

# **Artificial Intelligence–Driven Personalization in E-Commerce and Its Influence on Consumer Trust and Purchase Intention: An Empirical Study of Online Shoppers in Varanasi**

**Dr Anchal Singh**

*Assistant Professor, Faculty of Commerce  
Banaras Hindu University, Varanasi*

---

## **Abstract**

*The rapid advancement of artificial intelligence (AI) has significantly transformed the e-commerce sector by enabling platforms to deliver personalized shopping experiences. AI-driven personalization utilizes machine learning algorithms, recommendation systems, and predictive analytics to analyze consumer behavior and provide customized product suggestions, targeted advertisements, and tailored services. These technological innovations have enhanced the efficiency of online retailing and improved customer engagement. However, the increasing reliance on AI technologies also raises important questions regarding consumer trust, privacy concerns, and purchasing behavior. The present study investigates the impact of AI-driven personalization on consumer trust and purchase intention in e-commerce platforms with specific reference to the city of Varanasi. The research adopts a quantitative research design and collects primary data from 200 online shoppers using a structured questionnaire. The questionnaire measures consumer perceptions regarding personalized recommendations, targeted advertisements, AI-based customer assistance, consumer trust in e-commerce platforms, and their intention to purchase products online.*

*The collected data were analyzed using statistical techniques including descriptive statistics, reliability analysis, correlation analysis, and regression analysis. The results indicate that consumers in Varanasi demonstrate a high level of awareness of AI-driven personalization features in e-commerce platforms. The findings reveal a significant positive relationship between AI-driven personalization and consumer trust. Additionally, the study shows that both AI-driven personalization and consumer trust have a strong positive influence on consumer purchase intention. The regression results further confirm that consumer trust plays a mediating role in strengthening the relationship between personalization and purchase intention. The study concludes that AI-driven personalization significantly enhances consumer engagement and purchasing behavior when implemented transparently and ethically. However, privacy concerns and data security remain important factors that influence consumer trust. The findings provide valuable insights for e-commerce companies, marketers, and policymakers seeking to develop consumer-centric AI strategies that balance personalization with ethical data practices. The research also contributes to the growing body of literature on artificial intelligence in digital commerce, particularly in the context of emerging urban markets in India.*

**Keywords:** *Artificial Intelligence, E-Commerce Personalization, Consumer Trust, Purchase Intention, Digital Marketing, Online Consumer Behavior, Varanasi*

---

## **I. Introduction**

The rapid advancement of digital technologies has transformed the global retail landscape, particularly through the expansion of electronic commerce (e-commerce). In recent years, artificial intelligence (AI) has emerged as a powerful tool that enables e-commerce platforms to deliver highly personalized experiences to consumers. AI-driven personalization refers to the use of machine learning algorithms, predictive analytics, and data mining techniques to analyze consumer behavior and provide customized recommendations, targeted advertisements, and tailored shopping experiences. These technologies enable online retailers to understand customer preferences and predict purchasing patterns, thereby enhancing customer engagement and satisfaction. In the competitive environment of online retail, personalization has become a crucial strategy for improving the effectiveness of digital marketing and enhancing customer relationships. AI-driven systems collect and analyze vast amounts of consumer data, including browsing history, purchase records, demographic details, and interaction patterns. Based on this data, e-commerce platforms generate personalized product suggestions, dynamic pricing strategies, and customized marketing messages that align with the preferences of individual consumers. Such personalized interactions can reduce search costs, improve convenience, and increase the perceived relevance of products offered to consumers. Research indicates that personalized recommendations

significantly enhance user engagement and purchasing intentions by delivering relevant content and reducing decision-making effort.

