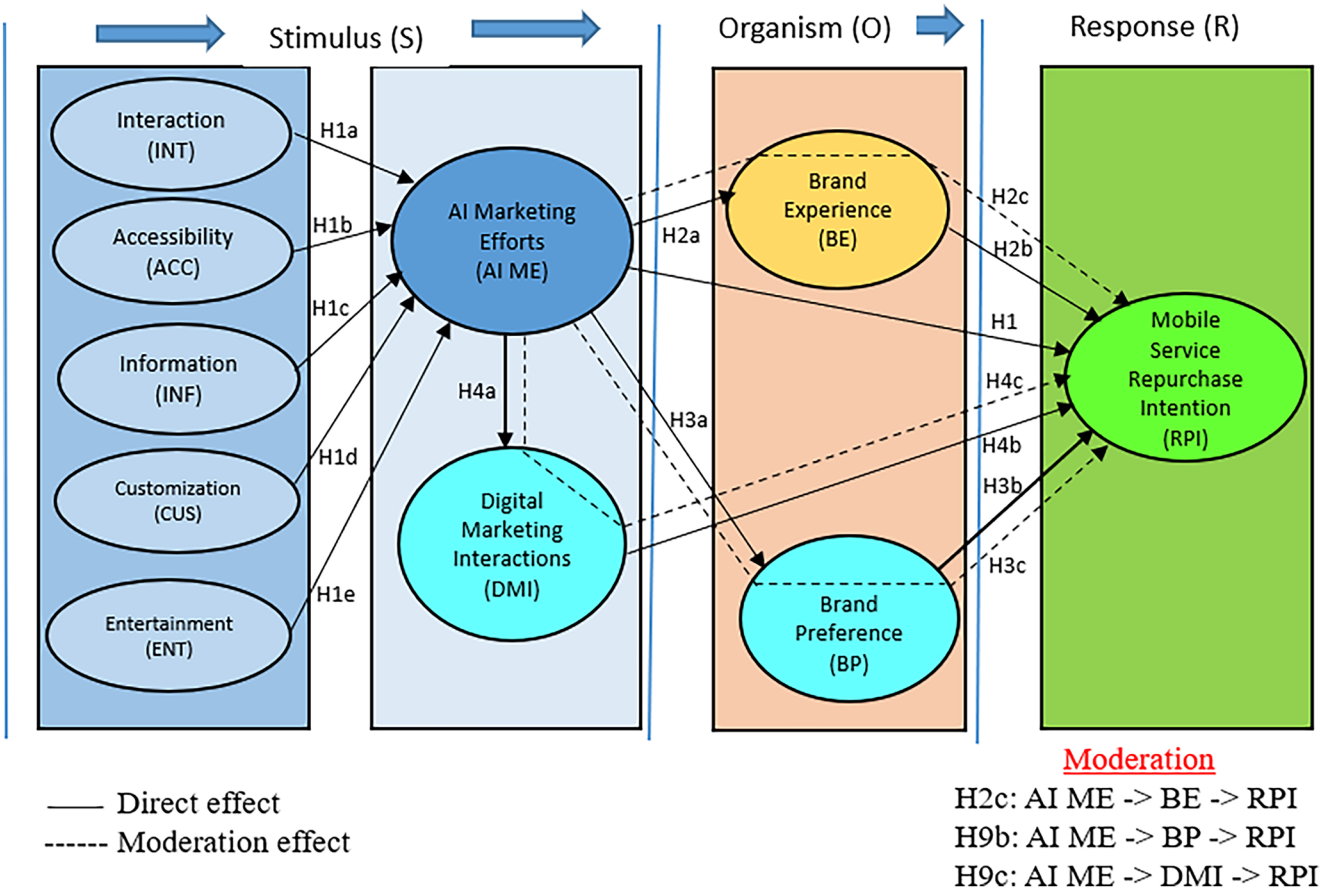

FIGURE 2 | Model specification.

loyalty through brand experience and brand preference. This model suggests that AI mobile marketing efforts facilitate an improved customer journey by increasing interactivity, accessibility, and customization, thereby enhancing consumer loyalty and influencing repurchase intention. The inclusion of AI-driven factors reflects the changing landscape of consumer-brand relationships, where automated, real-time interactions allow brands to connect with consumers in more meaningful ways, driving the overall objective of sustained customer loyalty in competitive mobile service markets.

