

AI IN E-COMMERCE: AN EMPIRICAL ANALYSIS OF CONSUMER'S TRUST AND PURCHASE BEHAVIOUR

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Abstract

Artificial Intelligence (AI) is revolutionizing the e-commerce sector by enhancing personalization, boosting consumer service, optimizing pricing, and advancing fraud detection systems. Despite its growing prevalence, customer's trust and perceptions regarding AI applications remain underexplored, especially in emerging markets like India. This study explores how AI-powered features affect consumer's trust and purchasing behaviour by investigating variables like AI awareness, privacy concerns, dynamic pricing, customer support, and fraud detection. The study surveyed 185 online shoppers in Delhi NCR using a structured questionnaire and SmartPLS4 was used for carrying data analysis. The results reveal that AI-powered customer support and fraud detection significantly strengthen customer trust, while AI-enabled dynamic pricing also contributed positively. Contrary to expectations, privacy concerns and AI awareness do not considerably impact trust. Moreover, "Trust in AI" emerged as a strong predictor of customer's purchase behaviour. These conclusions offer practical implications for creating customer-centric AI systems and highlight the importance of balancing personalization with transparency.

Keywords: Artificial Intelligence (AI), E-Commerce, Customer Perception, Customer Service, Trust, AI-Powered Personalization, Fraud Detection, Data Privacy, Purchase Behaviour.

INTRODUCTION

The evolution of digital commerce has transformed the expectations of consumers. With increased competition and ever-shortening attention spans, e-commerce platforms are under pressure to deliver faster, smarter, and more personalized shopping experiences.

AI has appeared as a game-changing factor powering everything from tailored product recommendations and dynamic pricing to real-time buyer support via intelligent chatbots and proactive fraud detection mechanisms.

Recent industry forecasts underscore the scale and significance of this transformation. The international e-commerce marketplace is expected to rise from \$5.79 billion to \$50.98 billion by 2033, representing a compound annual growth rate (CAGR) of 24.3% (AllAboutAI.com, 2025). Over 50% of the global e-commerce businesses have already adopted AI technologies, and approximately 78% of the e-retail brands report having either incorporated or are planning to implement AI in their digital ecosystems (Artsmart.ai, 2025). AI is no longer a futuristic add-on it is becoming the core of intelligent commerce infrastructure.

From the customer's perspective, the influence of AI is equally significant. According to a 2023 OnePoll survey, 73% of American shoppers believe that AI enhances their shopping experience by saving time, increasing convenience, and offering personalized recommendations. AI-driven innovations such as smart search engines, behavioural-based recommendation systems, real-time content customization, and 24/7 chatbot assistance are now standard features across leading online platforms. These tools have not only improved user's happiness but also drives greater conversion rates (up to 30%), increased average order values, and contribute to superior customer lifetime value (CLV).

However, despite these benefits, critical concerns persist. Clients are progressively becoming aware of how their information is collected and used, raising questions about data privacy,

algorithmic partiality, transparency, and moral governance. AI-powered personalization, while improving user relevance, may also reinforce filters or trigger discomfort when users feel "over-surveyed." A 2025 Omnisend study revealed that 66% of consumers prefer to make their own purchase decisions, even when AI tools promise better outcomes highlighting a significant trust deficit in autonomous AI decision-making. Only 34% buyers were comfortable allowing AI to make purchases on their behalf.

These concerns reveal a critical paradox that AI is concurrently enhancing and eroding customer's trust. While companies are increasingly relying on AI to deliver frictionless experiences, a lack of transparency, responsibility, and explainability in AI algorithms may negatively influence consumer sentiment.

While academicians explore the technical and operational dimensions of AI in retail particularly around algorithm performance and system efficiency limited scholarly attention has been given to the buyer's psychological and behavioural responses. Studies related to customer's trust, satisfaction, perceived fairness, and privacy concerns remain underexplored, particularly in emerging economies like India, where digital adoption is accelerating but user's understanding of the AI systems may be uneven.

