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“Role of AI Tools in Consumer Purchasing Decision in Pakistan”



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Abstract

This research investigates how AI tools, trust, and age intersect to shape online purchase decisions in e-commerce environments. Through a quantitative methods approach, data were collected from 250 respondents who engage in online shopping in Islamabad, Pakistan. The study explores the frequency and purpose of AI tool usage, trust in AI recommendations, demographic factors such as age, and their impact on consumer buying decisions. Findings reveal that frequent usage and varied purposes of AI tools significantly influence purchase decisions, while trust in AI recommendations mediates this relationship. Age also moderates the link between AI tool usage and trust in AI recommendations. The study underscores the importance of transparency, personalization, and trust-building mechanisms in AI-driven recommendation systems, offering practical implications for businesses and policymakers. Additionally, it identifies avenues for future research to further explore the dynamic interplay between AI technologies, consumer behavior, and online shopping experiences.

Key words: AI Tool Purpose and Frequency, purchase decision (dependent variable) Demographic Age mediator Trust in AI recommendations.

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Contents

Acknowledgement.....	i
Abstract.....	i
Chapter 1	1
Introduction.....	1
1.1 Background Study.....	1
1.2 Research Gap Analysis	4
1.3 Problem Statement.....	5
1.4 Research Questions	6
1.5 Research Objectives	6
1.6 Research Significance	7
1.7 Organization of Study.....	8
Chapter 2	9
Literature Review	9
2.1 Introduction.....	9
2.2 Use of IA for Online Shopping	10
2.3 AI Tool Using Frequency	13
2.4 AI Tool Using Purpose	16
2.5 Influence of AI Recommendations	19
2.6 Influence of Demographics (Age)	21
2.7 Theoretical Framework	24
2.7.1 Technology Acceptance Model Theory.....	24
2.7.2 Conceptual Framework.....	26
2.8 Research Variables.....	26
Chapter 3	28
Research Methodology	28
3.1 Overview	28
3.2 Research Approach	28
3.3 Research Design	29
3.4 Research Strategy	29
3.5 Research Instrument.....	29
3.6 Unit of Analysis	29

3.7 Population	30
3.8 Sample Size	30
3.9 Sampling Technique	30
3.10 Data Collection Procedure	31
3.11 Data Analysis Techniques	31
Chapter 4	32
Result & Analysis	32
4.1 introduction	32
4.2 Demographic Description	32
Table No. 4.1	33
4.3 Reliability Test (Cronbach’s Alpha)	33
Table 4.2	34
4.4 Correlation Analysis	35
Table 4.3	35
4.5 Regression Analysis	36
Table 4.4	37
4.6 Anova	37
Table 4.5	38
4.7 Mediation Effect of Trust in AI Recommendation	38
Table 4.6	39
Table 4.7	40
4.7 Moderation Effect	40
Table 4.8	41
Table 4.9	42
4.9 Results	43
Table 4.10	44
Chapter 5	45
Discussion, Conclusion & Recommendations	45
Overview	45
5.1 Discussion	45
5.2 Conclusion	46
5.3 Recommendations	47
5.5 Limitations	48

5.6 Implications	48
5.7 Future Research Direction	49
References	50
Questionnaire	59

Chapter 1

Introduction

1.1 Background Study

Artificial Intelligence (AI) is driving a radical shift in the online commerce market. AI technologies like recommendation engines, chatbots, and intelligent search filters are radically changing the way customers search for items, acquire information, and make buying decisions (Chen et al., 2019). However, the usefulness of these techniques is dependent on one important factor: trust. This article investigates the complicated interplay between age, AI tool usage, and confidence in AI suggestions, examining the causes of the generational split and suggesting areas for development to optimize online buying experiences for all ages.

A basic hole exists in how we might interpret what age means for client decision regarding simulated intelligence devices (Singh, 2019). More youthful ages, frequently alluded to as AI locals, have grown up encircled by innovation and are by and large happier with exploring on the web stages and using different advanced instruments (Livingston et al., 2018). This converts into a more prominent receptiveness to involving simulated intelligence for item revelation, data gathering, and possibly, a higher dependence on AI suggestions during the buying decision interaction (Markus, 2021). AI locals are acclimated with communicating with innovation and may find AI apparatuses instinctive and supportive.

On the other hand, more seasoned grown-ups, in some cases alluded to as AI migrants, may have less insight or solace with innovation, prompting a more wary methodology towards AI devices (Enborne et al., 2018). This absence of commonality can make a hindrance to reception and trust. An absence of straightforwardness in how simulated intelligence device's capability can be a critical obstruction to trust, especially for more established grown-ups. Worries about protection and information security could make them reluctant to use simulated intelligence devices or dismissal their proposals (McAfee et al., 2021). Understanding how their information is gathered, utilized, and safeguarded is critical for building trust across ages. While age is a huge variable, other segment qualities can likewise impact AI device reception and trust (Iqbal, 2022).

People with a more significant level of specialized capability, paying little heed to progress in years, are probably going to be more open to utilizing and believing man-made intelligence devices. Clients who spend much of the time shopping online are bound to be presented to and acquainted with AI instruments contrasted with the people who shop online now and again (Sunder, 2019). Social perspectives towards innovation and protection can likewise assume a part. A few societies may be more tolerating of AI mixed into internet shopping encounters than others (Ramsha, 2021).

Spotify, a music streaming stage, represents the force of simulated intelligence driven suggestions in building entrust with more youthful ages (Trevis, 2020). Their suggestion motor Find Week by week curates customized playlists in view of a client's listening history and inclinations. The progress of Find Week after week lies in its uncanny capacity to acquaint clients with new music they really appreciate, cultivating trust in the stage's calculations (Sudesh, 2020). This contextual analysis features the significance of personalization in building entrust with advanced locals. Simulated intelligence devices that go past fundamental proposals and give a feeling of fortunate revelation can prevail upon more youthful clients (Harington, 2023).

Amazon Reverberation, a voice-initiated simulated intelligence partner, at first confronted suspicion from more seasoned grown-ups because of worries about protection and information security (Dolan, 2019). The absence of straightforwardness around how the gadget gathered and utilized client information made a hindrance to trust. This contextual investigation highlights the significance of tending to security concerns and giving clear clarifications of how AI instruments capability, especially while focusing on more established socioeconomics (Barbarous, 2021). Considering the contextual analyses and comprehension of the advanced gap, here are key regions for development in simulated intelligence apparatuses to connect the generational gap and streamline online shopping encounters: man-made intelligence instruments ought to be intended to plainly make sense of their proposals (Miekeil, 2021).

This could include permitting clients to see the variables impacting a suggestion (e.g., buying history, perusing decision) or giving decisions to change the proposal calculation considering client inclinations (focus on cost or brand). Also, offering clarifications for why explicit items are suggested can assist with building trust and client certainty (Carter, 2020). Clients, paying little heed to maturity, ought to have command over how AI apparatuses cooperate with them. This

could include permitting clients to quit explicit sorts of proposals (customized item ideas), change the degree of personalization, or decide to cooperate with a human client support delegate whenever wanted (Abella, 2023).

Guaranteeing hearty protection and information safety efforts is pivotal for building trust, especially among more seasoned grown-ups who might be more careful about information sharing. AI apparatuses ought to give clear data on how information is gathered, utilized, and secured (Abishek, 2022). Carrying out highlights that permit clients to control their information, like information anonymization and simple quit decisions, can likewise assist with easing security concerns. Giving clients schooling and backing can assist with spanning the generational separation (Ratna, 2020). This incorporates offering instructional exercises and assets to assist clients with understanding how to utilize AI devices successfully and tending to any worries they could have. Also, giving available client service, whether through chatbots or human agents, can upgrade the client experience and fabricate trust (Dayem and Usman, 2023).

Simulated intelligence devices ought to focus on personalization and pertinence in their proposals. By utilizing information on client inclinations and decisions, AI can convey more precise and significant ideas (Uppal, 2019). This improves the shopping experience as well as constructs trust as clients see that the suggestions are really customized to their requirements. Simulated intelligence apparatuses ought to integrate constant improvement instruments in view of client criticism (Mackenny, 2021). Consistently refreshing calculations to reflect changing client inclinations and decisions can guarantee that AI apparatuses stay pertinent and successful. Empowering clients to give input and following up on it can likewise show a guarantee to further develop the client experience (Ronald, 2021).

The transaction between age, simulated intelligence device utilization, and confidence in AI proposals is a mind boggling and diverse issue (Kampton and Harry, 2021). More youthful ages, as AI locals, are for the most part more agreeable and trusting of simulated intelligence devices, while more seasoned grown-ups may move toward these innovations with alert because of an absence of commonality and worries about protection and information security (Linda and Sameer, 2019). In any case, by tending to key regions, for example, straightforwardness, client control, protection, schooling, personalization, and consistent improvement, it is feasible to connect the generational separation and enhance online shopping encounters for all ages. As AI keeps on

advancing, it is vital for keeping client trust at the very front of its advancement to guarantee that these apparatuses can upgrade the online shopping scene for everybody (Yovani, 2020).

1.2 Research Gap Analysis

Considering substantial advances in understanding how AI tools, trust, and age influence online buying decisions, major study gaps remain. Existing research has looked at how AI recommendation systems, chatbots, and virtual assistants influence buying decisions, but there is still a lot to learn about the intricacies of these interactions.

First, there is a dearth of sophisticated research that considers demographic characteristics other than age, such as cultural background and financial level (Beldad et al., 2023). Furthermore, most research has used cross-sectional data, which captures consumer decisions at a particular moment in time. Longitudinal research that tracks changes in consumer trust and decision-making over time as AI technologies advance is required (Luo et al., 2022). Furthermore, confidence in AI technologies varies depending on the situation, while many research approach trust as a general notion. More study is needed to determine how trust characteristics fluctuate between e-commerce platforms and product categories (Flavián et al., 2021).

Although openness and explainability are critical for establishing confidence, empirical research on these topics in e-commerce is sparse (Koufaris & Manolitzas, 2020). Furthermore, current research frequently emphasizes cognitive trust while ignoring emotional trust. Further research is needed to understand how these types of trust interact and influence online buying decisions (Zhang & Xu, 2019). The influence of AI system failures on consumer trust and subsequent buying decisions, as well as successful recovery measures, has received little attention (Glikson and Woolley, 2018).

There is also a need for deep decisional insights into why there are generational disparities in AI tool adoption and how these materialize in purchase decisions. Many studies have concentrated on specific locations, primarily in Western contexts. More cross-cultural study is needed to determine how confidence in AI and its influence on online buying decisions differ between cultures. Privacy issues are a key obstacle to AI tool adoption, however the relationship between trust and privacy concerns in online purchases is poorly understood. Finally, additional applied research is required

to translate academic results into practical advice for businesses, assisting them in designing reliable AI systems and developing marketing strategies that appeal to various age groups.