3 | Method

3.1 | Setting and Data Collection

The current study aims to reveal the effect of AI ME, DMI, BE and BP on mobile service users' repurchase intentions. In addition, the study also focuses on the mediating role of DMI, BE and BP in the relationship between AI mobile marketing efforts and mobile service users' repurchase intentions. In this context, the population of the study consists of Gen Z mobile service users living in Nigeria. The survey instrument comprises three primary divisions. The initial division includes screening and filtering inquiries to determine if participants have acquired mobile services at least once and to ascertain their familiarity with artificial intelligence applications. The second segment of the survey involves questions pertaining to the demographic features of the participants. Finally, in the third section of the questionnaire, there are questions regarding the constructs that enable the proposed model and hypotheses to be tested. Before participating in the study, the participants were given detailed information about the study and informed consent forms were obtained. While determining the participants, mobile service users who had not purchased mobile services and who were not aware of artificial intelligence applications were excluded from the study to increase validity and reliability. The self-report online questionnaire form was delivered to participants via e-mail, social media and other platforms. In the selection of the participants, the convenience sampling method was used. A preliminary investigation was carried out to assess the questionnaire's validity and reliability. The data collected during this initial phase were not included in the main study's analysis. Then, the questionnaire form was sent to participants and a total of 204 questionnaire forms were returned. As a result of the G*Power test (see Figure 3), it was seen that the collected data were more than the recommended number of 182 and therefore sufficient to perform structural equation analysis and to represent the target group. In addition, the test method developed by Soper (2022) for structural equation models (SEM) and frequently used in the literature (Cohen 1988; Westland 2010; Armutcu, Ramadani, et al. 2023) was used to calculate the sample size. According to this method, 184 participants were determined as sufficient for structural equation model analyses. According to these assumptions, the sample size used in the study (n: 204) seems to be sufficient. The obtained data were subjected to analysis using SmartPLS4 and SPSS-26 statistical software programs. The questions regarding the constructs in the questionnaire form

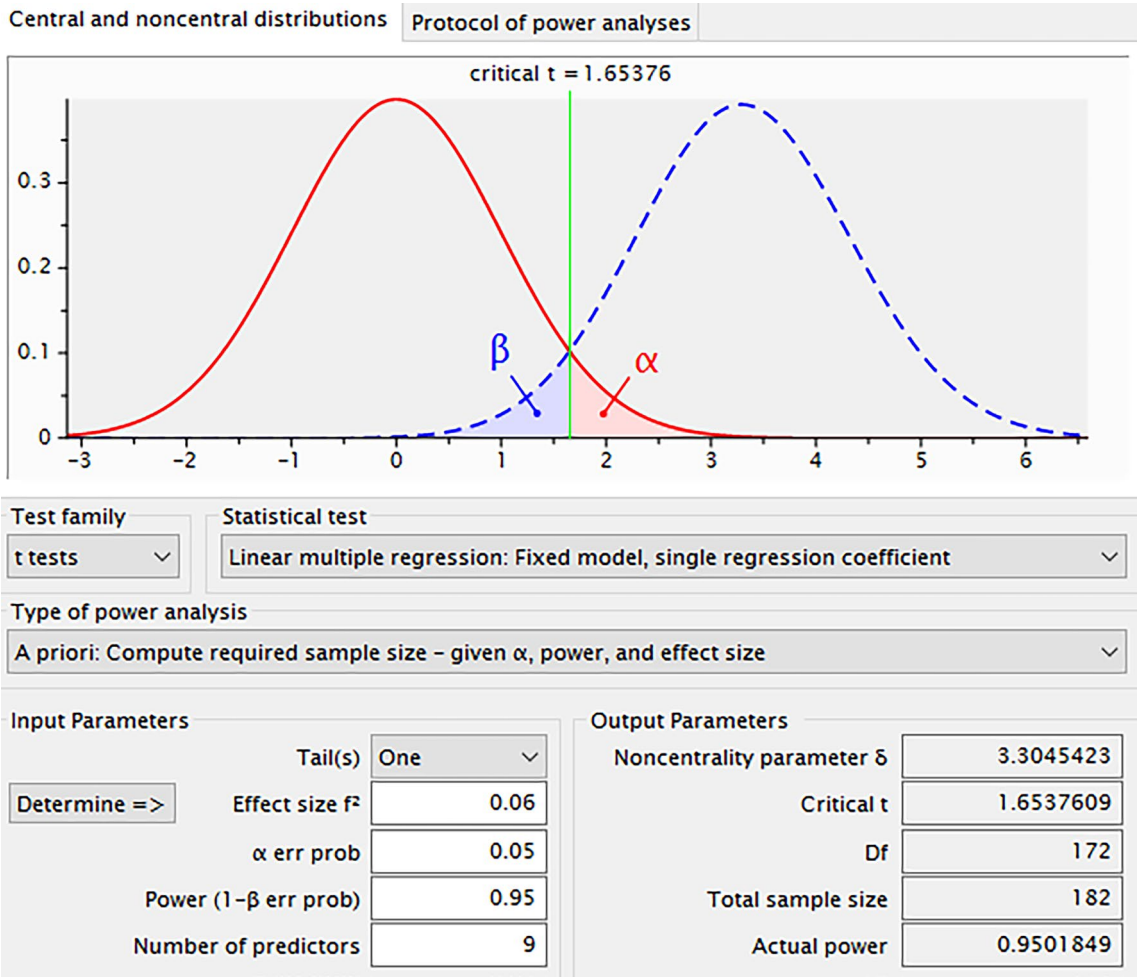

FIGURE 3 | G*Power sample test results.

administered to the participants in the study and the sources from which the questions were taken are presented in detail in Appendix A.