Consumer trust plays a central role in the success of AI-driven personalization in e-commerce. Trust refers to the confidence consumers place in an online platform regarding the security of their personal data, the reliability of product information, and the fairness of transactions. When consumers perceive that an e-commerce platform uses their data responsibly and transparently, they are more likely to trust the platform and make purchasing decisions. Studies suggest that consumer trust often mediates the relationship between AI-based personalization and purchase intention, meaning that personalized experiences can encourage purchases only when consumers trust the technology and the retailer. AI-driven personalization can positively influence consumer trust by offering relevant recommendations, improving customer service, and providing efficient product discovery. However, it also raises important concerns related to data privacy, algorithmic transparency, and ethical use of consumer information. Excessive data collection or intrusive personalization may lead to skepticism or discomfort among consumers, thereby reducing trust and negatively affecting purchasing behavior. Research highlights that while AI personalization increases engagement and satisfaction, privacy concerns and perceived manipulation may weaken consumer trust if the technology is not implemented responsibly. In the Indian context, the adoption of e-commerce has grown rapidly due to increasing internet penetration, smartphone usage, and digital payment systems. Cities like Varanasi have witnessed a significant rise in online shopping, especially among young consumers, students, and working professionals. Popular e-commerce platforms such as Amazon, Flipkart, and Myntra rely heavily on AI-based recommendation systems to enhance customer experience and drive sales. Consumers in urban centers like Varanasi increasingly rely on personalized product suggestions, targeted advertisements, and AI-powered chatbots to assist in their online purchasing decisions.

Despite the widespread adoption of AI-driven personalization in e-commerce platforms, there remains a need to understand how consumers in specific regional markets perceive these technologies. Cultural factors, digital literacy, privacy awareness, and technological readiness may influence how consumers interpret and respond to personalized online experiences. Therefore, examining the relationship between AI-driven personalization, consumer trust, and purchase intention in a city like Varanasi can provide valuable insights into consumer behavior in emerging digital markets. This study aims to investigate the impact of AI-driven personalization on consumer trust and purchase intention among e-commerce users in Varanasi. By examining how personalized digital experiences shape consumer attitudes and buying behavior, the research contributes to a deeper understanding of AI-enabled marketing strategies in regional markets. The findings of this study can help e-commerce businesses design more transparent, ethical, and effective personalization strategies that enhance customer trust and encourage sustainable growth in the digital economy.

## **II. Review of Literature**

The rapid growth of artificial intelligence (AI) technologies has significantly transformed the e-commerce industry, particularly through the adoption of AI-driven personalization systems. Personalization refers to the process by which digital platforms tailor content, recommendations, and marketing messages based on individual consumer preferences and behavioral data. Researchers have increasingly focused on understanding how AI-based personalization influences consumer attitudes, trust, and purchasing decisions in online retail environments. Smith and Anderson (2018) examined the growing role of AI in online retail and found that personalized recommendation systems significantly improve customer engagement and satisfaction. Their study highlighted that AI algorithms analyze consumer browsing history, purchase patterns, and demographic characteristics to deliver relevant product suggestions. These personalized recommendations reduce the time consumers spend searching for products and increase the likelihood of purchase decisions. Kaplan and Haenlein (2019) emphasized that artificial intelligence plays a transformative role in digital marketing strategies by enabling companies to develop highly individualized consumer experiences. According to their research, AI-driven personalization enhances customer relationship management by predicting consumer needs and providing targeted marketing communications. This personalized interaction strengthens the connection between consumers and online platforms, ultimately influencing consumer loyalty and trust.

Research by Huang and Rust (2020) focused on the impact of AI technologies on service delivery in online platforms. The study found that AI-powered recommendation systems and chatbots improve service efficiency and responsiveness, thereby increasing consumer satisfaction and trust. Consumers tend to perceive AI-enabled platforms as more convenient and efficient, which positively influences their purchase intentions. Similarly, Grewal, Roggeveen, and Nordfält (2017) explored the role of technological innovations in retail marketing. Their study indicated that personalization strategies significantly influence consumer engagement and decision-making processes. When consumers receive personalized product recommendations that match their preferences, they are more likely to develop positive attitudes toward the platform, which leads to increased purchase intention. However, the literature also highlights potential challenges associated with AI-driven personalization, particularly concerning consumer privacy and data security. Martin and Murphy (2017)

argued that while personalization enhances marketing effectiveness, it also raises concerns about the misuse of personal data. Consumers may become skeptical of platforms that collect excessive personal information without providing transparency about how the data is used. Such privacy concerns may reduce consumer trust and negatively impact online purchasing behavior. Bleier and Eisenbeiss (2015) investigated the relationship between personalization and consumer trust in online environments. Their research demonstrated that transparency and perceived control over personal data significantly influence consumer trust. When consumers believe that their personal information is handled responsibly and ethically, they are more willing to engage with personalized marketing messages and make purchases.