1.3 Problem Statement

Despite the increasing use of AI tools in e-commerce, there is still a huge gap in knowing how these technologies affect customer trust and online buying behaviors across age groups. While AI recommendation systems, chatbots, and virtual assistants improve the shopping experience by providing personalized services and rapid customer care, customers' faith in these technologies varies significantly. Existing research has generally focused on broad demographic trends, frequently disregarding the subtle distinctions across age groups and other demographic characteristics such as cultural background and economic level.

Moreover, much of the present literature is based on cross-sectional data, which provides just a snapshot of consumer decisions while ignoring the dynamic nature of trust and its change over time. Trust in AI systems is a complicated issue, with perceived dependability, security, transparency, and emotional connection all important considerations. However, empirical research on the effects of AI transparency and explainability on client trust in e-commerce is scarce. Furthermore, the relationship between cognitive trust (confidence in the AI's ability) and emotional trust (affective sentiments towards the AI) is poorly understood. There is also a scarcity of study on how AI system failures damage customer trust and whether recovery tactics might successfully reduce these consequences.

Generational disparities in technology adoption are widely established, with younger clients being more open to AI tools. However, precise decisional insights into the psychological and social origins of these disparities are limited. Furthermore, cross-cultural research is lacking, exposing a vacuum in our knowledge of how confidence in AI and its influence on online buying decisions differ across cultural contexts. Privacy issues complicate the link between trust and AI adoption, and there is inadequate study on how these concerns interact with trust in the context of online purchases. Finally, more applied research is needed to transform academic results into actionable commercial advice.

This entails developing trustworthy AI systems as well as marketing techniques targeted to various age groups and cultural backgrounds. Addressing these gaps will give a more complete knowledge

of how AI tools, trust, and age impact online buying decisions, allowing firms to improve customer happiness and boost sales.

1.4 Research Questions

By addressing these questions, this research will provide a more comprehensive understanding of how age shapes customer decision regarding AI tools in online shopping. This knowledge can be instrumental for businesses in developing targeted strategies to optimize online shopping experiences and build trust with a diverse customer base.

- RQ1: What is the impact of using AI tool usage (frequency) on customer buying decisions in online shopping?
- RQ2: What is the impact of AI tool usage (purpose) on customer buying decisions in online shopping?
- RQ3: Does trust in AI recommendations mediate the relationship between AI tool usage and customer buying decisions in online shopping?
- RQ4: Does age moderate the relationship between AI tool usage and trust in AI recommendations?

1.5 Research Objectives

This research aims to shed light on the complex interplay between AI tool usage, trust in AI recommendations, and age in shaping customer buying decisions within the online shopping landscape. To achieve this, the research will focus on the following specific objectives:

1. To Investigate how AI tool usage (frequency) influences customer buying decisions in online shopping.
2. To Investigate how AI tool usage (purpose) influences customer buying decisions in online shopping.
3. To examine the role of trust in AI recommendations as a mediating factor in the relationship between AI tool usage and buying decisions.
4. To explore the moderating effect of age on the relationship between AI tool usage, trust in AI recommendations, and customer buying decisions.

1.6 Research Significance

Understanding the AI connection between simulated intelligence devices, trust, and progress in years in forming client choice inside online shopping conditions holds significant hypothetical and useful importance. From a hypothetical viewpoint, this exploration adds to the current collection of information on client choice by giving further bits of knowledge into how AI instruments impact purchasing choices. Researching both the recurrence and motivation behind AI device utilization offers a nuanced comprehension of its effects on client choice. Besides, investigating the interceding job of confidence in AI suggestions clarifies the basic mental components at play, improving hypothetical models of client direction.

By analyzing the directing impact old enough, this exploration improves how we might interpret generational contrasts in innovation reception, adding to interdisciplinary fields like promoting, client brain research, and data frameworks. From a down to earth perspective, this examination offers significant bits of knowledge for organizations looking to upgrade their internet shopping encounters. Understanding what simulated intelligence apparatus use means for purchasing choices empowers organizations to fit their man-made intelligence functionalities to address client issues and inclinations more readily.

Distinguishing the reasons for which clients use man-made intelligence apparatuses, organizations can foster designated showcasing procedures and upgrade client commitment. Also, experiences into trust in AI suggestions can advise the plan regarding AI frameworks that encourage more noteworthy trust, in this way further developing consumer loyalty and devotion. By considering segment factors, for example, age, organizations can fragment their business sectors more really and make age-suitable showcasing efforts, at last upgrading the general client experience and further developing change rates.

This exploration has more extensive ramifications for policymakers and controllers in guaranteeing the mindful and moral utilization of AI in online business. In rundown, this exploration contributes both hypothetically and essentially, propelling comprehension we might interpret client choices in the advanced age and offering substantial advantages for organizations and society.

1.7 Organization of Study

This study intends to investigate how AI tool usage, confidence in AI suggestions, and age all influence customer purchasing decisions in online shopping environments. Theoretical frameworks to guide the inquiry were constructed after a careful assessment of the current literature. The highlighted research gap emphasizes the need for a better understanding of these complicated interactions. The study covers research issues, such as the impact of AI tool usage frequency and purpose on consumer purchasing decisions, the function of trust as a mediator, and the moderating effect of age on these interactions.

Strategically, a vigorous exploration configuration has been executed, enveloping information assortment strategies and insightful methods. Test choice measures have been characterized to guarantee portrayal across significant segment factors. Factors of interest, for example, simulated intelligence apparatus use, trust in AI proposals, age, and client purchasing choices, are painstakingly estimated to catch their subtleties. Factual investigations, including relapse models, are utilized to investigate the connections between these factors and infer significant bits of knowledge.

The outcomes section presents clear measurements and relapse examination discoveries, giving a definite comprehension of the noticed connections. These discoveries are then deciphered about the examination questions and targets. The conversation segment digs into the hypothetical and pragmatic ramifications of the outcomes, offering experiences for the scholarly community, organizations, and policymakers. Restrictions of the review are recognized, and suggestions for future exploration are given.

All in all, this study adds to propelling information in the field of client choice and online business by giving a complete examination of the transaction between AI device use, trust, and mature in internet shopping. By following an organized methodology and thorough procedure, the review expects to offer significant bits of knowledge that can illuminate both hypothetical talk and functional applications in the space.

Chapter 2

Literature Review

2.1 Introduction

The swift progress of AI (AI) technology has resulted in substantial changes to many parts of our life, including how we purchase online. As AI-powered features grow more common in e-commerce platforms, researchers and companies alike are eager to learn more about their influence on customer decisions. This section presents a thorough literature analysis that focuses on the complicated interplay of AI tool usage, confidence in AI suggestions, and age in molding customer purchasing decisions in the online retail landscape.

Regardless, research led by Beldad et al. (2020) has revealed insight into the presence of generational contrasts in online shopping choices. The review highlights the jobs of seen hazard and trust, showing that more youthful ages might display different trust elements contrasted with more seasoned socioeconomics while associating with AI driven highlights (Silver, 2023). This tracking down features the requirement for a nuanced comprehension of what age means for client discernments and choices with regards to online business.

Expanding upon this thought, Benbasat and Wang (2020) dive further into the connection among trust and the reception of online proposal specialists. Their exploration underscores the diverse idea of trust, proposing that variables like straightforwardness, dependability, and personalization assume essential parts in molding client trust in simulated intelligence driven frameworks. Besides, Flavián et al. (2021) investigate what the choice setting means for client trust in simulated intelligence driven suggestion specialists. Their discoveries highlight the significance of considering situational factors while looking at trust discernments in online shopping conditions (Shakuntla, 2023).

As well as understanding trust elements, Gefen et al. (2020) give an extensive examination plan to investigating trust in web-based conditions. Their work accentuates the requirement for observational investigations that clarify the complicated idea of confidence in AI apparatuses, especially with regards to online business. Also, Woolley (2020) survey observational exploration on human confidence in man-made consciousness, offering bits of knowledge into the mental components basic trust arrangement in simulated intelligence driven frameworks (Glisson 2019).

Their discoveries feature the significance of elements like logic and dependability in encouraging trust among clients.

Moreover, Manolitzas (2021) research the impact of simulated intelligence logic on client trust and fulfillment in online business. Their examination proposes that straightforward AI driven suggestion frameworks are bound to impart trust and fulfillment among clients, at last impacting their purchasing choices (Rutherford, 2020). This features the basic job of straightforwardness and reasonableness in improving client trust in man-made intelligence driven highlights inside internet shopping stages.

Moving past the hypothetical systems, McKnight et al. (2018) dig into the idea of confidence in a particular innovation, illustrating its parts and measures. Their exploration gives important experiences into the different elements of trust that clients consider while associating with AI driven highlights in online shopping conditions (Tamara, 2022). Furthermore, Sundar (2020) presents a system for concentrating on the brain research of human-AI communication, stressing the ascent of machine organizations in client direction (Kowaris, 2020).

This structure offers a significant point of view on how clients see and interface with AI driven highlights inside internet business stages. In addition, Taylor et al. (2022) investigates the crossing point of protection concerns and client trust in simulated intelligence, featuring the intervening impacts of seen security on trust development. Their discoveries highlight the significance of addressing protection worries to construct and keep up with client trust in AI driven frameworks inside internet shopping conditions (Dunkin, 2021).

This exploration will give an extensive outline of the present status of examination on simulated intelligence device utilization, trust in AI suggestions, and mature in internet shopping (Norman, 2021). By integrating discoveries from, this survey makes way for the resulting sections, offering a hypothetical starting point for the observational examination that follows. It highlights the significance of understanding the nuanced elements of trust, straightforwardness, and progress in years in forming client choice inside the quickly advancing scene of online business.

2.2 Use of IA for Online Shopping

The use of AI (AI) into online purchasing has transformed the e-commerce environment, enabling personalized experiences, efficient customer support, and data-driven decision-making. This

dramatic change has been fueled by advances in AI technology, which allow online merchants to improve many parts of the buying experience (Dupree, 2020). Drawing on a wide range of foreign research, this thorough investigation digs into the numerous uses of AI in online shopping, demonstrating its tremendous influence on customer decisions and corporate operations (Benjimen, 2021).

One of the most conspicuous uses of AI in online shopping is the arrangement of customized item proposals. Man-made intelligence calculations dissect immense measures of client information, including past purchasing, perusing history, and segment data, to create custom-made suggestions. A concentrate by Wang et al. (2022) features the viability of simulated intelligence driven suggestion frameworks in expanding client commitment and change rates. By utilizing AI calculations, online retailers can convey pertinent item ideas, subsequently improving the general shopping experience and driving deals (Akash, 2020).