3.2 | Evaluation of the Proposed Model

Before testing the hypotheses of the model proposed in a scientific study, it is recommended to check the validity and reliability (CA and CR), internal consistency (AVE), and discriminant validity values of the model (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Hair et al. 2017). In this context, the study first checked the CA values of the latent variables in the proposed model. According to Table 1, it is seen that all of the variables have CA values greater than the threshold value of 0.708 (0.738–0.913) and therefore meet the reliability criteria (Hair et al. 2017). The CR criterion was adopted for the internal consistency reliability values of the variables, and according to Table 1, all of the variables were found to have reliability values higher than the threshold value of 0.7 (0.877–0.936). Thus, these variables meet the validity and reliability criteria (Hair et al. 2017). In the study, AVE value was used to verify that the model has satisfactory convergent validity, and it was confirmed that AVE values are greater than the threshold value of 0.50 for each construct (0.656–0.830 see Table 1). Finally, HTMT criterion, which is frequently used and accepted in the literature, was used to evaluate the correlation values of the variables. According to Table 2, the correlation coefficients of each factor do not exceed the AVE values of a single construct and therefore all the constructs have discriminant validity (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Hair et al. 2017). The model proposed in the current study was found to have values higher than all the threshold values and thus successfully passed the pre-test for further analysis.

TABLE 1 | Construct reliability and validity.

	CA	CR	AVE
ACC	0.887	0.922	0.747
BE	0.903	0.928	0.720
BP	0.913	0.933	0.698
CUS	0.837	0.891	0.672
DMI	0.884	0.921	0.745
ENT	0.898	0.936	0.830
GPI	0.905	0.930	0.726
INF	0.791	0.877	0.705
INT	0.738	0.851	0.656

TABLE 2 | Discriminant validity.

Heterotrait-monotrait ratio (HTMT)									
	ACC	**BE**	**BP**	**CUS**	**DMI**	**ENT**	**GPI**	**INF**	**INT**
ACC									
BE	0,701								
BP	0,616	0,754							
CUS	0,815	0,834	0,673						
DMI	0,586	0,638	0,705	0,555					
ENT	0,704	0,780	0,654	0,808	0,534				
GPI	0,640	0,685	0,912	0,658	0,703	0,640			
INF	0,773	0,754	0,639	0,766	0,624	0,743	0,605		
INT	0,869	0,648	0,497	0,754	0,462	0,665	0,498	0,807	

3.3 | Descriptive Data

After the proposed model successfully passed the validity and reliability tests, the characteristics and demographic structure of the sample (n: 204) were examined before further analysis. When the demographic characteristics of the Gen Z participants in Table 3 are examined, it is seen that 122 (59.8%) are female and 81 (39.7%) are male. When evaluated in terms of their education level, it is seen that 97 (47.5%) of them have an associate's degree and 59 (28.9%) are high school graduates. Finally, when the income status of the participants is examined, it is seen that 113 (55.4%) of them have an income of 45,000 NGN and below and 42 (20.6%) of them have an income of 75,000 NGN and above.

TABLE 3 | Participant demographic information analysis.

		Frequency	**Percent**
Gender	Male	81	39.7
	Female	122	59.8
	Other	1	0.5
	Total	204	100
		Frequency	**Percent**
Education	Middle school	9	4.4
	High school	59	28.9
	Associate's degree	97	47.5
	Bachelor's degree	22	10.8
	Master's and Above	17	8.3
	Total	204	100
		Frequency	**Percent**
Income	45.000 NGN and Under	113	55.4
	45.100 NGN to 55.000 NGN	19	9.3
	55.100 NGN to 65.000 NGN	20	9.8
	65.100 NGN to 75.000 NGN	10	4.9
	75.000 NGN and Above	42	20.6
	Total	204	100

4 | Results

Before testing the hypotheses proposed in the conceptual framework of the study, we determined the factor loading values, model fit goodness values (SRMR and NFI), and variance inflation factor (VIF) values (see Table 4). According to Table 4, all the variables have a loading value higher than the threshold value of 0.7 (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Hair et al. 2017). The goodness of fit of the proposed model was evaluated, revealing an SRMR value of 0.053 and an NFI value of 0.759. For a model to demonstrate a good fit, the recommended range for SRMR is between 0.050 and 0.080, whereas the NFI should fall between 0 and 1 (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Schermelleh-Engel et al. 2003). According to Table 4, it is seen that the proposed model has values higher than the recommended threshold values and meets all the conditions for further analysis.