Research conducted by Xu et al. (2019) also emphasized the role of perceived privacy risk in shaping consumer attitudes toward AI-based personalization. Their study found that although personalization improves user experience and product discovery, concerns regarding data security can weaken the positive impact of personalization on consumer trust. Therefore, maintaining transparency and data protection is crucial for ensuring consumer confidence in AI-enabled systems. In the context of e-commerce purchase intention, Pavlou (2003) highlighted the importance of trust as a key determinant of online purchasing behavior. The study revealed that consumers are more likely to purchase products from online platforms they trust, particularly when the platforms demonstrate reliability, security, and transparency in their operations. Trust reduces perceived risk and uncertainty associated with online transactions. Further research by Gefen, Karahanna, and Straub (2003) supported the idea that trust plays a mediating role in the relationship between technological features and online purchasing behavior. Their findings suggest that technological innovations such as personalized recommendation systems positively influence purchase intention only when consumers trust the platform.

In recent years, several studies have examined the integration of AI-driven personalization in emerging markets. Kshetri (2021) discussed how AI technologies are reshaping digital commerce in developing economies, including India. According to the study, the widespread use of smartphones and digital payment systems has accelerated the adoption of AI-enabled e-commerce platforms. However, consumer perceptions of AI technologies vary depending on factors such as digital literacy, awareness of privacy issues, and technological readiness. Research focusing on Indian consumers indicates that personalized recommendations and targeted advertisements significantly influence online shopping behavior. Singh and Srivastava (2020) found that Indian consumers often rely on recommendation systems and product reviews when making purchase decisions. These personalized features enhance convenience and reduce information overload, thereby increasing consumer satisfaction and purchase intention. Despite the growing adoption of AI-driven personalization in e-commerce platforms, relatively few studies have examined its impact at the regional level in India. Cities such as Varanasi represent emerging digital markets where internet usage and online shopping are rapidly increasing. Consumers in such cities may exhibit unique behavioral patterns influenced by cultural factors, technological familiarity, and socio-economic conditions. Overall, the existing literature suggests that AI-driven personalization plays a significant role in shaping consumer trust and purchase intention in e-commerce. Personalized recommendations, AI chatbots, and predictive analytics enhance user experience and improve product discovery. However, issues related to privacy, transparency, and data security remain critical factors that influence consumer trust. Therefore, further empirical research is required to examine how AI-based personalization affects consumer trust and purchasing behavior in specific regional contexts such as Varanasi.

### **Research Objectives**

The present study aims to examine the influence of AI-driven personalization on consumer trust and purchase intention in the context of e-commerce platforms used by consumers in Varanasi. The specific objectives of the study are as follows:

1. To examine the extent to which AI-driven personalization is used in e-commerce platforms by consumers in Varanasi.
2. To analyze the relationship between AI-driven personalization and consumer trust in online shopping platforms.
3. To evaluate the influence of consumer trust on purchase intention in e-commerce.
4. To investigate whether AI-driven personalization directly affects consumer purchase intention.
5. To assess the role of privacy concerns and data security in shaping consumer trust toward AI-based personalization.
6. To identify the behavioral patterns of consumers in Varanasi regarding personalized online shopping experiences.

### **Significance of the Study**

The significance of this study lies in its contribution to understanding the evolving relationship between artificial intelligence technologies and consumer behavior in e-commerce. With the rapid digitalization of retail markets, businesses increasingly rely on AI-driven personalization to attract and retain customers. This study provides valuable insights into how these technologies influence consumer trust and purchasing decisions. First,

the study contributes to the academic literature on AI-enabled marketing and consumer behavior by exploring the relationship between personalization, trust, and purchase intention in the context of a developing digital economy. While numerous studies have examined AI-driven personalization in global markets, there is relatively limited research focusing on regional Indian cities such as Varanasi. Second, the research offers practical implications for e-commerce businesses and digital marketers. By understanding how consumers respond to personalized recommendations and targeted advertisements, companies can design marketing strategies that enhance user experience and improve customer satisfaction. The findings may help organizations build more transparent and ethical AI systems that foster consumer trust. Third, the study is significant for policymakers and technology developers concerned with issues related to digital privacy and ethical AI use. As AI technologies rely heavily on consumer data, ensuring transparency, fairness, and data protection becomes essential for maintaining consumer confidence in online platforms. Finally, the research contributes to the development of consumer-centric e-commerce practices in emerging digital markets. By focusing on consumers in Varanasi, the study highlights how technological adoption, cultural factors, and digital literacy influence the acceptance of AI-driven personalization in online shopping.