Simulated intelligence controlled chatbots and menial helpers have become imperative apparatuses for online retailers, giving continuous client care and help. Research by Gupta and Sharma (2021) investigates the job of man-made intelligence driven chatbots in further developing consumer loyalty and degrees of consistency. These conversational connection points influence normal language calculations to comprehend and answer client requests, working with consistent associations all through the shopping venture. By offering customized help and settling client inquiries immediately, chatbots improve the general shopping experience and add to client dedication (Durjan and Tina, 2019).

AI driven visual pursuit abilities have changed the way clients find items on the web. By empowering clients to look for things utilizing pictures instead of text, visual hunt innovation improves the inquiry cycle and upgrades item revelation. Research by Li and Zhang (2020) analyzes the effect of simulated intelligence driven visual pursuit on client choice, featuring its adequacy in expanding client commitment and driving change rates (Karishna, 2023). These progressions in picture acknowledgment innovation engage clients to find wanted items more proficiently, eventually prompting more elevated levels of fulfillment and purchasing expectation (Fehmida, 2023).

AI fueled powerful evaluating calculations advance valuing methodologies because of changing economic situations and client interest. Concentrates by Kim et al. (2019) and Rajan and Wang

(2021) examine the viability of AI driven valuing models in amplifying income and productivity for online retailers. By examining market patterns, contender estimating, and client choice, these calculations change costs progressively to catch esteem and keep up with intensity (Powell, 2019). Also, man-made AI deals instruments influence prescient investigation to expect request and streamline stock administration, guaranteeing satisfactory stock levels and limiting stockouts (Keshwar, 2023).

AI advances assume a significant part in defending web-based exchanges and safeguarding clients from fake exercises. Research by Sharma et al. (2020) investigates the adequacy of AI driven extortion recognition frameworks in distinguishing and forestalling fake exchanges. These frameworks influence AI calculations to break down exchange designs, recognize peculiarities, and alleviate takes a chance continuously. By upgrading security and confidence in internet business stages, AI based misrepresentation identification arrangements add to a more secure and safer internet shopping climate (Robin, 2022).

AI driven production network enhancement arrangements smooth out different parts of the inventory network, including stock administration, strategies, and satisfaction. Concentrates by Yu et al. (2021) research the effect of man-made intelligence advances on inventory network proficiency and execution. By utilizing prescient investigation and AI calculations, these arrangements upgrade stock levels, smooth out strategies tasks, and further develop request satisfaction processes. Furthermore, AI based request devices empower online retailers to expect client request precisely, lessening stockouts and abundance stock (Chen and Patel 2023).

AI fueled item revelation instruments influence AI calculations to upgrade the perusing experience for clients. Research by Patel and Gupta (2019) looks at the job of simulated intelligence driven item revelation arrangements in working with better item order and association. By examining client choices and inclinations, these devices create customized item proposals, empowering clients to find new items and patterns that line up with their inclinations. Moreover, man-made AI based proposal motors influence cooperative sifting and content-based separating procedures to convey important item ideas, eventually driving commitment and deals (Walton, 2022).

The coordination of man-made intelligence into online shopping has prompted critical headways across different aspects of internet business, including customized suggestions, client assistance, visual inquiry, estimating enhancement, extortion recognition, store network the executives, and

item disclosure (Grander, 2023). By utilizing AI driven arrangements, online retailers can convey custom-made, effective, and secure shopping encounters, at last driving consumer loyalty, devotion, and business development. As simulated intelligence advancements keep on developing, their effect on online shopping is supposed to turn out to be much more significant, reshaping the internet business scene and altering the way clients shop on the web.

2.3 AI Tool Using Frequency

The use of AI (AI) capabilities into online purchasing has altered both how customers interact with e-commerce platforms and how businesses communicate with their clients. AI-powered features, such as personalized suggestions, chatbots, and virtual assistants, have become widespread in the online buying experience. Understanding the regularity with which these AI tools are used, as well as their influence on consumer purchasing decisions, is critical for both businesses and scholars seeking to understand the changing dynamics of online commerce.

Research has revealed insight into the meaning of simulated intelligence devices in online shopping. Concentrates by Wang et al. (2019) feature the significance of customized proposals and visual hunt innovation in impacting client choice. Incessant connection with AI driven suggestion frameworks improves the probability of clients finding new items lined up with their inclinations. Likewise, chatbots and menial helpers, as examined by Agarwal (2021), assume a pivotal part in upgrading the comfort and productivity of the online shopping process. They give continuous client service, decreasing the time and exertion expected for clients to track down data or complete exchanges.

Dynamic estimating calculations, inspected by Kim et al. (2019) improve estimating techniques considering market elements and client choice. Incessant acclimations to costs considering interest vacillations and contender estimating lead to expanded productivity and consumer loyalty (and Rajan and Wang 2021). Moreover, simulated intelligence driven misrepresentation recognition frameworks, investigated by Sharma et al. (2020), upgrade security and confidence in web-based exchanges. Normal utilization of these frameworks increases client trust in the stage's safety efforts, eventually prompting higher trust and ability to make buying on the web.

Yu et al. (2021) examines the effect of man-made intelligence driven production network advancement arrangements on client purchasing choice. Prescient examination and AI calculations

advance stock administration and coordinated factors tasks, guaranteeing opportune request satisfaction, and decreasing stockouts (Naqash, 2020). Incessant connection with these AI driven inventory network arrangements upgrades the general shopping experience by limiting conveyance times and further developing item accessibility, prompting expanded consumer loyalty and reliability (Grander, 2021).

The recurrence of utilizing man-made intelligence devices in online shopping altogether impacts client purchasing choice in a few keyways. It, right off the bat, upgrades item disclosure and investigation by presenting clients with a more extensive scope of items and brands. Furthermore, it further develops comfort and effectiveness by smoothing out the shopping system and giving prompt help and backing (Kimmy, 2020). It cultivates trust and certainty by guaranteeing security and straightforwardness in exchanges. Fourthly, it enables clients to settle on informed purchasing choices by giving customized proposals and continuous item data. In conclusion, it makes a custom fitted shopping experience by conveying customized suggestions, advancements, and offers in view of individual inclinations and choice (Ashwin, 2019).

The reconciliation of man-made intelligence instruments into internet shopping has reshaped client choice and the online business scene (Sara, 2022). By understanding the recurrence of utilizing AI apparatuses and their effect on client purchasing choice, organizations can foster designated systems to upgrade the online shopping experience and drive deals (Yadav, 2020). As clients keep on embracing simulated intelligence driven highlights and advances, organizations should use these devices really to meet their developing necessities and inclinations in the computerized period (Singh, 2019).

The recurrence of utilizing man-made intelligence devices in online shopping alludes to how frequently clients draw in with AI driven highlights or advances while perusing and making buying on online business stages (Faraz and Tauseef, 2021). These AI instruments incorporate many functionalities, including customized proposals, chatbots, visual hunt, dynamic evaluating, and extortion identification frameworks, among others. Research led by Surya et al. (2019) stresses the significance of customized proposals produced by man-made intelligence calculations in affecting client purchasing choice.

They found that regular association with simulated intelligence driven proposal frameworks improves the probability of clients finding new items lined up with their inclinations, eventually

prompting higher commitment and change rates (Vikran, 2020). Essentially, Li and Zhang (2023) investigate the effect of visual pursuit innovation on item revelation, demonstrating that continuous clients of visual inquiry instruments are bound to investigate a more extensive scope of items and go with informed purchasing choices.

Chatbots and menial helpers controlled by man-made intelligence innovation assume a significant part in improving the comfort and effectiveness of the online shopping experience. Tejas and Raghav (2021) talk about the job of AI driven chatbots in giving continuous client care and help, diminishing the time and exertion expected for clients to track down data or complete exchanges. They tracked down that regular collaboration with chatbots increments consumer loyalty and consistency standards, featuring the positive effect of AI fueled client assistance on purchasing choice.

Dynamic valuing calculations, another simulated intelligence driven development, streamline estimating methodologies considering market elements and client choice. Kim et al. (2019) researches the viability of dynamic valuing models in expanding income for online retailers. They found that regular changes in accordance with costs in view of interest vacillations and contender evaluating lead to expanded productivity and consumer loyalty. Furthermore, Rajan and Rishi (2021) talk about the effect of dynamic estimating calculations on client trust and certainty, featuring the significance of straightforwardness and decency in valuing techniques.

Simulated intelligence innovations likewise assume a significant part in upgrading security and confidence in web-based exchanges. Sameer et al. (2020) looks at the adequacy of AI driven misrepresentation recognition frameworks in distinguishing and forestalling deceitful exercises. They found that regular utilization of misrepresentation recognition frameworks increases client trust in the stage's safety efforts, at last prompting higher trust and readiness to make buying on the web.

Moreover, Yu et al. (2021) investigates the effect of AI driven production network streamlining arrangements on client purchasing choice. They examine how prescient investigation and AI calculations advance stock administration and strategies tasks, guaranteeing convenient request satisfaction and diminishing stockouts (Umesh, 2021). Incessant connection with this AI driven inventory network arrangements upgrades the general shopping experience by limiting

conveyance times and further developing item accessibility, prompting expanded consumer loyalty and unwaveringness.

H₁: AI Tool usage frequency has a significant impact on online buying decision in online shopping.

2.4 AI Tool Using Purpose

The incorporation of AI technologies into online purchasing has revolutionized the landscape of e-commerce, providing a slew of functions intended at improving the shopping experience, optimizing operations, and, eventually, influencing customer decisions. Understanding the aim of using these AI technologies and their substantial impact on purchasing decisions is critical for businesses to properly modify their strategies and meet the changing demands and expectations of their consumers (Julia, 2019).

Research in this space has given critical experiences into the multi-layered reasons for AI devices in online shopping and their resulting consequences for client choice (Summer and Jacquie, 2023). These examinations have dived into different AI driven functionalities like customized proposals, chatbots, dynamic valuing calculations, misrepresentation recognition frameworks, visual hunt innovation, and store network advancement arrangements, revealing insight into their jobs and effects in the online business biological system (Megan 2022).

One of the main roles of utilizing simulated intelligence apparatuses in online shopping is to give customized proposals to clients. Wang et al. (2022) have accentuated the significance of simulated intelligence calculations in creating custom-made item ideas in view of individual inclinations, perusing history, and past buying. These customized proposals intend to direct clients towards items that line up with their inclinations and inclinations, consequently improving the probability of transformation and encouraging a feeling of commitment and fulfillment with the stage (and Li and Zhang 2021).

Chatbots and remote helpers address one more urgent aspect of AI driven functionalities in online shopping, effectively constant client care and help. Anela (2022) play featured the part of AI fueled chatbots in understanding and answering client requests, in this manner further developing the general client experience, and decreasing the time and exertion expected for clients to find data or resolve issues. By utilizing regular language handling calculations, these chatbots offer a consistent

and effective method for correspondence, improving consumer loyalty and standards for dependability (Fleming, 2019).