In order to test the hypotheses proposed in the study, the PLS-SEM model was employed and the bootstrap technique was used with 5000 bootstrap subsamples. The results of the hypothesis test are given in Table 5 and Figure 4. Table 5 shows that all the elements of artificial intelligence mobile service marketing (Hypothesis 1: $\beta = 0.642$, $p < 0.01$), brand preference (Hypothesis 3b: $\beta = 0.650$, $p < 0.01$) and digital marketing interactions (Hypothesis 4b: $\beta = 0.152$, $p < 0.05$) are influential on the repurchase behavior of Gen Z mobile service users. Furthermore, the results show that all the elements of AI mobile service marketing have a significant effect on brand experience (Hypothesis 2a: $\beta = 0.781$, $p < 0.01$), brand preference (Hypothesis 3a: $\beta = 0.655$, $p < 0.01$), and digital marketing

TABLE 4 | Factor loadings, VIF and model fit.

	Loadings	Mean	STDEV	*T*-values	VIF	SRMR	NFI
ACC1	0.872	0.776	0.043	18.017	2.461	0.053	0.759
ACC2	0.890	0.769	0.045	17.140	2.784		
ACC3	0.846	0.847	0.036	23.308	2.239		
ACC4	0.849	0.706	0.058	12.260	2.045		
BE1	0.819	0.706	0.058	12.260	2.418		
BE2	0.855	0.770	0.044	17.701	3.010		
BE3	0.872	0.840	0.036	23.707	2.929		
BE4	0.854	0.819	0.029	28.389	2.684		
BE5	0.843	0.856	0.024	35.109	2.472		
BP1	0.889	0.874	0.021	40.659	3.384		
BP2	0.778	0.852	0.025	34.157	2.135		
BP3	0.845	0.841	0.030	27.933	2.565		
BP4	0.841	0.889	0.018	50.397	2.413		
BP5	0.838	0.777	0.050	15.562	2.619		
BP6	0.818	0.843	0.031	26.992	2.498		
CUS1	0.791	0.816	0.030	27.307	1.622		
CUS2	0.845	0.724	0.051	14.303	2.098		
CUS3	0.838	0.766	0.034	22.461	2.011		
CUS4	0.803	0.802	0.038	21.211	1.747		
DMI1	0.790	0.788	0.048	16.568	1.756		
DMI2	0.830	0.825	0.048	17.160	1.983		
DMI3	0.909	0.909	0.021	44.274	3.890		
DMI4	0.916	0.918	0.016	58.926	4.006		
ENT1	0.910	0.794	0.030	26.215	2.593		
ENT2	0.914	0.755	0.027	27.796	2.955		
ENT3	0.910	0.776	0.027	29.091	2.783		
ENT4	0.684	0.509	0.068	7.458	3.340		
GPI1	0.868	0.865	0.028	31.345	2.940		
GPI2	0.881	0.895	0.022	40.807	2.922		
GPI3	0.868	0.875	0.026	34.343	2.697		
GPI4	0.780	0.799	0.046	17.558	1.909		
INF1	0.846	0.653	0.068	9.680	1.788		
INF2	0.812	0.657	0.053	12.449	1.567		
INF3	0.860	0.734	0.041	17.741	1.695		
INT1	0.791	0.601	0.083	7.337	1.526		
INT2	0.838	0.650	0.068	9.700	1.693		
INT3	0.799	0.630	0.060	10.495	1.347		

TABLE 5 | Regression and mediation results.

	Path coefficients (β)	STDEV	*t* statistics	*p*	Hypotheses
AI ME- > RPI	0,642	0,076	8476	0,000	H1: Accept
INT- > RPI	0,124	0,016	8050	0,000	H1a: Accept
INF- > RPI	0,124	0,016	8050	0,000	H1b: Accept
ACC- > RPI	0,182	0,024	7624	0,000	H1c: Accept
CUS- > RPI	0,170	0,020	8406	0,000	H1d: Accept
ENT- > RPI	0,185	0,022	8287	0,000	H1e: Accept
AI ME- > BE	0,781	0,032	24,153	0,000	H2a: Accept
BE- > RPI	-0,068	0,079	0,920	0,358	H2b: Reject
AI ME- > BP	0,655	0,073	8996	0,000	H3a: Accept
BP- > RPI	0,650	0,076	8572	0,000	H3b: Accept
AI ME- > DMI	0,576	0,086	6672	0,000	H4a: Accept
DMI- > RPI	0,152	0,077	1982	0,048	H4b: Accept