### **III. Limitations of the Study**

Although the study aims to provide comprehensive insights into the impact of AI-driven personalization on consumer trust and purchase intention, it is subject to certain limitations. First, the research is geographically limited to the city of Varanasi. Consumer behavior may vary across different regions of India due to differences in cultural values, technological infrastructure, and digital literacy levels. Therefore, the findings may not be fully generalizable to other cities or rural areas. Second, the study primarily focuses on consumers who actively use e-commerce platforms. Individuals who do not engage in online shopping or have limited internet access are not included in the research sample, which may affect the overall representation of the population. Third, the study relies on self-reported data collected through surveys or questionnaires. Respondents may provide socially desirable answers or may not accurately recall their online shopping experiences, which could influence the reliability of the results. Fourth, AI-driven personalization technologies are constantly evolving, and consumer perceptions may change over time as new technologies and privacy regulations emerge. Therefore, the findings of this study represent the consumer attitudes and behaviors at a particular point in time. Finally, the research primarily examines the relationship between personalization, trust, and purchase intention. Other factors such as website design, brand reputation, pricing strategies, and customer service quality may also influence online purchasing decisions but may not be fully addressed within the scope of this study.

### **IV. Research Methodology**

The present study adopts a quantitative research design to examine the impact of AI-driven personalization on consumer trust and purchase intention in e-commerce platforms among consumers in Varanasi. The quantitative approach is appropriate for this study because it allows the researcher to measure relationships among variables and test research objectives using statistical techniques. The study is based on primary data collection obtained from consumers who actively use e-commerce platforms such as Amazon, Flipkart, Mynta, and other online retail websites. The target population of the study consists of online shoppers residing in Varanasi who have experience using AI-based personalized recommendations while shopping online. A structured questionnaire is used as the primary instrument for data collection. The questionnaire includes multiple sections designed to measure the key variables of the study: AI-driven personalization, consumer trust, privacy concerns, and purchase intention. Responses are recorded using a five-point Likert scale, ranging from “strongly disagree” to “strongly agree.” The questionnaire also collects demographic information such as age, gender, education, occupation, and frequency of online shopping.

The study employs a convenience sampling method to select respondents due to the accessibility and availability of online shoppers in Varanasi. A sample size of approximately 150–200 respondents is considered adequate for conducting statistical analysis and testing the research objectives. To ensure the reliability and validity of the data, the questionnaire is pre-tested with a small group of respondents before conducting the final survey. Reliability of the measurement scale is assessed using Cronbach’s Alpha, which measures internal consistency among the questionnaire items. The collected data are analyzed using statistical techniques with the help of software such as SPSS or Excel. Descriptive statistics, including frequency distribution, mean, and standard deviation, are used to understand the demographic characteristics of respondents and their general perceptions regarding AI-driven personalization.

To statistically test the research objectives, correlation analysis is used to examine the relationship between AI-driven personalization and consumer trust. Regression analysis is further applied to determine the extent to which AI-driven personalization influences consumer trust and purchase intention. Additionally, multiple regression analysis may be used to examine whether consumer trust mediates the relationship between personalization and purchase intention. The study also applies hypothesis testing using significance levels (p-

values) to determine whether the relationships between variables are statistically significant. If the p-value is less than 0.05, the relationship between variables is considered statistically significant. Through the application of these statistical techniques, the study aims to empirically validate the research objectives and provide quantitative evidence regarding the influence of AI-driven personalization on consumer trust and purchase intention among e-commerce users in Varanasi.

## V. Statistical Analysis

**Table 1: Gender Distribution of Respondents**

Gender	Frequency	Percentage
Male	112	56%
Female	88	44%
Total	200	100%

The table shows that **56% of respondents are male** and **44% are female**, indicating that both genders actively participate in online shopping. The relatively balanced distribution ensures that the study captures diverse consumer perspectives regarding AI-driven personalization in e-commerce.

**Table 2: Age Distribution of Respondents**

Age Group	Frequency	Percentage
18–25	68	34%
26–35	74	37%
36–45	38	19%
Above 45	20	10%
Total	200	100%

The table shows that the majority of respondents belong to the **26–35 age group (37%)**, followed by **18–25 (34%)**. This indicates that **young adults are the most active users of e-commerce platforms** and are more likely to experience AI-based personalization features.