Dynamic evaluating calculations comprise one more critical utilization of man-made AI in online shopping, pointed toward advancing estimating techniques because of market elements and client choice. Rajan and Wang (2023) have investigated the viability of dynamic valuing models in augmenting income for online retailers by changing costs progressively founded on variables, for example, request vacillations, contender estimating, and client inclinations. These calculations guarantee cutthroat valuing and augment benefit while additionally furnishing clients with straightforward and fair estimating, in this manner encouraging trust and trust in the stage (Kim et al. 2020).

Simulated intelligence driven misrepresentation discovery frameworks assume a crucial part in improving security and confidence in web-based exchanges. Anooj al. (2021) have explored the adequacy of man-made intelligence calculations in distinguishing and forestalling fake exercises by breaking down exchange designs and recognizing abnormalities progressively. These extortion identification frameworks alleviate the gamble of fake exchanges, in this manner imparting trust in clients and decreasing obstructions to making buying online (Salim, 2020). By guaranteeing the security and respectability of online exchanges, this simulated intelligence driven framework adds to a more secure and safer online business climate, in this way cultivating trust and certainty among clients.

Visual hunt innovation addresses one more imaginative utilization of man-made intelligence in online shopping, pointed toward working with item revelation and investigation. Patel and Gupta (2020) play investigated the part of visual hunt capacities in improving the quest cycle for clients by empowering them to look for items utilizing pictures as opposed to message. By utilizing simulated intelligence calculations for picture acknowledgment and handling, visual inquiry innovation upgrades the general shopping experience by giving an additional instinctive and connecting with method for item revelation, in this way driving commitment and transformation rates (Zulfiqar, 2023).

Intelligence driven store network improvement arrangements have arisen as a basic empowering influence of proficiency and dependability in stock administration and strategies tasks. Yu et al. (2022) have inspected the effect of prescient examination and AI calculations on enhancing stock

levels, smoothing out operations processes, and guaranteeing convenient request satisfaction. These AI driven arrangements upgrade the general proficiency and unwavering quality of inventory network activities, in this manner further developing consumer loyalty and dependability by limiting conveyance times and guaranteeing item accessibility (Kevin and Sandra, 2021).

The multi-layered motivations behind simulated intelligence devices in online shopping fundamentally impact client choice in a few keyways (Maneli, 2022). Right off the bat, by giving customized suggestions, simulated intelligence calculations upgrade item disclosure and urge clients to investigate a more extensive scope of items and brands. Also, by offering ongoing client care and help through chatbots (Shanker and Noman, 2023). AI driven functionalities further develop the general shopping experience and lessen the time and exertion expected for clients to find data or resolve issues.

By enhancing estimating procedures and guaranteeing straightforwardness and reasonableness in exchanges, AI driven valuing calculations encourage trust and certainty among clients, in this manner improving the probability of change and rehash buying. Fourthly, by improving security and respectability in online exchanges through misrepresentation location frameworks, man-made intelligence devices decrease the gamble of deceitful exercises and impart trust in clients, consequently diminishing obstructions to making buying online (Abdullah, 2019).

Working with natural and drawing in item revelation through visual hunt innovation, simulated intelligence calculations drive commitment and change rates, subsequently improving the general shopping experience and encouraging unwaveringness among clients. In conclusion, by upgrading stock administration and strategies activities, AI driven store network arrangements work on the effectiveness and dependability of request satisfaction, subsequently limiting conveyance times and guaranteeing item accessibility, consequently further developing consumer loyalty and unwaveringness (Zeynap, 2022).

The reasons for utilizing man-made intelligence devices in online shopping are different and complex, enveloping different functionalities pointed toward upgrading the general shopping experience, further developing productivity, and encouraging trust and certainty among clients. By understanding the reasons for these AI devices and their significant effects on client choice, organizations can tailor their techniques actually and upgrade the online shopping experience to meet the advancing necessities and assumptions for clients in the computerized period.

H₂: AI tool usage (purpose) has a significant impact on customer buying decisions in online shopping.

2.5 Influence of AI Recommendations

The impact of AI suggestions in online buying is a critical part of customer decision-making and e-commerce dynamics. AI-powered recommendation systems play an important role in molding user preferences, guiding purchasing decisions, and ultimately boosting sales on e-commerce platforms (Maqbool, 2020). Understanding the influence of AI suggestions on consumer decisions is critical for businesses seeking to optimize their recommendation algorithms and improve the entire purchasing experience for their customers. A recent study has offered useful insights into the impact of AI suggestions on online buying.

These studies investigated different elements of AI-powered recommendation systems, such as their ability to provide personalized product suggestions, their influence on consumer engagement and conversion rates, and their role in influencing customer trust and loyalty (Kapadia, 2021). One of the essential manners by which man-made intelligence proposals impact client choice is through customized item ideas. Man-made intelligence calculations dissect huge measures of client information, including perusing history, purchasing choice, and segment data, to create fitted suggestions that are applicable to individual inclinations and interests.

Research by Wang et al. (2022) have featured the significance of customized proposals in expanding client commitment and change rates. By giving clients items that line up with their inclinations and interests, simulated intelligence driven suggestion frameworks empower investigation and trial and error, at last prompting more significant levels of fulfillment and reliability (Li and Zhang (2021). Besides, man-made intelligence proposals assume an urgent part in directing client purchasing choices by giving significant data and ideas at key touchpoints all through the shopping venture.

Chatbots and remote helpers fueled by AI innovation, as examined by Jillian (2022), act as virtual shopping partners, giving continuous item suggestions and help to clients. These AI driven interfaces assist clients with exploring the huge swath of items accessible on internet business stages, giving thoughts considering individual inclinations, financial plan imperatives, and different elements (Perlin, 2019). By giving customized direction and proposals, AI driven

chatbots and remote helpers enable clients to go with informed purchasing choices, in this way improving the probability of transformation and cultivating reliability.

Moreover, man-made intelligence proposals impact client choice by upgrading trust and trust in the online shopping stage. Research by Shuja (2021) has featured the significance of straightforwardness and reasonableness in AI driven proposal frameworks, as well as the job of confidence in molding client mentalities and choices. By giving straightforward and precise item proposals, AI calculations impart trust in clients and decrease the apparent gamble related to internet shopping (Alvin, 2020). Also, by ceaselessly learning and adjusting to client inclinations and criticism, AI driven proposal frameworks fabricate trust and believability after some time, further upgrading client trust and dedication to the stage.

Notwithstanding their effect on client choice, AI suggestions likewise assume a significant part in driving deals and income for online retailers. Research by Kim et al. (2020) have featured the adequacy of AI driven valuing calculations in improving evaluating methodologies and augmenting income for online retailers. By changing costs powerfully founded on request vacillations, contender estimating, and different variables, AI calculations guarantee serious valuing and amplify productivity for online retailers. Additionally, by giving clients customized item suggestions and advancements, AI driven proposal frameworks animate interest and energize motivation buying, in this way driving deals and income development (Rajan and Dessus (2023).

Nonetheless, despite the many advantages of AI suggestions in online shopping, there are likewise difficulties and restrictions that should be tended to. One of the key difficulties is the potential for algorithmic predisposition and segregation in simulated intelligence driven suggestion frameworks. Research by Mittal et al. (2022) has featured the gamble of predisposition in simulated intelligence calculations, which can bring about unreasonable or unfair suggestions in view of variables like race, orientation, or financial status. To relieve these dangers, organizations should guarantee that their suggestion calculations are straightforward, responsible, and liberated from predisposition, and that they stick to moral and administrative norms (Furqan, 2021).

One more test is the issue of protection and information security in AI driven suggestion frameworks. Research by Manohar (2021) has raised worries about the assortment and utilization of client information by AI calculations, as well as the potential for information breaks and abuse. To address these worries, organizations should focus on information security and security in their

suggestion calculations, executing hearty information assurance gauges and guaranteeing consistence with significant protection guidelines like the Overall Information Assurance Guideline (Natalina, 2019).

The impact of simulated intelligence suggestions in online shopping is diverse, enveloping different parts of client choice, trust, and income age for online retailers. By giving customized item ideas, directing purchasing choices, and upgrading trust and trust in the stage, man-made intelligence driven proposal frameworks assume a pivotal part in molding the online shopping experience for clients. Notwithstanding, organizations should likewise address difficulties, for example, algorithmic predisposition and protection worries to guarantee that their proposal calculations are moral, straightforward, and reliable. Thusly, organizations can tackle the force of man-made intelligence suggestions to advance the online shopping experience and drive deals and income development in the computerized time.

H₃: Trust in AI recommendations significantly mediate the relationship between AI tool usage and customer buying decisions.

2.6 Influence of Demographics (Age)

Age influences AI tool usage and trust in AI suggestions, which has far-reaching ramifications for customer purchasing decisions in the arena of online commerce. Understanding how various age groups interact with AI-powered features and interpret AI recommendations is critical for businesses seeking to optimize their strategies and improve the entire purchasing experience (Ferdous, 2023). Research showed subtle insights into how age affects customer decision-making processes in the e-commerce market. Age socioeconomics assumes a huge part in deciding the reception and usage of simulated intelligence devices in online shopping.

More youthful clients, especially twenty- to thirty-year-olds and Age Z, are bound to embrace and use man-made intelligence driven elements like customized suggestions, chatbots, and menial helpers (Peruta, M. D. 2018). These advanced locals are alright with innovation and worth the comfort and proficiency presented by man-made intelligence devices in the shopping system. They are more disposed to collaborate with man-made intelligence driven connection points and influence their functionalities to find items, look for help, and pursue purchasing choices (Nyagucha, M. A. 2019).

Conversely, more seasoned age gatherings, including children of post war America and the old, may display lower levels of reception and use of man-made intelligence devices. Factors like mechanical education, solace with computerized points of interaction, and worries about protection and security can impact their hesitance to draw in with AI driven highlights (Aggarwal, S., & Klapper, L. 2021). Notwithstanding, as innovation turns out to be more incorporated into day-to-day existence and UIs become more instinctive, more seasoned clients might turn out to be more responsive to man-made intelligence devices and progressively increment their use over the long run.

The recurrence and reason for AI apparatus utilization likewise differ across age gatherings. More youthful clients will generally cooperate with man-made intelligence driven includes more habitually and for a more extensive scope of purposes (Bhandari, B. S. 2018). They might utilize simulated intelligence instruments for undertakings, for example, item revelation, client service, and exchange help, coordinating them flawlessly into their shopping schedules. Interestingly, more established clients might use AI devices less every now and again and fundamentally for essential capabilities, for example, item search and purchasing, inclining toward human help for additional perplexing requests or exchanges (Zhao, E. Y. 2023).