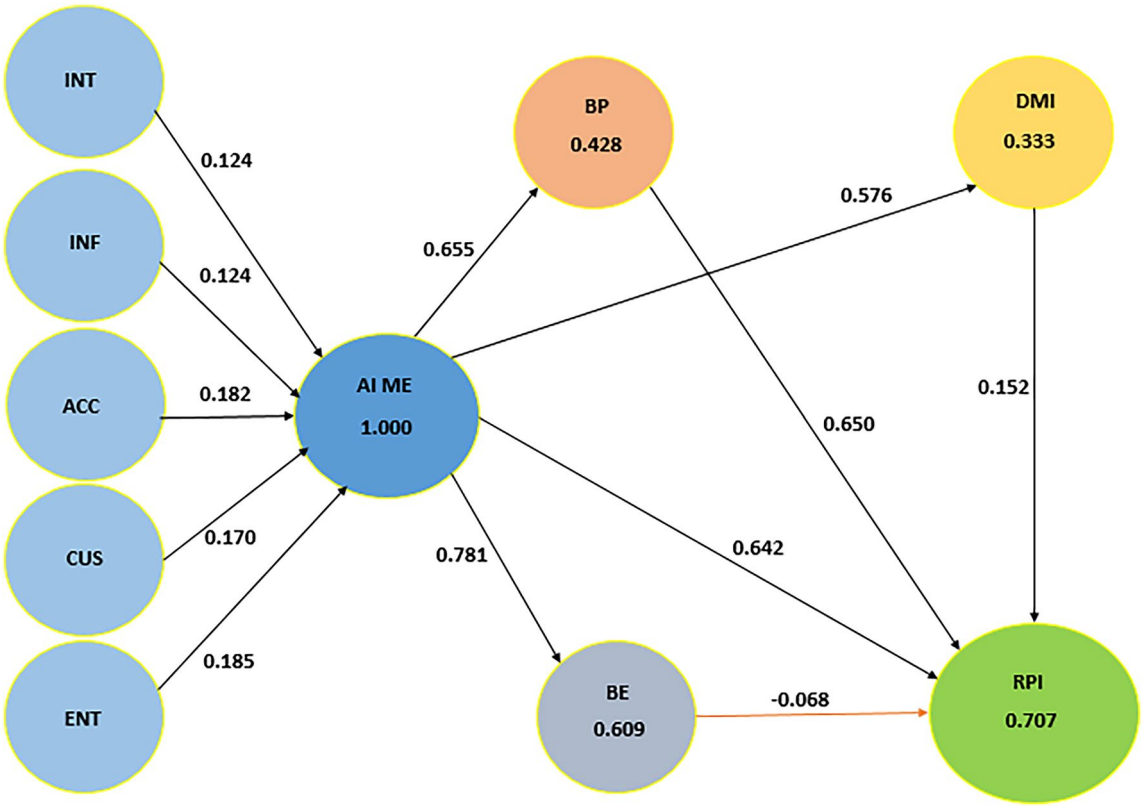

FIGURE 4 | Structural equation model (Author's own work).

interactions (Hypothesis 4a: $\beta = 0.576$, $p < 0.01$) (see Table 4). However, contrary to our proposed hypothesis, Table 5 shows that brand experience (Hypothesis 2b: $\beta = -0.068$, $p > 0.05$) does not have a significant effect on repurchase intentions.

Table 6 shows the mediation results obtained with 5000 bootstrap subsamples. A three-step approach was adopted for the investigation of the mediation effect. First, the mediating effect of BE on the relationship between AI mobile service marketing and repurchase intention was examined. Accordingly, it was determined that BE has a partial mediating effect (Hypothesis 2c: $\beta = 0.054$, $p < 0.05$) on the relationship between AI mobile service marketing and repurchase intention. Second, the mediating effect of BP was examined and it was revealed that brand preference (Hypothesis 3c: $\beta = 0.425$, $p < 0.05$) has a partial mediating effect on the relationship between AI mobile service marketing and repurchase intention. Finally, the mediating effect of DMI (Hypothesis 2c: $\beta = 0.089$, $p < 0.05$) on the relationship between

TABLE 6 | Mediation analysis results.

	Coefficient	SDEV	LCL 2.5%	UCL 97.5%	*p* (bootstrap)	Indirect effect	Mediator variable
H2c: AI ME- > RPI	0,576*	0,086	-0,179	0,070	0,361	−0,054	Brand Experience (BE)
H3c: AI ME- > RPI	0,576*	0,086	0,300	0,560	0,000	> 0,425*	Brand Preference (BP)
H4c: AI ME- > RPI	0,576*	0,086	0,002	0,193	0,074	0,089	Digital Marketing Interactions (DMI)

*Denotes significance at the 1% level.