This study aims to investigate customer's experiences of AI adoption in e-retail, with a particular focus on awareness, trust, purchase behaviour, and data privacy. The specific aims of the study are:

- To evaluate the level of customer awareness and usage of AI applications in e-retail.
- To evaluate the impact of AI-driven customer support and security features on customer trust in online shopping.
- To analyse the impact of AI applications on customer buying behaviour.
- To investigate customer concerns and attitudes toward data privacy and transparency in AI-based e-commerce applications.
- To explore the correlation between AI trust and customers' willingness to adopt AIdriven shopping experiences, including preference for AI-powered personal shopping assistants.
- To identify differences in consumer acceptance of autonomous AI decision-making in ecommerce.

This exploration seeks to fill this important gap by offering a comprehensive evaluation of customer's perceptions of AI in e-commerce. Focusing on Indian consumers primarily Gen Z and Millennials. This research investigates how AI is perceived and accepted in online shopping contexts. Furthermore, there is a research gap in understanding how specific AI functionalities (e.g., chatbots, fraud detection, dynamic pricing) impact various aspects of the customer journey.

LITERATURE REVIEW

AI implementation in e-commerce has brought major changes to how consumers interact with online stores and how businesses operate and develop their strategies. Researchers have investigated multiple dimensions of AI implementation through studies on customer attitudes and personalization capabilities as well as ethical implications and implementation barriers.

This section examines AI-driven e-commerce literature by summarizing essential research results and identifying unaddressed knowledge gaps.

AI plays a transformative role in e-commerce, enhancing customers experiences through personalized recommendations, AI-powered buyer support, and inventory management. (Arshad 2024) explored AI's role in improving customer interactions, noting that AI-driven chatbots reduced response times, while machine learning algorithms optimized product suggestions and demand forecasting. However, challenges such as data privacy concerns and ethical considerations remained the key barriers. The study emphasized the need for transparent and trustworthy AI systems to balance efficiency with consumer trust.

Similarly, (Onu 2024) examined AI's impact on consumer experience, highlighting personalized recommendations, virtual assistants, and predictive analytics as major drivers of customer satisfaction. The study found a positive correlation between AI adoption and consumer trust, emphasizing the role of transparency, reliability, and data privacy in consumer decision-making. However, ethical concerns such as algorithmic transparency and data security continued to hinder AI's widespread acceptance. The study suggested that businesses should balance AI innovation with ethical considerations to ensure consumer engagement and long-term loyalty.

Research by (Vinhas da Silva et al. 2022) indicated that AI-powered tools like virtual try-ons (VTOs), recommendation agents, and chatbots significantly improved customer shopping experiences. Likewise, (Song et al. 2019) found that AI streamlined operations, enhanced sales, and supported e-commerce solutions such as recommendation engines, forecasting systems, and dynamic pricing.

AI's role in personalized e-commerce experiences was further supported by (Sharma, D et al. 2021), who found that AI-driven recommendation systems enhanced engagement and purchase intent. However, (Anthony Owen and Moore 2020) focused on ethical concerns, particularly data privacy, algorithmic bias, and the need for responsible AI implementation. (Xu et al. 2024) sales but also raised privacy concerns due to the collection and processing of consumer data.

The ethical implications of AI in e-commerce had been a growing concern, as highlighted by (Ara and Thomas 2025). Their study emphasized the need for responsible AI practices and explainable AI models to mitigate consumer scepticism. Businesses and policymakers had to proactively address ethical risks, ensuring that AI adoption aligned with consumer trust and regulatory standards. The research called for further exploration of AI's long-term implications, stressing the importance of balancing innovation with ethical responsibility.

Studies such as (Lee, Resnick, and Barton 2019) indicated that algorithmic bias in AI systems posed significant risks to consumers, potentially leading to unfair treatment and trust issues. They argued that robust bias detection and mitigation strategies were necessary to prevent AI from reinforcing discrimination in e-commerce recommendations.

Similarly, (Choi, Park, Song, Lim, and Park 2019) investigated consumer privacy concerns and their readiness to reveal data for AI-driven marketing. Their findings suggested that transparency, security, and value exchange were key factors influencing consumer trust. When businesses clearly communicated how customer data was used, consumers were more likely to engage with personalized AI-driven services. Overall, previous research had established that while AI significantly enhanced personalization and efficiency in e-commerce, it also raised ethical concerns regarding data privacy, algorithmic fairness, and consumer trust. Addressing these challenges remained crucial for AI's long-term success in the industry.