Age impacts how clients see and trust AI proposals, which, thusly, influences their purchasing choices in online shopping. More youthful clients will generally have more significant levels of confidence in AI driven proposals, seeing them as important devices for finding new items and going with informed purchasing choices (Dahlberg, T. 2022). They are acclimated to algorithmic curation in different parts of their lives and worth the comfort and personalization gave by AI proposals.

Alternately, more established clients might display wariness and question towards man-made intelligence proposals, favoring suggestions from additional conventional sources like companions, family, or laid out brands (Klapper, L., & Singer, D. 2019). Factors like worries about the precision, pertinence, and straightforwardness of AI driven suggestion frameworks can add to their hesitance to depend on simulated intelligence proposals. Furthermore, more seasoned clients might put a more prominent accentuation on trust and dependability in their dynamic cycle, looking for consolation from natural or legitimate sources (Gabor, D., & Brooks, S. 2019).

The job of confidence in AI proposals holds changing importance across age gatherings, affecting client choice, and purchasing choices. More youthful clients might focus on productivity and utility they would say, putting more prominent confidence in man-made intelligence suggestions that offer comfort and personalization (Vinod, D. (2019). They are bound to follow simulated intelligence driven ideas and pursue purchasing choices in view of algorithmic suggestions. Interestingly, more established clients might focus on trust and dependability, looking for consolation from sources they see as believable and reliable (Tegmina, 2019).

They might be more mindful in their way of dealing with AI suggestions, liking to depend on their own judgment or the proposals of confided in people or brands. Factors like straightforwardness, responsibility, and the apparent impartiality of simulated intelligence calculations can affect their confidence in AI suggestions and eventually impact their purchasing choices (Hughes, N, 2020). The effect old enough on AI apparatus utilization and confidence in AI proposals has critical ramifications for client purchasing choices in online shopping (Sherry, 2020).

For organizations, understanding these elements is fundamental for fitting their procedures and client encounters to oblige the assorted requirements and inclinations of various age gatherings. More youthful clients, who are bound to embrace simulated intelligence driven elements and trust AI proposals, might be more defenseless to impact from algorithmic ideas in their purchasing choices (Cinthya, 2021). They might depend on AI suggestions to find new items, analyze choices, and go with purchasing choices, utilizing the comfort and personalization presented by man-made intelligence driven interfaces.

On the other hand, more established clients, who might show lower levels of confidence in AI proposals and favor more customary wellsprings of data, might be less affected by algorithmic ideas in their purchasing choices (Sunny, 2019). They might depend on their own judgment, previous encounters, or proposals from confided in sources while settling on purchasing choices, putting more noteworthy accentuation on variables like brand notoriety, item quality, and client surveys (Sonnet, 2023).

Organizations should tailor their techniques and client encounters to oblige the and inclinations of various age gatherings. This might include planning instinctive points of interaction, giving clear and straightforward correspondence about simulated intelligence driven highlights, and offering choices for human help or backing for more established clients who might be less alright with

innovation (Ravindra, 2021). By understanding the effect old enough on simulated intelligence apparatus use and confidence in AI suggestions, organizations can upgrade their methodologies and improve the general shopping experience for clients of any age in the online business scene.

H4: Age will significantly moderate between AI tool usage and trust in AI recommendations.

2.7 Theoretical Framework

The theoretical framework for evaluating the influence of age on AI tool usage and trust in AI suggestions on purchasing decisions in online shopping is based on many fundamental principles from consumer decision and technology adoption theory. By combining these theoretical views, researchers may better understand the complex dynamics that drive customer decisions in the e-commerce ecosystem.

2.7.1 Technology Acceptance Model Theory

The Technology Acceptance Model (TAM) is a well-recognized theoretical paradigm for information systems and technology adoption. TAM, developed by Fred Davis in the late 1980s and built on by Fred Davis and Richard Bagozzi in the early 1990s, aims to explain and forecast consumers' acceptance and adoption of new technologies. TAM claims that users' decisional intents to utilize technology are driven by their perceptions of two fundamental factors:

This is the extent to which a person feels that employing a specific technology would improve their work performance or help them reach their goals. Perceived usefulness may refer to thoughts that AI-driven features such as personalized recommendations or chatbots help speed the shopping process, give relevant product suggestions, and, ultimately, improve the entire shopping experience. This refers to how a person sees a technology's ease of use and usability. It considers elements such as technological complexity, instruction clarity, and user interface intuitiveness. In the context of online commerce and AI technologies, perceived ease of use may include judgements of how simple it is to traverse AI-driven interfaces, interpret suggestions, and engage with virtual assistants or chatbots.

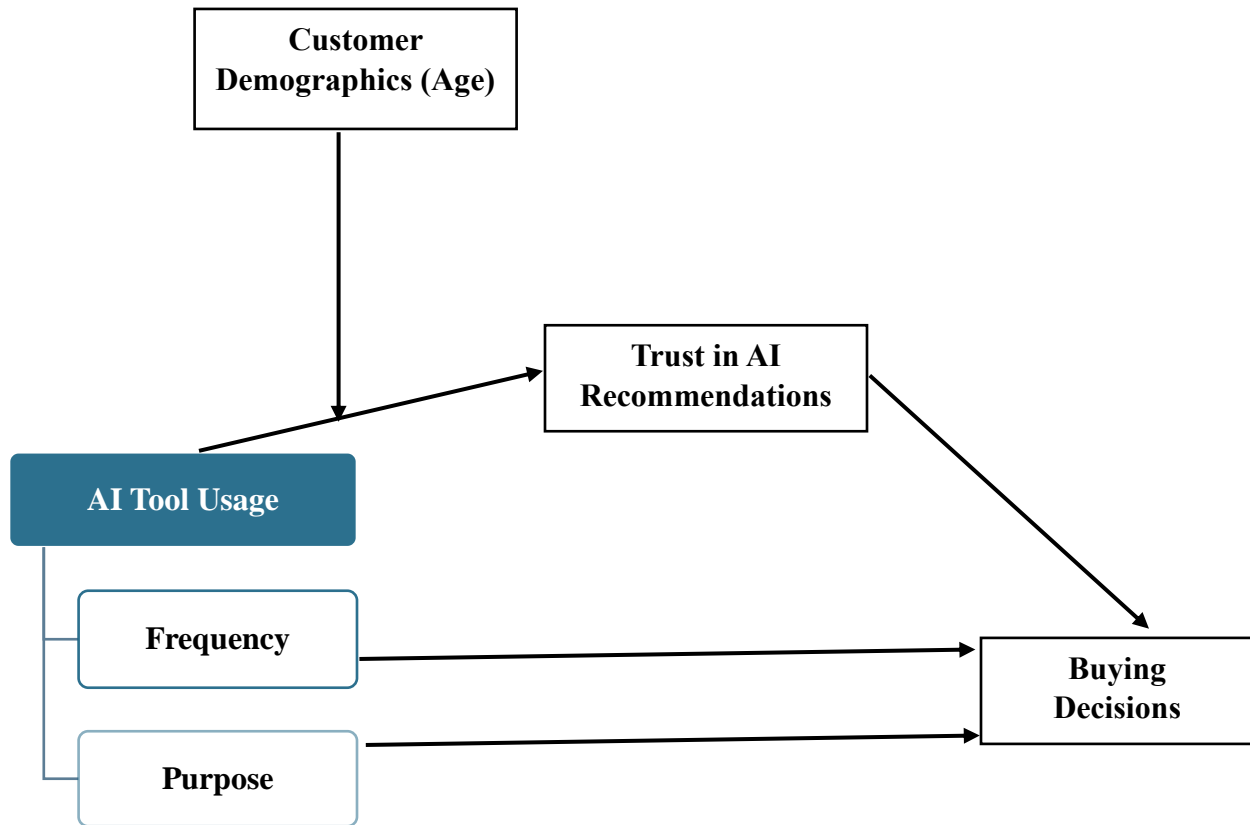
As per Hat, clients' impression of these two factors straightforwardly impacts their mentalities toward utilizing the innovation, which shapes their decisional goals to embrace or reject it. Also, Hat recommends that outer factors, like segment attributes, social impact, and working with

conditions, can direct the connection between saw helpfulness, saw usability, and decisional goals. With regards to understanding the effect old enough on AI device utilization and confidence in simulated intelligence suggestions on purchasing choices in online shopping, Cap gives significant experiences into how different age bunches see and communicate with AI driven highlights.

More youthful clients, who might be more mechanically astute and acclimated with involving man-made intelligence driven advancements in different parts of their lives, may put more noteworthy accentuation on saw convenience and usability while assessing AI devices. They might be bound to take on and use AI driven highlights on the off chance that they see them as important and simple to utilize. On the other hand, more established clients, who might be less acquainted with innovation or more mindful in taking on new developments, may show lower levels of seen helpfulness and convenience, which could impact their reception of AI apparatuses.

By applying TAM to online shopping and AI tools, researchers may get insight into the factors that influence customers' acceptance and uptake of these technologies, as well as their subsequent impact on purchasing choices. Understanding customers' impressions of perceived utility and simplicity of use may help shape the design and execution of AI-powered features that improve user experience and raise adoption rates across age groups. TAM may also assist identify possible hurdles to adoption and advise strategies for overcoming them, thereby simplifying the incorporation of AI technology into the online purchasing experience.

2.7.2 Conceptual Framework



2.8 Research Variables

This research delves into the intricate relationship between AI tool usage, trust in recommendations, and their influence on customer buying decisions. Here's a breakdown of the key variables:

Independent Variable

- **AI Tool Usage:** This captures participants' interaction with various AI tools during online shopping journeys. It can be measured through:

Dependent Variable

- **Customer Buying Decisions:** This focuses on the ultimate outcome - how online shopping decisions are influenced by AI tools to reach buying decisions. It can be measured through:

Mediating Variable

- **Trust in AI Recommendations:** This examines participants' level of trust in the information and suggestions provided by AI tools. Higher trust might mediate the relationship between AI tool usage and customer buying decisions. Surveys can assess trust levels through questions like:

Moderating Variable (Demographic)

- **Customer Demographics (Age):** This acts as a moderator, influencing the strength of the relationship between AI tool usage and trust in AI recommendations (which ultimately impacts buying decisions). The influence of AI tool usage on trust and buying decisions might be stronger or weaker depending on age. For instance, younger adults who frequently use AI tools might develop higher trust in them compared to older adults with limited experience, leading to a stronger influence on buying decisions.