AI mobile service marketing and repurchase intention was examined and it was found that there is no mediation (see Table 6).

5 | Discussion and Conclusions

5.1 | Discussion

The current study investigated the effect of AI mobile service marketing on mobile service customers' repurchase intentions, BE, BP, and DMI within the framework of the SOR model. In addition, the study revealed the effect of BE, BP, and DMI on mobile service customers' repurchase intentions. Moreover, the study investigated the mediating role of BE, BP, and DMI in the relationship between AI mobile marketing and repurchase intentions.

Firstly, as determined within the scope of the current study, AI mobile marketing appears to have a significant effect on the repurchase intention of mobile service customers. This finding shows that the elements of AI mobile marketing, such as information, accessibility, customization, interaction, and entertainment, have a significant effect on the repurchase intention of mobile service customers. This finding is similar to the findings of some studies in the literature (Armutcu et al. 2025; Cesur and Armutcu 2023; Ho and Chow 2023). The study confirms the significant impact of AI mobile marketing on mobile service customers' BE and BP. This finding suggests that AI mobile marketing improves the BE and BP of mobile service customers. The results are in line with previous research on brand elements as reported by various researchers (Chen and Zhou 2008; Ebrahim et al. 2016; Godey et al. 2016; Hellier et al. 2003; Ho and Chow 2023).

Moreover, the study revealed that AI mobile marketing has a significant effect on DMI. This finding indicates that the services provided by mobile service providers through AI marketing have a positive impact on mobile service customers' DMI and sharing. The results are in line with previous research on DMI as reported by various researchers (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Meng and Sego 2020; Wibowo et al. 2020).

The study surprisingly revealed that BE has no significant effect on the repurchase intention of mobile service users. This suggests that mobile service users' direct BE with mobile service providers do not fully explain their repurchase intention. The results are in line with previous research on BE as reported by various researchers (Ho and Chow 2023; Huang and Rust 2018). However, the study shows that BP has a significant impact on mobile service customers' intention to repurchase the same mobile service. Mobile service customers enter into a sustainable relationship with the brand by showing repurchase behavior as a result of their BP. The results are in line with previous findings reported by various researchers in studies on similar topics (Hellier et al. 2003; Ong et al. 2018; Ho and Chow 2023). The study confirms the significant effect of DMI on mobile service customers' repurchase intentions. Mobile service customers are influenced by the information they obtain about the brand through digital marketing channels, which may improve their repurchase intention. The results are in line with previous findings reported by various researchers in studies on similar topics (Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023; Cheng and Jiang 2021). Finally, the study confirmed that BP is a mediating variable. The study showed that BP fully mediates the relationship between AI mobile service marketing and repurchase intention. This finding demonstrates the driving force of BP on mobile service customers' repurchase intentions. The results are in line with previous findings reported by various researchers in studies on similar topics (Puspaningrum 2022; Ho and Chow 2023).

5.2 | Theoretical Contribution

This research makes several notable contributions to the understanding of AI marketing's role in shaping customer behavior within the mobile service sector. First, it extends the Stimulus-Organism-Response (SOR) framework by demonstrating how AI-driven marketing efforts encompassing factors like accessibility, information, customization, interaction, and entertainment affect mobile service customers' repurchase intentions, brand experiences, and brand preferences. Through this model, the study provides a comprehensive view of the pathways through which AI marketing influences not only direct consumer actions (repurchase intentions) but also underlying brand-related perceptions (experience and preference) and digital marketing interactions, filling a gap in the literature on AI's psychological and behavioral impacts. In this context, the current study theoretically revealed the important role of AI marketing in the mobile service sector by focusing on the effect of AI marketing on brand experience, brand preference, and digital marketing interactions in the mobile service sector. The findings of the study theoretically show the importance and effects

of AI marketing in mobile service marketing strategies and constitute an important resource in the relevant literature. The study demonstrated how AI marketing affects mobile service customer intentions by revealing how and in what direction they affect mobile service customers, especially the Z Gen consumers, thus making important contributions to the field. The study also investigated the role of brand experience, brand preference, and digital marketing interactions in influencing mobile service customers' repurchase intentions and found that while the effect of brand experience is limited, the effects of brand preference and digital marketing interactions are significant. This finding contributes to the marketing literature by providing a detailed understanding of how brand preference and digital marketing interactions play a role in influencing repurchase intentions in the context of mobile services. In addition, mobile technologies offer new insights in shaping tourist behavior and contribute to consumer behavior theories in a digital dimension. In particular, concepts such as innovative marketing approaches, experiential marketing, perceived value, satisfaction and loyalty are re-evaluated through mobile services, which make unique contributions to the academic literature. In addition, within the framework of the SOR (Stimulus-Organism-Response) model, artificial intelligence-supported mobile marketing applications and digital marketing interactions are considered as a "stimulus"; tourists' internal evaluations and behavioral responses can be explained more holistically. In general, this study is an important theoretical advance and provides important insights and a roadmap for future work in this area.