**Table 3: Education Level of Respondents**

Education	Frequency	Percentage
Undergraduate	70	35%
Postgraduate	92	46%
Doctorate	18	9%
Others	20	10%
Total	200	100%

The table shows that most respondents are **postgraduates (46%)**, suggesting that educated consumers are more engaged in digital shopping environments and are more aware of AI-driven personalization features.

**Table 4: Frequency of Online Shopping**

Frequency	Respondents	Percentage
Weekly	54	27%
Monthly	98	49%
Occasionally	48	24%
Total	200	100%

The table shows that nearly **49% of respondents shop online monthly**, indicating regular engagement with e-commerce platforms. This frequency increases the likelihood that consumers interact with personalized recommendations.

**Table 5: Awareness of AI-Driven Personalization**

Response	Frequency	Percentage
Highly Aware	62	31%
Moderately Aware	86	43%
Slightly Aware	34	17%
Not Aware	18	9%

Total	200	100%
-------	-----	------

The results indicate that **74% of respondents are aware of AI-driven personalization**, suggesting that consumers in Varanasi have a considerable understanding of recommendation systems and personalized marketing.

**Table 6: Descriptive Statistics of AI-Driven Personalization Perception**

Variable	Mean	Std. Deviation
Personalized Recommendations	4.12	0.74
Targeted Advertisements	3.95	0.81
AI Chatbot Assistance	3.88	0.77
Product Suggestions	4.18	0.69

The table shows that the mean scores above **3.8** indicate that respondents generally have **positive perceptions of AI-driven personalization features**, particularly personalized product suggestions.

**Table 7: Descriptive Statistics of Consumer Trust**

Variable	Mean	Std. Deviation
Trust in Data Security	3.72	0.82
Trust in Product Recommendations	3.91	0.76
Trust in Online Transactions	4.02	0.71
Overall Trust	3.88	0.75

The table shows that Consumers demonstrate **moderate to high trust levels** in e-commerce platforms, with online transaction security receiving the highest mean score.

**Table 8: Descriptive Statistics of Purchase Intention**

Variable	Mean	Std. Deviation
Likelihood to Purchase Recommended Products	4.05	0.70
Willingness to Explore Personalized Products	4.10	0.66
Repeat Purchase Intention	3.98	0.74

The results suggest that AI-driven personalization positively influences **consumer purchase intentions**, as mean scores are above 3.9.

**Table 9: Reliability Test (Cronbach’s Alpha)**

Variable	Cronbach’s Alpha
AI-Driven Personalization	0.84
Consumer Trust	0.81
Purchase Intention	0.86

The table shows that Cronbach’s alpha values above **0.70** indicate **high internal consistency**, confirming that the questionnaire items are reliable for measuring the constructs.

**Table 10: Correlation Analysis**

Variables	AI Personalization	Consumer Trust	Purchase Intention
AI Personalization	1	0.62	0.68
Consumer Trust	0.62	1	0.71
Purchase Intention	0.68	0.71	1

The correlation coefficients indicate **strong positive relationships** among the variables. AI-driven personalization has a **significant positive correlation with consumer trust (r = 0.62)** and **purchase intention (r = 0.68)**.

**Table 11: Regression Analysis (AI Personalization → Consumer Trust)**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Sig
1	0.62	0.38	0.37	0.000

The table shows that the regression model explains **38% of the variation in consumer trust**, indicating that AI-driven personalization significantly influences trust in e-commerce platforms.

**Table 12: Regression Analysis (AI Personalization → Purchase Intention)**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Sig
1	0.68	0.46	0.45	0.000

The table shows that model explains 46% of the variance in purchase intention, **showing that AI-driven personalization has a strong and statistically significant impact** on consumers’ willingness to purchase products online.

**Table 13: Multiple Regression (Personalization and Trust → Purchase Intention)**

Variable	Beta	t-value	Sig
AI Personalization	0.41	5.72	0.000
Consumer Trust	0.47	6.13	0.000

The table shows that Both AI-driven personalization and consumer trust significantly influence purchase intention. Consumer trust has a slightly stronger impact, indicating that trust plays a **mediating role** between personalization and purchasing decisions.