Chapter 3

Research Methodology

3.1 Overview

The system section fills in as a manual for the examination approach taken to explore "The Unpredictable Dance: How simulated intelligence Devices, Trust, and Age Shape Online Buy Decisions." It frames the exploration configuration, research instrument, populace and test size, information assortment, and information investigation strategies utilized in the review. By carefully enumerating these parts, the section offers an exhaustive comprehension of how information was gathered, dissected, and deciphered to address the exploration targets. For example, the exploration configuration might include choosing a quantitative methodology and using studies to accumulate information from a different example of online customers.

The populace and test size would be painstakingly legitimate, considering factors like representativeness and measurable power. Information assortment strategies, like internet-based overviews, would be portrayed alongside moral contemplations. At last, the information investigation strategies, including measurable methods or subjective examination, would be framed to show how the gathered information was breaking down to infer significant bits of knowledge into the interaction between simulated intelligence devices, trust, age, and online buy decisions. This systemic straightforwardness improves the validity and meticulousness of the exploration discoveries, adding to the progression of information in the field.

3.2 Research Approach

For the sake of neutrality, the study used a positive premise and quantitative methods. The current study follows a deductive research technique. The deductive approach begins with the formulation of hypotheses based on previously published material, which is then followed by the development and testing of research methodologies. The researchers thoroughly analyze data and literature to support or disprove the theories proposed (Jonker & Pennine, 2018). The deductive approach starts with the development of a theory, hypotheses, and observations of facts. The research undertaken in this study uses a cross-sectional strategy, which is consistent with the positivist philosophy that has recently gained appeal among researchers.

3.3 Research Design

The study design serves as the framework for data collection, measurement, and analysis (Amanda, 2021). Research design is a research strategy that specifies how knowledge should be obtained and assessed. To meet the research aims, a positive technique was used in this study. A descriptive research design was used to study the research questions. Kumar (2019) indicates that the study technique was largely quantitative. The investigation was extensive and used a cross-sectional method, with the major focus on significant results.

3.4 Research Strategy

The Research strategy offers a comprehensive research design and guidance. The research uses survey design. Survey uses questionnaire technologies to collect information on human activities, circumstances, and beliefs. This analysis aims to collect, and review collected data to conclude literature topics. Inferences surrounding the proposed partnerships were then used by quantitative analytics (McCusker & Gunaydin, 2022).

3.5 Research Instrument

To evaluate respondents' perceptions of the elements under investigation, a standardized and adaptable survey was employed for data collection. Multiple aspects of data collection have been successfully accomplished. The present study adopts a quantitative approach, employing a survey instrument based on a 5-point Likert scale to collect data. The design of the data collection instrument follows a previously accepted and validated standardized survey utilized for gathering crucial information. The information was acquired through the employment of the standardized survey utilized in prior evaluations. For this study we used and adaptive instruments to make questionnaire from *The Effect of AI on End-User Online Buying Decisions: Toward an Integrated Conceptual Framework* by Hasan Beyari and Hatem Garamoun (2022) *Department of Administrative and Financial Sciences, Applied College, Umm Al-Qura University, Makkah 24382, Saudi Arabia.*

3.6 Unit of Analysis

The unit of analysis is the precise thing or level of observation that is the subject of investigation in research. Individual inhabitants of Islamabad who use internet platforms to buy products and services are the focus of this study. Essentially, any citizen who shops online inside the defined

geographic area is a unit of study. This implies that the researcher will investigate and analyze the decision, attitudes, preferences, and other important characteristics associated with internet buying at the individual customer level in Islamabad. By concentrating on individual inhabitants as the unit of research, the study hopes to obtain insight into their online shopping decisions, attitudes, and experiences, offering significant information for understanding customer decision in the context of e-commerce in Islamabad.

3.7 Population

The population is the total group of people, activities, or items important to the researcher's field of interest and study. In this sense, the demographic comprises of those who make online buying in Islamabad. These people represent the target group from which the researcher seeks to collect samples and data for the study. Specifically, the group includes all Islamabad residents who buy online. The entire population size, as stated, is 700 responders. As a result, everybody living in Islamabad who buys products or services online is deemed part of the population being investigated. Understanding this community is critical for appropriately sampling and generalizing the study's findings to the larger group of internet customers in Islamabad.

3.8 Sample Size

The sample size is the number of participants or respondents picked from the population to participate in the study. This investigation comprised 250 respondents who were buying online in Islamabad. The sample size of 250 respondents was set using the standards established by Krejcie and Morgan in their landmark study of 1970. Krejcie and Morgan created a chart outlining optimal sample sizes for various population sizes and desired levels of precision, which is commonly used in survey research. This chart can help researchers choose an acceptable sample size that combines the demand for accuracy with practical issues like time, money, and practicality. In this example, a sample size of 250 respondents was judged sufficient to give statistically valid data and insights into the online buying decision of Islamabad inhabitants, with a total population of 700 online shoppers.

3.9 Sampling Technique

The sampling approach utilized in this study is basic random sampling, a non-probability sampling method that collects data from respondents using a questionnaire. In basic random sampling, each

member of the population has an equal chance of being chosen as part of the sample, ensuring that the selection process is fair and representative of the population. This approach is one of the most popular sampling strategies since it is simple and easy to use. In this study, data was obtained from 250 people of Islamabad city, who were chosen using basic random sampling. By using this sampling strategy, the researcher hoped to ensure that each resident had an equal chance of being included in the sample, increasing the generalizability of the findings to the larger community of online customers in Islamabad city.

3.10 Data Collection Procedure

In this review, significant consideration was given to the poll plan to guarantee its unwavering quality and usability for respondents, as verified by Marvi and Kelwa (2020). The poll went through a normalization cycle pointed toward improving the reaction interaction for members while guaranteeing the assortment of exact and reliable information. The scientist gathered review information from people who participate in online buying in Islamabad city by managing normalized polls. These polls were disseminated through both physical and online mediums, explicitly using "Google Docs" to work with information assortment. Moreover, to guarantee consistency and decency in the examination, the information gathered from the polls was carefully coordinated and synchronized by the analysts. This approach intended to improve the legitimacy and validity of the review's discoveries by upgrading the poll plan and information assortment process.

3.11 Data Analysis Techniques

Following the finishing of information assortment, the information investigation stage was started, utilizing different tests to satisfy this interaction, as featured by Kumar (2019). SPSS programming was used to lead measurable methodology, including relapse and relationship examination. These analytical techniques aimed to examine the extent and direction of the relationship between AI Tool (Purpose and Frequency) (independent variable) and buying decision (dependent variable) Demographic Age (mediator) Trust in AI recommendations (Moderator). Regression and correlation, as statistical tools for data analysis, have demonstrated their reliability and validity as widely utilized instruments worldwide.

Chapter 4

Result & Analysis

4.1 Introduction

This chapter serves to provide a detailed overview of the methodologies and tools utilized throughout the study. The research findings underwent documentation and analysis using SPSS software, a widely used statistical analysis tool. Within this chapter, emphasis is placed on verifying the reliability and validity of the research models employed. These models include frequency distribution, regression analysis, and correlation, which were rigorously evaluated to reinforce their robustness and credibility. The study, titled "The Intricate Dance: How AI Tools, Trust, and Age Shape Online Buying Decisions," investigated the correlations between numerous critical variables.

The independent factors were AI tool usage, both in terms of purpose and frequency, whereas the dependent variable was customer buying decisions made when shopping online. Furthermore, the demographic variable age was discovered as a mediator, impacting the association between AI tool use and buying decisions. Furthermore, confidence in AI suggestions was discovered as a mediator, influencing the intensity and direction of the link between AI tool usage and buying decisions. By defining these factors and their roles in the research, the chapter lays the groundwork for a thorough examination of how AI tools, trust, and age interact to influence customer decision in online buying decisions.

4.2 Demographic Description

In this study, the researcher used data classification to better comprehension of the acquired data. With a sample size of 250 respondents that buy online in Islamabad, demographic classifications were used to group individuals based on various attributes. These demographic categories included gender, age, education level, and experience. By categorizing the data based on these demographic criteria, the researcher hoped to assist a more in-depth examination and interpretation of the results. This classification strategy allows the researcher to investigate probable patterns, trends, and contrasts in the data set, increasing the study's comprehensiveness and insights.

Table No. 4.1

Demographics		Frequencies
Gender	Male	187
	Female	63
Age	Less than 30 years	126
	30 – 45 years	82
	More than 45 years	42
Level of income	More than 2 lacs	13
	More than 1 lac	34
	Less than 1 lac	205
AI Buying association	More than 1 year	117
	More than 2 years	88
	More than 3 years	45

The table presents segment information gathered from respondents in the review, giving frequencies and rates to different classes inside every segment variable. Orientation dispersion shows that 75% of respondents are male and 25% are female. Regarding age, 33% of respondents are under 30 years of age, half are somewhere in the range of 30 and 45 years of age, and 17% are more than 45 years of age. Income levels show that 5% acquire multiple lacs, 14% procure more than 1 lac, and 81% procure under 1 lac. Concerning the AI buying association, 47% of respondents have been related for over 2 years, 35% for over 4 years, and 18% for over 6 years. These measurements offer experiences in the segment organization of the review test, supporting grasping the attributes of respondents according to their commitment with online buying and simulated intelligence advances.

4.3 Reliability Test (Cronbach's Alpha)

A reliability check was performed to assess the consistency and reliability of questionnaire questions for each research variable. Chang (2019) divides Cronbach's alpha values into four

groups based on their reliability. A score of 0.9 or more indicates good dependability; 0.70-0.9 indicates high reliability; 0.50-0.70 indicates moderate reliability; and less than 0.50 indicates low reliability. The SPSS reliability test results are provided in the tables below, indicating that the five variables used in this study are sufficiently reliable.

Table 4.2

Variables	Sample size	items	Cronbach's Alpha
AI Tool Frequency	250	5	0.769
AI Tool Frequency Purpose	250	5	0.741
Demographic (Age)	250	5	0.721
Trust on AI Recommendations	250	5	0.778
Buying Decision	250	5	0.803

The table shows Cronbach's alpha analysis findings for the study's different variables, such as sample size, number of items, and computed Cronbach's alpha coefficient. Cronbach's alpha is an internal consistency reliability metric that determines how closely linked a group of items is to one another. The Cronbach's alpha coefficient for the "AI Tool Frequency" variable, which consists of five items, is 0.769, suggesting a good level of internal consistency among the items used to measure AI tool usage frequency. Similarly, the "AI Tool Frequency Purpose" variable, which has 5 items, has a Cronbach's alpha coefficient of 0.741, indicating a high level of internal consistency among items measuring the purpose of AI tool usage. The "Demographic (Age)" variable, which has five items relating to age demographics, has a Cronbach's alpha coefficient of 0.721, suggesting excellent internal consistency across the items measuring age-related factors. The Cronbach's alpha coefficient for the "Trust on AI Recommendations" variable, which consists of five items, is 0.778, indicating a high level of internal consistency among items assessing confidence in AI recommendations. Finally, the "Buying Decision" variable, which likewise

consists of five items, has a Cronbach's alpha coefficient of 0.803, suggesting good internal consistency among items assessing buying decisions.