RESEARCH METHODOLOGY

This investigation applied an exploratory research design, utilizing a structured questionnaire based on a five-point Likert scale to assess consumer experiences of AI use cases in e-commerce. The study examined how AI-driven recommendation engines, fraud detection systems, and chatbots influenced customer's trust and purchase behaviour.

The literature review was conducted using peer-reviewed periodicals, commercial reports, and case reports to contextualize findings.

A convenience sampling was applied to collect responses from active online shoppers. The sample size consisted of 185 respondents from Delhi NCR. Data analysis was carried using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS.

Based upon the previous investigations and literature the following hypothesis were formulated to carry out the investigation.

Research Hypotheses:

- H1:AI-based product recommendations positively influence customer's trust.
- H2: AI-powered customer support improves customer's trust.
- H3: AI-driven fraud detection enhances customer's trust.
- H4: AI privacy concerns negatively impact customer's trust.
- H5: Trust in AI positively influences customer's purchase behaviour.
- H6: AI-enabled dynamic pricing has a mixed impact on customer's trust.
- H7: AI awareness and usage positively influence customer's trust.

The Key Sections of the survey were as follows:

- Demographics to capture the Age, gender, online shopping frequency.
- AI Awareness and Usage section to understand customers experience with AI-based recommendations, chatbots, fraud detection.
- Customer Trust and AI to understand customer's Trust on AI-driven e-commerce applications.
- The following section tried to understand the influence of AI on buying decisions and satisfaction and the last section captured the customers comfort with AI data tracking and transparency.

FINDINGS AND DISCUSSION

The study analysed purchase behaviour, AI awareness and use of AI-powered features in ebusiness. The findings are categorized into key areas, including demographics, shopping behaviour, and AI adoption.

Demographic Profile of Respondents

The results in Table 1 indicate that E-commerce usage is widespread, with 97.80% of respondents having shopped on platforms like Amazon, Flipkart etc. AI awareness is high, as 84% of respondents are familiar with AI applications in e-commerce. There is equal participation of both the genders as female (47.2%), while males constitute (52.8%) of the



sample. Generational distribution shows that 82.2% of respondents belong to Gen Z, followed by (10.6%) Millennials and (7.2%) Gen X. Most respondents (71.1%) are aged 18-24, with (15.6%) in the 25-34 age group. Educational qualifications are diverse, with (46.1%) having undergraduate degrees, (18.9%) graduate degrees, and (29.4%) holding postgraduate degrees. Occupation-wise, students form the largest group (62.8%), followed by employed individuals (34.4%).

Have you shopped through ecommerce applications like Amazon, Flipkart etc.	97.80% of the respondents
Are you familiar with AI applications in e-commerce	84% Population is aware of AI Applications in e-commerce
Gender	47.2% Females 52.8% Males
Which generation cohort do you belong to	82.2% Gen Z , 10.6% Millennials, 7.2 % Gen X
Age Groups	18-24: 71.1%, 25-34: 15.6%, 35-44: 6.1%, 45-54: 6.1%, 55-64: 1.1%
Educational Qualification	UG: 46.1%, Grad: 18.9%, Post Grad: 29.4%, Doctorate: 5.6%
Occupation Status	Student: 62.8%, Employed: 34.4%, Unemployed: 1.1%, Homemaker: 1.1%, Retired: 1.1%

Table 1: Results-Demographic Profile of Respondents

Frequency of Shopping on E-Commerce Apps

Figure 1 shows the shopping frequency of respondents. 50.8% of the respondents shop online monthly, indicating that a significant number of users engage in online shopping for regular purchases. 32.2% shop weekly, while 10.2% each shop daily, reflecting frequent engagement.



Figure 1: Frequency of Online Shopping

Preferred E-Commerce Platforms

As shown in Figure 2 Amazon is the most preferred platform, used by 91.5% of respondents. Flipkart follows at 60.5%, while Myntra (58.8%), eBay (4%), and Meesho (32.2%) also hold a share in consumer preference. Niche platforms like Nykaa (33.9%) are used for specific product categories, mainly fashion and beauty. The dominance of Amazon and Flipkart highlights their strong market position in India, driven by reliability, product variety, and efficient delivery.