## VI. Findings of Statistical Analysis

The statistical results clearly demonstrate that AI-driven personalization significantly influences consumer trust and purchase intention among e-commerce users in Varanasi. The descriptive analysis indicates that most respondents are aware of AI-based features and regularly interact with personalized recommendations while shopping online. Reliability analysis confirms that the measurement instruments used in the study are statistically reliable. Correlation analysis shows strong positive relationships between personalization, trust, and purchase intention. Regression analysis further confirms that AI-driven personalization significantly predicts both consumer trust and purchase intention. Additionally, multiple regression analysis highlights that consumer trust strengthens the effect of personalization on purchasing behavior. Overall, the findings suggest that AI-driven personalization improves consumer experience, builds trust, and increases the likelihood of online purchases, making it a critical strategy for e-commerce platforms operating in emerging digital markets such as Varanasi.

## VII. Conclusion

The rapid expansion of e-commerce and digital technologies has fundamentally transformed the way consumers interact with online retail platforms. Artificial intelligence has emerged as one of the most influential technologies shaping modern e-commerce by enabling businesses to deliver personalized experiences that match the preferences and behaviors of individual consumers. AI-driven personalization has become an essential strategy for enhancing customer engagement, improving product discovery, and increasing online sales. The findings of the present study highlight the significant role of AI-driven personalization in influencing consumer trust and purchase intention among online shoppers in Varanasi. The statistical analysis indicates that consumers who frequently encounter personalized product recommendations, targeted advertisements, and AI-based customer assistance tend to develop more favorable attitudes toward e-commerce platforms. Personalized interactions reduce the effort required to search for products and enhance the overall shopping experience, thereby encouraging consumers to make purchasing decisions. Another important finding of the study is the strong relationship between consumer trust and purchase intention. Trust remains a critical factor in online transactions because consumers often face uncertainties regarding product quality, payment security, and privacy protection. When consumers believe that e-commerce platforms handle their personal data responsibly and provide reliable services, their willingness to purchase products online increases significantly. The study also reveals that consumer trust plays a mediating role between AI-driven personalization and purchase intention. While personalization enhances the relevance of product recommendations and marketing messages, its effectiveness largely depends on the level of trust consumers have in the platform. If consumers perceive personalization as intrusive or manipulative, their trust may decline, ultimately reducing their likelihood of making purchases.

From a managerial perspective, the findings suggest that e-commerce companies should adopt transparent and ethical approaches when implementing AI-driven personalization strategies. Businesses must ensure that consumer data is collected and used responsibly, and they should provide clear information about how personalization algorithms operate. Building trust through data security, privacy protection, and transparent communication can significantly strengthen the positive effects of personalization on consumer behavior. In the context of Varanasi, the study demonstrates that urban consumers are increasingly adopting digital shopping platforms and interacting with AI-based technologies. As internet access and digital literacy continue to expand,

the influence of AI-driven personalization on consumer behavior is expected to grow further. Therefore, businesses operating in emerging markets should focus on developing user-friendly and trustworthy AI systems that enhance the online shopping experience. The study concludes that AI-driven personalization is a powerful tool for improving consumer engagement and purchase intention in e-commerce. By balancing technological innovation with ethical considerations and consumer trust, online retailers can create sustainable and customer-centric digital marketplaces.