5.3 | Practical Implications

Practically, the study provides valuable insights to mobile service providers on how to effectively integrate AI marketing efforts and technologies into their services to increase customer engagement and enhance mobile services, as well as influence customers' repurchase intentions. Effective use of AI mobile marketing can make mobile service marketing strategies more targeted and effective, and thus, can increase customer repurchase intentions and loyalty. Moreover, the study revealed the importance and effects of AI mobile marketing efforts on brand experience and brand preferences. This finding provides insights for mobile service providers to understand how to position their brands and further improve customer experiences and preferences. In addition, the study sheds light on the impact of digital marketing interactions on the repurchase intention of mobile service customers. It demonstrates how mobile service providers can effectively use digital channels to increase customer engagement and sharing. This research makes several notable contributions to the understanding of AI marketing's role in shaping customer behavior within the mobile service sector. First, it extends the Stimulus-Organism-Response (SOR) framework by demonstrating how AI-driven marketing efforts—encompassing factors like accessibility, information, customization, interaction, and entertainment—affect mobile service customers' repurchase intentions, brand experiences, and brand preferences. Through this model, the study provides a comprehensive view of the pathways through which AI marketing influences not only direct consumer actions (repurchase intentions) but also underlying brand-related perceptions (experience and preference) and digital marketing interactions, filling a gap in the literature on AI's psychological and behavioral impacts. Additionally, the study contributes by identifying brand preference as a key mediating factor in the relationship between AI mobile marketing efforts and repurchase intentions, underscoring its crucial role in consumer loyalty formation. The findings reveal that while brand experience alone does not significantly impact repurchase intentions, both brand preference and digital marketing interactions do, highlighting a nuanced understanding of customer loyalty drivers in the AI context. These insights offer practical guidance for mobile service providers on effectively leveraging AI marketing to cultivate sustained consumer relationships, optimize brand positioning, and enhance customer engagement through digital channels. This research thus provides a foundational basis for future studies to explore AI's implications across diverse service domains. In addition, mobile services offer tourism businesses the opportunity to develop a more targeted and effective marketing strategy. Personalized content and campaigns offered through mobile applications increase tourist satisfaction and brand loyalty, which in turn strengthens the intention to revisit. In addition, mobile technologies improve the quality of the experience by providing tourists with access to services at any time before, during and after the trip. In times of crisis (e.g., natural disasters, epidemics), the ability to communicate quickly with tourists through mobile applications contributes to the establishment of an environment of trust and protects the image of the destination (Ramkissoon 2023; Ramkissoon 2021). Especially for digital natives such as Generation Z, mobile services have become an indispensable part of the tourism experience and have made it possible to develop solutions that meet the expectations of this segment. In all these aspects, mobile services contribute to theoretical developments in the tourism sector and enable practitioners to develop innovative strategies.

5.4 | Limitations and Further Research

This research focuses specifically on examining how AI-driven mobile marketing, experiences with brands, brand preferences, digital marketing interactions, and their combined effects influence mobile service customers' intentions to make repeat purchases. Moreover, the study is based on the SOR model and covers Gen Z mobile service customers in Africa. Future researchers can make new and different contributions to the literature by repeating the study by using different models, variables, countries, and generations. However, the geographical scope of the study is limited to Nigeria, which, while important as an emerging market, may limit the generalizability of the findings to other cultural or economic contexts. Future studies could benefit from cross-cultural comparisons to explore how the effects of AI marketing vary across different regions. In addition, the study could focus primarily on older demographic groups (Generations X and Y), who may have different usage behaviors and perceptions of mobile services. Future research could also examine intergenerational differences by including all generations to provide a more comprehensive understanding. However, the methodology of this study utilized a cross-sectional design, which limits the inference of causality.

Longitudinal studies are recommended to better capture changes in user behavior and the evolving impact of AI-based interactions over time. Additionally, although this research

relied on self-reported data, which may be subject to bias, future studies could incorporate behavioral data or experimental designs to strengthen the robustness of the results. Finally, this study mainly addressed four constructs (AI ME, DMI, BE, and BP), and future research could include additional moderating or mediating variables such as trust, perceived risk, or digital literacy to deepen the explanatory power of the model. Also, future researchers can use new constructs such as AI awareness, ease of use, brand quality, and the theory of planned behavior.