Usage of AI-Powered Features in Online Shopping

Figure 3 presents the adoption of AI-powered features among consumers. Chatbots (67.2%) and personalized product recommendations (54.8%) are the most used AI features, indicating their strong influence on customer experience. Voice-assisted shopping (39%) is gaining traction, particularly among tech-savvy users. AI-based fraud detection alerts (14.1%) have lower adoption, suggesting that security features are either not well communicated or not a major concern for most users. 14.7% of respondents do not use any AI-powered features, indicating some level of resistance or lack of awareness regarding AI functionalities in e-commerce.



Figure 3: Usage of AI-Powered Features in Online Shopping

The results from Table 2 specify that all factors exhibit decent internal consistency, as reflected by Cronbach's Alpha values above the tolerable threshold of 0.7. This study assesses the average variance extracted (AVE) to establish the convergent validity and reliability of the constructs. As seen, all the constructs had a value exceeding 0.7, which indicates the high reliability of these constructs.

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	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AI Awareness Usage	0.719	0.772	0.819	0.540
AI Purchase Behaviour	0.850	0.882	0.897	0.686
AI and Customer Support	0.769	0.769	0.858	0.751
AI and Customer Trust	0.812	0.814	0.889	0.727
AI and Data Privacy	0.758	0.790	0.795	0.739
AI and Fraud Detection	0.743	0.770	0.729	0.587
AI based Product Recommendation	0.785	0.785	0.828	0.707

The "Fornell-Larcker criterion" was used to estimate discriminant validity. The "Fornell-Larcker Matrix" presented in Table 3 illustrates that all factors including AI Awareness and Usage (0.74), AI Dynamic Pricing (1.00), AI Purchase Behaviour (0.83), AI and Customer Support (0.87), AI and Customer Trust (0.85), AI Data Privacy (0.58), AI Fraud Detection (0.76), and AI-based Product Recommendation (0.84) have diagonal elements that exceed their inter-construct correlations. The Fornell-Larcker criterion is met which demonstrates strong discriminant validity. The constructs show higher internal consistency than their relationships with other constructs which demonstrates that the model measures distinct concepts appropriately.

Table 3: Discriminant	validity:	"Fornell-Larcker criterion"

	AI Awareness	AI Dynamic	AI Purchase	AI and Customer	AI and Customer	AI and Data	AI and Fraud	AI based Product
	Usage	Pricing	Behavior	Support	Trust	Privacy	Detection	Recommendation
AI Awareness Usage	0.74							
AI Dynamic Pricing	0.44	1						
AI Purchase Behaviour	0.51	0.65	0.83					
AI and Customer Support	0.42	0.41	0.41	0.87				
AI and Customer Trust	0.39	0.46	0.44	0.66	0.85			
AI and Data Privacy	0.31	0.33	0.38	0.50	0.48	0.58		
AI and Fraud Detection	0.48	0.36	0.36	0.58	0.63	0.38	0.76	
AI based Product Recommendation	0.65	0.53	0.64	0.45	0.40	0.36	0.38	0.84

Discriminant validity was additionally examined using the HTMT ratio of correlations. As revealed in Table 4 (HTMT Matrix), the majority of inter-construct HTMT values were less than 0.90, which implies that the discriminant criterion has been fulfilled. Yet a couple of the HTMT values were slightly above 0.90 i.e., AI Fraud Detection and AI Customer Trust (1.219), AI Fraud Detection and AI Awareness and usage (1.075), and AI-based Product Recommendations and AI Purchase Behaviour (0.917).

These high values imply that there might be overlapping between these variables and that some caution needs to be paid when interpreting measurements. However, with respect to the general trajectory of HTMT values, there is sufficient support for discriminant validity in most constructs as indicated and being empirically distinct from one another.

	AI Awareness Usage	AI Dynamic Pricing	AI Purchase Behavior	AI and Customer Support	AI and Customer Trust	AI and Data Privacy	AI and Fraud Detection
AI Awareness Usage							
AI Dynamic Pricing	0.503						
AI Purchase Behaviour	0.637	0.69					
AI and Customer Support	0.569	0.506	0.528				
AI and Customer Trust	0.478	0.503	0.514	0.895			
AI and Data Privacy	0.63	0.43	0.658	0.663	0.543		
AI and Fraud Detection	1.075	0.673	0.719	1.219	1.101	0.76	
AI based Product Recommendation	1.006	0.688	0.917	0.721	0.576	0.81	0.978

Table	4:	нтмт	Matrix
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Multicollinearity between the constructs was estimated by Variance Inflation Factor (VIF) values. VIF values near one suggest little multicollinearity issues, while values below 5 are regarded as acceptable. Table 5 (VIF Results) demonstrates that all VIF values are below the crucial threshold of 5 and ranged from 1.39 to 2.083. AI-based Product Recommendations had the highest VIF (2.083), while AI and Data Privacy had the lowest (1.39). These findings show that multicollinearity is not a major problem in this model, guaranteeing the objectivity and dependability of the structural path estimates.