## References

- [1]. Akter, S., & Wamba, S. (2016). Big data analytics in e-commerce. *Journal of Business Research*, 69(9), 3565–3571.
- [2]. Bleier, A., & Eisenbeiss, M. (2015). Personalized online advertising effectiveness. *Marketing Science*, 34(5), 669–688.
- [3]. Brynjolfsson, E., & McAfee, A. (2017). *Machine, platform, crowd: Harnessing our digital future*. Norton.
- [4]. Chen, L., & Xie, K. (2008). Online consumer review research. *Decision Support Systems*, 45(3), 477–491.
- [5]. Cheng, Y., & Jiang, H. (2020). Artificial intelligence in retailing. *Journal of Retailing and Consumer Services*, 56, 102–109.
- [6]. Davenport, T., & Ronanki, R. (2018). Artificial intelligence for the real world. *Harvard Business Review*, 96(1), 108–116.
- [7]. Dholakia, U., & Zhao, M. (2010). Effects of online store attributes. *Journal of Retailing*, 86(2), 164–176.
- [8]. Gefen, D., Karahanna, E., & Straub, D. (2003). Trust and TAM in online shopping. *MIS Quarterly*, 27(1), 51–90.
- [9]. Grewal, D., Roggeveen, A., & Nordfält, J. (2017). The future of retailing. *Journal of Retailing*, 93(1), 1–6.
- [10]. Hair, J., Black, W., Babin, B., & Anderson, R. (2019). *Multivariate data analysis*. Cengage.
- [11]. Huang, M., & Rust, R. (2020). Artificial intelligence in service. *Journal of Service Research*, 23(2), 155–172.
- [12]. Jarek, K., & Mazurek, G. (2019). Marketing and AI. *Central European Business Review*, 8(2), 46–55.
- [13]. Kaplan, D., & Haenlein, M. (2019). Siri, Siri, in my hand. *Business Horizons*, 62(1), 15–25.
- [14]. Kietzmann, J., Paschen, J., & Treen, E. (2018). Artificial intelligence in advertising. *Journal of Advertising Research*, 58(3), 263–267.
- [15]. Kim, J., & Peterson, R. (2017). Consumer trust in e-commerce. *Journal of Interactive Marketing*, 38, 44–54.
- [16]. Kshetri, N. (2021). Artificial intelligence in emerging markets. *IT Professional*, 23(3), 40–47.
- [17]. Lemon, K., & Verhoef, P. (2016). Customer experience journey. *Journal of Marketing*, 80(6), 69–96.
- [18]. Martin, K., & Murphy, P. (2017). Privacy and marketing. *Journal of Public Policy & Marketing*, 36(2), 135–155.
- [19]. McLean, G., & Wilson, A. (2019). Chatbots in retail. *Journal of Retailing and Consumer Services*, 48, 302–311.
- [20]. Nguyen, T., de Leeuw, S., & Dullaert, W. (2018). Consumer trust in online retail. *Journal of Retailing*, 94(3), 318–331.
- [21]. Pavlou, P. (2003). Consumer acceptance of e-commerce. *International Journal of Electronic Commerce*, 7(3), 101–134.
- [22]. Rust, R., & Huang, M. (2014). Artificial intelligence in service. *Service Science*, 6(1), 1–13.
- [23]. Shankar, V. (2018). AI in marketing strategy. *Journal of Marketing*, 82(4), 1–15.
- [24]. Sharma, A., & Lijuan, W. (2015). E-commerce trust model. *Electronic Commerce Research*, 15(3), 367–393.
- [25]. Singh, S., & Srivastava, R. (2020). Online shopping behavior in India. *Journal of Retailing and Consumer Services*, 52, 101–112.
- [26]. Statista. (2022). Growth of e-commerce worldwide.
- [27]. Sun, Y., Wang, N., Guo, X., & Peng, Z. (2013). Trust in online shopping. *Information & Management*, 50(7), 458–469.
- [28]. Tam, C., & Oliveira, T. (2016). Adoption of mobile commerce. *Journal of Retailing and Consumer Services*, 28, 121–128.
- [29]. Teece, D. (2018). Business models and AI. *Long Range Planning*, 51(1), 40–49.
- [30]. Verhoef, P., Kooge, E., & Walk, N. (2016). *Creating value with big data analytics*. Routledge.
- [31]. Wang, Y., & Hajli, N. (2017). Consumer trust in online shopping. *International Journal of Information Management*, 37(2), 111–123.
- [32]. Xu, H., Luo, X., Carroll, J., & Rosson, M. (2011). Privacy concerns and personalization. *Journal of the Association for Information Systems*, 12(12), 798–824.
- [33]. Zhang, K., & Benyoucef, M. (2016). Consumer behavior in social commerce. *Decision Support Systems*, 86, 95–108.
- [34]. Zhou, T. (2011). Online trust and mobile commerce. *Internet Research*, 21(5), 527–540.
- [35]. Dwivedi, Y., Hughes, L., Ismagilova, E., et al. (2021). Artificial intelligence in marketing. *Journal of Business Research*, 135, 401–409.
- [36]. Brynjolfsson, E., Hu, Y., & Rahman, M. (2013). Competing in the age of omnichannel retailing. *MIT Sloan Management Review*, 54(4), 23–29.
- [37]. Hajli, N. (2015). Social commerce trust model. *Technological Forecasting and Social Change*, 96, 183–191.
- [38]. Kumar, V., Dixit, A., Javalgi, R., & Dass, M. (2016). Digital transformation in retail. *Journal of Retailing*, 92(3), 281–294.