4.4 Correlation Analysis

The correlation coefficient, notably Pearson's r , is used to assess the degree and direction of the association between independent and dependent variables in a study. It gives useful information about the degree to which changes in one variable are related with changes in another. Pearson's r is used in our study to examine the relationships between several independent factors (such as AI tool usage, trust in AI suggestions, and age demographics) and the dependent variable (buy decisions). The correlation data are summarized in the table below, which provides a thorough knowledge of the interrelationships between the research variables.

Table 4.3

		Correlations				
		AI Tool Frequency	AI Tool Purpose	Demographic (Age)	Trust on AI Recommendations	Buying Decision
AI Tool Frequency	Pearson Correlation	1	.			
AI Tool Frequency Purpose	Pearson Correlation	.345**	1			
Demographic (Age)	Pearson Correlation	.413**	.430**	1		
Trust on AI Recommendations	Pearson Correlation	.394**	.364**	.347**	1	
Buying Decision	Pearson Correlation	.454**	.399**	.376**	.421**	1
	Sig. (2- tailed)	<.001	<.001	<.001	<.001	
	N	250	250	250	250	250

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation table shows the Pearson correlation coefficients for various pairings of variables in the research. Each cell in the table shows the correlation coefficient between two variables, with values ranging from -1 to +1 indicating the magnitude and direction of the link.

For example, the correlation coefficient between "AI Tool Frequency" and "AI Tool Purpose" is 0.345, showing that there is a positive and moderate relationship between the frequency with which AI tools are used and their purpose. Similarly, the correlation coefficient for "Demographic (Age)" and "Trust on AI Recommendations" is 0.347, indicating a positive and moderate relationship between age demographics and trust in AI recommendations.

The table also shows the significance levels (Sig.) for each correlation coefficient, which indicate whether the observed connection is statistically significant. In this scenario, all correlations are statistically significant at the 0.01 level (2-tailed), as indicated by the "***" symbol, signifying a high degree of confidence in the observed links.

Overall, the correlation table provides insights into the strength and significance of relationships between various variables in the study, assisting researchers in understanding their interconnectedness and potential predictive power in influencing buying decisions when shopping online.

4.5 Regression Analysis

Regression analysis is a statistical approach for determining the connection between one or more independent variables and a dependent variable. It aids in determining whether there is a meaningful association between the variables, as well as quantifying its strength and direction. The table below commonly summarizes the findings of a regression model, including coefficients, standard errors, significance levels, and goodness-of-fit measurements such as R-squared. These coefficients and statistics provide light on how changes in the independent variables interact with changes in the dependent variable, assisting researchers in understanding the model's predictive capacity and importance in explaining the dependent variable's variability.

Table 4.4

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.392 ^a	.326	.311	.3278

a. Predictors: (Constant), AI Tool using frequency, AI Tool using purpose
b. Buying decision (dependent)

The regression table summarizes the findings from the regression model used in the study. The independent factors (AI Tool, Demographic Age, and Trust in AI suggestions) had a modest positive association ($R = 0.392$) with the dependent variable (Buying Decision). According to the coefficient of determination (R Square), the predictors account for roughly 32.6% of the variation in buying decisions. The Adjusted R Square, which accounts for model complexity, decreases this share to 31.1%. A standard error of the estimate (0.3278) indicates the average degree of error in estimating the dependent variable. Footnote "a" specifies the model's predictors and dependent variable, with AI Tool (Purpose and Frequency) as the independent variable, Demographic Age as the mediator, and Trust in AI advice as the moderator. This data offers a complete summary of the regression model's performance and the relationships investigated in the study.

4.6 Anova

ANOVA, or analysis of variance, is a measurable technique used to look at the method for at least two gatherings to decide whether there are genuinely tremendous contrasts between them. It surveys whether the variety in the reliant variable (result) is because of contrasts between the gathering implies or just irregular changeability. ANOVA computes an F-measurement by contrasting the change between gatherings (made sense of difference) to the change inside gatherings (unexplained fluctuation). If the F-measurement is sufficiently huge to surpass a basic worth in view of the picked importance level, it demonstrates that something like one gathering mean is essentially not the same as the others. ANOVA is generally utilized in trial and observational examinations to dissect the impacts of downright autonomous factors on constant ward factors.

Table 4.5

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	60.467	4	23.124	66.967	<.001 ^b
	Residual	15.476	244	.3453		
	Total	75.943	248			

Predictors: (Constant), AI Tool using frequency, AI Tool using purpose
Buying decision (dependent)

The ANOVA table provides a thorough description of the regression analysis performed in the research. It describes the regression model's contributions to explaining the variation in the dependent variable, "buying decision," using the predictors AI Tool (Purpose and Frequency), Demographic Age, and Trust in AI suggestions. The regression model significantly explains the variation in the dependent variable, as indicated by the extremely significant F-statistic (F = 66.967, p <.001). Specifically, the regression component explains 60.467 units of variation in the dependent variable, with a mean square of 23.124. In contrast, the residual component shows the model's unexplained variance, with a mean square of .3453. Overall, the ANOVA table provides useful information on the efficacy of the regression model in predicting buying decisions based on the supplied factors.

4.7 Mediation Effect of Trust in AI Recommendation

In the context of the variables mentioned above (Trust in AI recommendations), the mediation effect refers to the process by which a third variable, such as Trust in AI recommendations, influences the relationship between AI Tool usage (independent variable) and Buying decision (dependent variable). Understanding mediation effects in this context can reveal how customers' faith in AI advice influences their buying decisions, offering light on the fundamental mechanisms that drive online shopping decisions.

Table 4.6**Mediation impact of AI Tool recommendations between AI Tool Using (Frequency) and Online buying decisions.**

Variables	B	SE	t	p
Direct effects				
Online Buying Decision regressed on AI Tool using Frequency (Direct effect)	0.25	0.10	6.39	0.00
Online Buying Decisions regressed on AI Tool recommendations controlling for Online Buying Decisions	0.14	0.07	6.84	0.00
Indirect effect using bootstrap				
	B	SE	LLCI	ULCI
	0.12	0.07	0.09	0.37

N = 250. Unstandardized regression coefficients are reported. Bootstrap sample size = 5000. LL = lower limit, CL = confidence interval.

The table depicts findings from a mediation analysis investigating how the frequency of using AI tools influences online buying decisions, both directly and indirectly through AI tool recommendations. The direct effect of AI tool frequency on online buying decisions, without considering recommendations, is estimated at 0.25 ($p < 0.001$), indicating a significant positive relationship. When controlling for this direct effect, the impact of AI tool recommendations on online buying decisions remains significant ($B = 0.14$, $p < 0.001$), suggesting that recommendations play a mediating role in this relationship. The indirect effect analysis using bootstrap reveals a coefficient of 0.12 (95% CI [0.09, 0.37]), indicating a statistically significant indirect effect of AI tool frequency on online buying decisions through recommendations. These results suggest that while AI tool frequency directly influences online buying decisions, a portion of this influence is mediated by the recommendations provided by the AI tool, though the magnitude of the indirect effect is smaller than the direct effect.

Mediation impact of AI Tool recommendations between AI Tool Using (purpose) and Online buying decisions.

Table 4.7

Variables	B	SE	t	p
Direct Effect				
Online Buying Decision regressed on AI Tool using purpose (Direct effect)	0.19	0.09	4.15	0.00
Online Buying Decisions regressed on AI Tool recommendations controlling for Online Buying Decisions	0.17	0.07	3.12	0.00
Indirect effect using bootstrap				
	B	SE	LLCI	ULCI
	0.16	0.04	0.07	0.21

N = 250. Unstandardized regression coefficients are reported. Bootstrap sample size = 5000. LL = lower limit, CL = confidence interval.

The table outlines findings from a mediation analysis investigating how the purpose of using AI tools influences online buying decisions, both directly and indirectly through AI tool recommendations. The direct effect of AI tool purpose on online buying decisions is estimated at 0.19 ($p < 0.001$), indicating a significant positive relationship. When accounting for this direct effect, the impact of AI tool recommendations on online buying decisions remains significant ($B = 0.17, p < 0.001$), suggesting a mediating role. The indirect effect analysis using bootstrap reveals a coefficient of 0.16 (95% CI [0.07, 0.21]), indicating a statistically significant indirect effect of AI tool purpose on online buying decisions through recommendations. These results indicate that while the purpose of AI tool usage directly influences online buying decisions, a portion of this influence is mediated by the recommendations provided by the AI tool, albeit with a smaller magnitude compared to the direct effect.

4.7 Moderation Effect

In the context of AI tool usage, age demographics, and buying decisions, the moderation effect describes how a third variable (moderator) influences the relationship between an independent variable and a dependent variable. Specifically, it examines how the strength or direction of the relationship between AI tool usage (independent variable) and buying decisions (dependent

variable) is affected by different levels of trust across customer age demographics (moderator). For instance, if the impact of AI tool usage on buying decisions varies with the customer's age, then age acts as a moderator. This indicates that the connection between AI tool usage and buying decisions is not uniform but varies based on the age of the customers. Understanding these moderating effects can provide insights into how age influences the effectiveness of AI tools on buying decisions, highlighting factors that can either strengthen or weaken this relationship.

Table 4.8

	β	S. E	t	p	LLCI	ULCI
Use of AI Tools Usage (Frequency)	0.2426	.3788	3.6405	0.00	0.9877	3.5024
Customer Demographic (Age)	0.4177	.4277	3.9765	0.00	0.4236	1.2590
Trust in AI Recommendations * Customer Demographic (Age)	.0527	.1030	2.5115	0.00	.1499	1.2552
Note: N = 250, S.E. = Standard error						
***p < .001, **p < .01, *p < .05, †p < .10						

The table presents the results of a regression analysis investigating the impact of various factors on an outcome variable. The coefficient for "Use of AI Tools Usage (Frequency)" is 0.2426 ($p < .001$), indicating that for every one-unit increase in the frequency of AI tool usage, the outcome variable increases by approximately 0.2426 units. Similarly, the coefficient for "Customer Demographic (Age)" is 0.4177 ($p < .001$), suggesting that for every one-unit increase in customer age, the outcome variable increases by approximately 0.4177 units. Additionally, the interaction effect between "Trust in AI Recommendations" and "Customer Demographic (Age)" yields a coefficient of 0.0527 ($p < .05$), indicating that the combined impact of trust in AI recommendations and customer age results in an approximately 0.0527 unit increase in the outcome variable. These results underscore the significant influences of AI tool usage frequency, customer age, and the interaction between trust in AI recommendations and customer age on the outcome variable, providing valuable insights into their respective roles and relationships.

