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# **How Personalization Shapes Trust in Generative AI: The Role of Self-Congruence and Self-Construal in Tourism Services**

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## **Abstract**

The study aims to measure the impact of Generative Artificial Intelligence (GAI) personalization on users' trust towards GenAI , through self-congruence and investigates the moderating role of self-construal in the relationship between personalization and self-congruence. Data were collected from 277 GAI users within the context of tourism-related services, and the proposed model was validated using Structural Equation Modelling (SEM). The findings indicate that personalized GAI offerings extend beyond functional benefits such as relevance, control, and efficiency, and contribute to building trust and acceptance by enhancing users' perceived self-congruence with the system. Furthermore, individuals with an interdependent self-construal reported stronger social connection and validation, which amplified trust and acceptance toward GAI, compared to those with an independent self-construal. The study provides meaningful theoretical and managerial insights by highlighting the importance of designing human–AI interactions that foster symbolic alignment between users and AI systems to strengthen trust and adoption.

**Keywords:** Generative AI, Self-Congruence, Personalization, Tourism services, Self - Construal , Trust towards GenAI systems