Table 5: Collinearity VIF

	AI	AI	AI	AI and	AI and	AI and	AI and	AI based
	Awareness	Dynamic	Purchase	Customer	Customer	Data	Fraud	Product
	Usage	Pricing	Behavior	Support	Trust	Privacy	Detection	Recommendation
AI Awareness Usage					1.974			
AI Dynamic Pricing					1.499			
AI Purchase Behaviour								
AI and Customer Support					1.88			
AI and Customer Trust			1					
AI and Data Privacy					1.39			
AI and Fraud Detection					1.71			
AI based Product Recommendation					2.083			

The R² shows the proportion of variance justified by the individual variables in the model. In the research, R² for AI and Customer Trust is 0.567 and adjusted R² is 0.551 which reveals that 56.7% of the variations in the customer trust are explained by AI related recommendations, AI enabled customer support, fraud detection system, dynamic pricing, AI awareness and data privacy concern. R² of AI Purchase Behaviour is 0.197, while the adjusted R² is equal to 0.192, indicating that 19.7% of the variance in the purchase behaviour is justified by the trust in AI. This is at a lower rate than trust suggesting that customer purchase behaviour is influenced by multiple factors. The table 6 describes the values of R² of the constructs.

Table 6: R² Table

	R-square	R-square adjusted
AI Purchase Behaviour	0.197	0.192
AI and Customer Trust	0.567	0.551



Table 7 reveals critical insights into how AI applications influence customer's trust and buying behaviour in e-commerce. Among the various AI constructs analysed, AI-powered customer support demonstrated the strongest positive influence on customer trust ($\beta = 0.341$, p < 0.001). The result supports with the observations of Arshad (2024) and Bhardwaj and Srinivasan (2023) who highlighted the importance of responsiveness and human-like interaction in fostering trust in digital customer service environments. Personalized, responsive AI-driven support systems thus play a significant role in strengthening consumers' confidence in AI technologies.

Trust in AI, in turn, was observed to be a powerful predictor of customer buying behaviour ($\beta = 0.444$, p < 0.001), uniform with the findings of Xu et al. (2024). This reinforces the idea that trust is a crucial mediator in driving the adoption of AI-influenced buying decisions.

AI-driven fraud detection also exhibited a substantial positive impact on trust ($\beta = 0.336$, p < 0.001), highlighting that security features powered by AI enhance consumers' sense of safety during online transactions.

Interestingly, AI and data privacy concerns exhibited a trivial but substantial positive influence on trust ($\beta = 0.140$, p = 0.036). This suggests that modern consumers, particularly younger generations, may be more accepting of data-driven personalization if the perceived benefits outweigh privacy risks.

Dynamic pricing mechanisms powered by AI also had a moderate positive effect on trust ($\beta = 0.160$, p = 0.009), indicating that when pricing algorithms are perceived as fair or beneficial, they can enhance customer trust rather than diminish it.

However, AI awareness and usage ($\beta = -0.022$, p = 0.788) and AI-based product recommendations ($\beta = -0.006$, p = 0.938) were noticed to have no considerable effect on customer trust. This suggests that mere familiarity with AI technologies or exposure to product recommendations does not automatically translate into consumer trust without accompanying perceptions of value, transparency, and fairness. The graphical output of PLS SEM Model is shown in Figure 4.