6 | Conclusion

By examining the impact of artificial intelligence-assisted mobile marketing efforts (AI ME) on mobile service users' repurchase intentions, this study contributes to a holistic understanding of key concepts such as digital marketing, brand experience, brand preference, and user interactions. The research model developed based on the SOR model provides an important roadmap for understanding the mobile service usage behaviors of Generation Z in particular. The findings not only contribute to the theoretical literature but also provide practical suggestions on how mobile services can be turned into a strategic advantage in rapidly digitalizing sectors such as tourism. In the context of Nigeria, one of Africa's largest economies, this study provides important insights into the use of mobile services in emerging markets and sheds light on how mobile marketing strategies can be effectively implemented at the local level. In conclusion, the potential of mobile services to deliver personalized experiences, create user loyalty, and encourage repeat purchase behavior is a strategic consideration for both businesses and policymakers.

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The authors have nothing to report.

Ethics Statement

Ethics Committee Permission of the study was obtained from Iğdır University Ethics Committee Commission.

Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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Appendix A

Construct	Code	Items	Source
Interaction (INT)	INT1	Artificial Intelligence applications are currently responding to customers' needs	Armutcu et al. 2025; Cheng and Jiang 2021; Ho and Chow 2023
	INT2	Artificial Intelligence applications have the knowledge to answer customers' questions	
	INT3	Artificial Intelligence applications provide individual attention to the customer	
Information (INF)	INF1	Artificial intelligence applications provide recommendations for products and services.	Armutcu et al. 2025; Cheng and Jiang 2021; Ho and Chow 2023
	INF2	Artificial intelligence applications provide insights into products and services.	
	INF3	Artificial Intelligence applications provide insights that help my purchasing decision	
Accessibility (ACC)	ACC1	Artificial Intelligence applications respond in a timely and rapid manner	Armutcu et al. 2025; Cheng and Jiang 2021; Ho and Chow 2023
	ACC2	Artificial Intelligence applications are useful and efficient	
	ACC3	Artificial Intelligence applications can provide efficient digital assistance or information	
	ACC4	Artificial Intelligence applications can help instantly, anytime and anywhere	
Customization (CUS)	CUS1	I think that using Artificial Intelligence applications fulfils my personal needs	Armutcu et al. 2025; Cheng and Jiang 2021; Ho and Chow 2023
	CUS2	When I have a problem, AI applications help me solve the problem/show sincere interest.	
	CUS3	Artificial Intelligence applications can handle customer complaints directly and instantly	
	CUS4	I have confidence that Artificial Intelligence applications can solve problems	
Entertainment (ENT)	ENT1	Chatting with an AI service representative is fun and enjoyable.	Armutcu et al. 2025; Cheng and Jiang 2021; Ho and Chow 2023
	ENT2	I immersed myself in the conversation with the AI service representative.	
	ENT3	The conversation with the AI service representative was exciting.	
	ENT4	I enjoy choosing products more if they are recommended by the chatbot service agent than if I choose them myself	
Digital Marketing Interactions (DMI)	DMI1	I use social media channels to search for information about products and services	Armutcu et al. 2025
	DMI2	I use social media channels to read other people's experiences and opinions about products and services.	
	DMI3	I use social media channels to check people's comments about products and services.	
	DMI4	I use social media channels to find and discover people's suggestions about products and services.	

Construct	Code	Items	Source
Brand Experience (BE)	BE1	I like to use Artificial Intelligence applications of my preferred businesses when purchasing products or services	Armutcu et al. 2025; Ebrahim et al. 2016; Amoako et al. 2017; Ho and Chow 2023
	BE2	My preferred business' experience of using Artificial Intelligence applications was interesting	
	BE3	I am satisfied with the experience of using Artificial Intelligence applications of my preferred businesses	
	BE4	I feel happy when I make transactions through the Artificial Intelligence applications of my preferred business	
	BE5	My preferred business offers an "interactive/ reciprocal" process of Artificial Intelligence applications	
Brand Prefence (BP)	BP1	My preferred business is one of the best in the sector	Armutcu et al. 2025; Ebrahim et al. 2016; Amoako et al. 2017; Ho and Chow 2023
	BP2	I am very satisfied with the services of my preferred business	
	BP3	My preferred business is highly professional in meeting customer needs	
	BP4	I think that the brand I prefer is superior to other competing businesses	
	BP5	My preferred business is the brand I prefer despite all other brands	
	BP6	My preferred business is my first choice when it comes to a purchase	
Mobile Service Repurchase Intention (GPI)	GPI1	I expect my relationship with my preferred business to continue for a long time	Armutcu et al. 2025; Herjanto and Amin 2020; Muça and Zeqiri 2020; Ho and Chow 2023; Armutcu, Ramadani, et al. 2023; Armutcu, Tan, et al. 2023
	GPI2	I am definitely thinking of continuing my existing relationship with the business I prefer.	
	GPI3	I am ready to purchase more products and/or services from my preferred business in the future	
	GPI5	I will purchase products/services from my preferred business again.	