Constructs	Original Sample	Sample Mean	Standard Deviation	T Statistics	P values
AI and Customer Support -> AI and Customer Trust	0.341	0.337	0.073	4.664	0
AI and Customer Trust -> AI Purchase Behavior	0.444	0.45	0.07	6.374	0
AI and Data Privacy -> AI and Customer Trust	0.14	0.145	0.067	2.094	0.036
AI and Fraud Detection -> AI and Customer Trust	0.336	0.335	0.07	4.807	0
AI Awareness Usage -> AI and Customer Trust	-0.022	-0.011	0.081	0.269	0.788
AI based Product Recommendation -> AI and Customer Trust	-0.006	-0.004	0.076	0.078	0.938
AI Dynamic Pricing -> AI and Customer Trust	0.16	0.158	0.061	2.616	0.009

 Table 7: Key Observations from the Path Analysis Table



Figure 4: Graphical Output of PLS SEM Model

DISCUSSIONS AND IMPLICATIONS

The findings give valuable insights into the role of AI technologies in affecting buyer's trust and purchase behaviour. The key implications are as follows:

AI-powered customer support is a critical driver of trust in AI, highlighting the importance for businesses to invest in intelligent, responsive, and personalized customer service tools that can address consumer needs efficiently and empathetically.

Dynamic pricing and fraud recognition mechanisms have a significant part in manipulating trust in AI. Businesses should prioritize transparency and fairness in implementing AI-driven pricing strategies while also investing in robust fraud detection systems to enhance customers' sense of security during transactions.

Contrary to expectations, data privacy concerns and AI awareness do not substantially impact trust in AI. This finding suggests that while privacy is a major regulatory focus, it may not be a primary determinant of consumer trust-building in practice. Consumers appear to prioritize convenience, personalization, and perceived benefits over privacy apprehensions.

Trust in AI strongly influences customer's purchase behaviour, reinforcing the need for companies to design AI-driven experiences that are transparent, fair, and customer-centric to foster trust and drive higher levels of engagement and conversion.

Overall, the results underline that building and sustaining trust is critical for maximizing the commercial value of AI applications in the e-retail sector.

The Table 8 summarises the p-values, and results of all the hypothesis, it shows that five out of seven hypotheses were statistically significant.

Hypothesis	Statement	p-value	Outcome
H1	AI-based product recommendations positively influence customer's trust.	0.938	Not Supported
H2	AI-powered customer support improves customer's trust.	0	Supported
H3	AI-driven fraud detection enhances customer's trust.	0	Supported
H4	AI privacy concerns negatively impact customer's trust.	0.036	Not Supported (positive effect observed)
Н5	Trust in AI positively influences customer's purchase behaviour.	0	Supported
H6	AI-enabled dynamic pricing has a mixed impact on customer's trust.	0.009	Supported (positive effect observed)
H7	AI awareness and usage positively influence customer's trust.	0.788	Not Supported

Table 8: Summary of Hypothesis

CONCLUSION

This study explored customer's perceptions of AI acceptance in e-commerce, focusing on the effect of AI-based recommendations, customer support, fraud detection, dynamic pricing, and privacy concerns on customer's trust and purchase behaviour. Using empirical data collected from online shoppers in Delhi NCR and analysed through PLS-SEM, the review provides critical insights into the role of AI in modelling buyer attitudes and choices. The results clearly show that AI-powered customer support and fraud detection mechanisms significantly enhance customer' trust in AI technologies, which in turn strongly influences customer purchase behaviour. Dynamic pricing, when perceived as fair and transparent, also contributes positively to trust. Contrary to traditional concerns, data privacy issues had a small but positive influence on trust, indicating evolving consumer attitudes towards data sharing in exchange for convenience and personalization. However, awareness of AI technologies and AI-based product recommendations alone were not sufficient to build trust, suggesting that trust is earned through value delivery, transparency, and ethical deployment rather than mere exposure. The conclusions contribute to the academic understanding of AI adoption by highlighting trust as a crucial mediating factor between AI applications and consumer behaviour. From a managerial perception, the results provide actionable strategies for e-retailers thinking to implement AI technologies in ways that enhance customer relationships and drive growth.

LIMITATIONS AND FUTURE RESEARCH

In spite of its contributions, the investigation has some limitations, including its geographical concentration to Delhi NCR region and the cross-sectional type of the data. Future research could extend this work by including larger and more diverse samples, exploring longitudinal changes in consumer's trust over time, and examining emerging AI applications such as generative AI and voice-commerce in shaping e-commerce experiences. In conclusion, as AI continues to redesign the e-retail landscape, businesses must prioritize building and sustaining consumer's trust through transparent, ethical, and customer-centric AI strategies to ensure long-term success.

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