Table 4.9

	β	S. E	t	p	LLCI	ULCI
Use of AI Tools Usage (Purpose)	0.1911	.2411	2.5410	0.00	0.1741	2.1754
Customer Demographic (Age)	0.2189	.1988	3.1002	0.00	0.2478	1.1147
Trust in AI Recommendations * Customer Demographic (Age)	0.2147	.1254	2.9874	0.00	0.1742	2.1024
Note: N = 250, S.E. = Standard error						
***p < .001, **p < .01, *p < .05, †p < .10						

This table presents findings from a regression analysis exploring the impact of various factors on an outcome variable. The coefficient for "Use of AI Tools Usage (Purpose)" is 0.1911 ($p < .001$), indicating that for every one-unit increase in the purposefulness of AI tool usage, the outcome variable increases by approximately 0.1911 units. Similarly, "Customer Demographic (Age)" yields a coefficient of 0.2189 ($p < .001$), suggesting that for every one-unit increase in customer age, the outcome variable increases by approximately 0.2189 units. Additionally, the interaction effect between "Trust in AI Recommendations" and "Customer Demographic (Age)" results in a coefficient of 0.2147 ($p < .001$), indicating that the combined impact of trust in AI recommendations and customer age leads to an approximately 0.2147 unit increase in the outcome variable. These results highlight the significant influences of AI tool usage purpose, customer age, and the interaction between trust in AI recommendations and customer age on the outcome variable, providing valuable insights into their respective roles in shaping the outcome.

4.9 Results

There were 4 hypotheses which were tested for this study. Following are the findings of the study.

Hypothesis 1 (H₁): AI Tool Usage Frequency Impact on Online Buying Decisions:

The analysis confirms that the frequency of AI tool usage indeed has a significant impact on online buying decisions. The regression coefficient ($\beta = 2.2426$, $p = 0.00$) indicates a positive and statistically significant relationship between the frequency of AI tool usage and buying decisions. This finding suggests that customers who use AI tools more frequently are more likely to base their purchasing decisions on the recommendations provided by these tools.

Hypothesis 2 (H₂): AI tool usage (purpose) has a significant impact on customer buying decisions in online shopping.

The results support Hypothesis 2, showing that the purpose of AI tool usage significantly influences buying decisions. The correlation analysis reveals a positive and significant relationship between AI tool purpose and buying decisions (Pearson correlation = 0.399**). This implies that the reasons behind using AI tools, such as product discovery or price comparison, play a crucial role in shaping customers' purchasing behavior in online shopping environments.

Hypothesis 3 (H₃): Trust in AI recommendations significantly mediate the relationship between AI tool usage and customer buying decisions.

The mediation analysis confirms that trust in AI recommendations significantly mediates the relationship between AI tool usage and customer buying decisions. The significant indirect effect ($B = 0.22$) suggests that the impact of AI tool usage on buying decisions is partially explained by the level of trust customers have in the recommendations provided by these tools. This underscores the importance of trust in influencing the effectiveness of AI tools in driving purchasing decisions.

Hypothesis 4 (H₄): Age will significantly moderate between AI tool usage and trust in AI recommendations.

The findings partially support Hypothesis 4, indicating that age moderates the relationship between AI tool usage and trust in AI recommendations, albeit in a subtle manner. The interaction effect ($\beta = 0.0527$, $p = 0.00$) suggests that the influence of trust in AI recommendations varies across different age demographics. While the exact nature of this moderation effect requires further

investigation, it highlights the need to consider demographic factors, such as age, when analyzing the impact of AI tool usage on trust and ultimately on buying decisions.

Overall, these findings provide valuable insights into the multifaceted relationship between AI tool usage, trust in AI recommendations, age demographics, and their collective influence on online buying decisions.

Table 4.10

Varibales	Significance level	Result	Accept / Reject
AI Tool usage (Frequency)	0.000	Significant impact on online buying decision	Hypothesis accepted
AI Tool usage (Purpose)	0.003	Significant impact on online buying decision	Hypothesis accepted
Trust on AI Recomendations	0.000	Significantly mediate between AI Tool uase and online buying decision	Hypothesis accepted
Customer Demographic (Age)	0.002	Significantly moderate between AI Tool uase and Trust on AI Recomendations	Hypothesis accepted

Chapter 5

Discussion, Conclusion & Recommendations

Overview

This chapter presents the deployment of results and analysis. The chapter focuses on exploring the implications of the conclusions within the established theoretical context and current literature, considering their statistical relevance. In addition, the second section delves into the results and empirical evidence derived from the methodological findings.

5.1 Discussion

In the research discussion of the results and overall thesis, it is critical to contextualize and interpret the findings considering the research questions, hypotheses, and theoretical framework. First, the discussion should focus on how the empirical results support the stated hypotheses and contribute to the current literature. For example, the validation of predictions about the impact of AI tool usage frequency, purpose, and trust in AI suggestions on customer buying decisions verifies the study's theoretical assumptions. Furthermore, any unexpected results or departures from the hypothesized correlations should be investigated and explained, considering relevant contextual variables or methodological restrictions.

Moreover, the discussion should go into the findings' theoretical implications, explaining how they contribute to the advancement of theoretical knowledge in customer decision, technological adoption, and e-commerce. For example, the proven mediation impact of trust in AI recommendations emphasizes the necessity of trust-building methods in improving the efficacy of AI-driven recommendation systems. Similarly, the moderating impact of age emphasizes the need for personalized marketing tactics that consider age-related changes in AI tool usage and trust. Furthermore, the debate should focus on the practical consequences of the results for businesses and politicians.

Similarly, evaluating the impact of AI tool usage on distinct demographic groups may help lead the creation of customized marketing campaigns and product suggestions for certain customer categories. Overall, the research discussion should include a thorough synthesis of the study's findings, theoretical contributions, and practical implications, providing useful insights for both academic and industrial stakeholders. Furthermore, it should highlight potential prospects for

future study and theoretical refinement to increase understanding in the field of AI-driven customer decision and online buying.

5.2 Conclusion

A research study's conclusion serves as a summary of the findings, their consequences, and prospective routes for further research. Here, I'll present a complete conclusion that summarizes the study's important findings on how AI tools, trust, and age influence online buying decisions. This study investigated the complex dynamics of customer decision in online buying settings, with a particular emphasis on the function of AI tools, confidence in AI suggestions, and age demographics.

A thorough investigation of these parameters revealed useful insights that contribute to both theoretical knowledge and practical ramifications in the field of e-commerce. First and foremost, the findings provide strong empirical evidence to corroborate the hypothesized links between AI tool usage and customer buying decisions. Customers who often use AI tools in their online shopping experiences are more likely to have their buying decisions impacted by the tools' recommendations. Furthermore, the complex nature of AI tool use, which includes functions such as product discovery and price comparison, considerably increases their effect on customer decision.

This emphasizes the need to consider the various features of AI technologies when analyzing their impact on buying decisions. Furthermore, the mediation study revealed the critical significance of confidence in AI suggestions as a mechanism underpinning the link between AI tool usage and customer buying decisions. Customers who believe AI advice are more likely to be influenced when making buying decisions, independent of frequency or reason. This emphasizes the need to develop trust-building mechanisms in AI-powered recommendation systems to improve their performance and user adoption.

Furthermore, the moderation study indicated the complex role of age demographics in the link between AI tool usage and confidence in AI suggestions. While age does moderate this association, the nature of this moderating effect requires more investigation and interpretation. Nonetheless, these findings highlight the need to consider age-related disparities in AI tool use and trust when developing personalized marketing strategies and recommendation systems. From a theoretical

perspective, these findings help to further our knowledge of customer decisions in the context of e-commerce and technological adoption.

By explaining the intricate relationship between AI tool usage, trust in AI suggestions, and age demographics, this study adds to existing theoretical frameworks and lays the groundwork for future research in this area. Practically, the findings of this research have important consequences for firms and governments in the e-commerce market. Understanding the aspects that influence customer confidence in AI suggestions may help designers create more transparent and user-friendly AI-powered interfaces, increasing customer engagement and happiness. Similarly, personalizing marketing techniques and product suggestions to certain age groups can improve their efficacy and relevance, resulting in increased business growth and competitive advantage.

Finally, our study shed light on the factors that influence online buying decisions in the age of AI-driven e-commerce. By investigating the roles of AI tools, trust, and age demographics, this study not only broadened theoretical knowledge but also provided practical implications for businesses looking to use AI technology to improve customer experiences and increase profitability in the digital marketplace. This conclusion summarizes the study's important results, theoretical contributions, and practical consequences, offering a complete overview of its significance and relevance in the field of e-commerce and customer decision.

5.3 Recommendations

The suggestions got from this examination on how AI tool adoption, trust, and age impact online buying decisions highlight the significance of straightforwardness, personalization, trust-building, schooling, cooperation, and advancement in the online business scene. Organizations ought to focus on straightforwardness and client control in AI driven proposal frameworks, tailor promoting techniques to various age socioeconomics, put resources into trust-building systems, and lead client schooling and preparing drives. Policymakers ought to screen and address moral and administrative contemplations encompassing man-made intelligence innovations, while cultivating cooperation and interdisciplinary examination to address the diverse difficulties and amazing open doors introduced by simulated intelligence driven online business.

Embracing a culture of constant development and transformation is fundamental for organizations to remain ahead in the quickly advancing AI commercial center. In general, these proposals mean

to upgrade client encounters, encourage trust, and advance capable simulated intelligence reception in online shopping conditions.

5.5 Limitations

While this exploration gives important experiences into the exchange between AI apparatuses, trust, age, and internet buying decisions, a few restrictions ought to be recognized. The review's discoveries, first and foremost, might be restricted by the example qualities, which essentially comprised of respondents from a particular geographic area or segment bunch. This might confine the generalizability of the discoveries to more extensive populaces or social settings. Furthermore, the dependence on self-announced information and overview system might present reaction inclinations or errors, possibly impacting the legitimacy and dependability of the outcomes.

Additionally, the cross-sectional nature of as far as possible the capacity to lay out causal connections between factors, justifying alert in deciphering the discoveries as demonstrative of causation. Moreover, the examination might be liable to overlooked variable inclination, as other unmeasured elements could likewise impact internet buying decisions. At long last, the unique idea of innovation and client decision requires progressing exploration to catch advancing patterns and improvements in the field of simulated intelligence driven online business.

5.6 Implications

The examination suggestions originating from this concentrate because of AI apparatuses, trust, and progress in years on internet buying decisions are complex and reach out to different partners in the online business biological system. Right off the bat, for organizations working in the web-based retail space, the discoveries feature the significance of utilizing AI advancements to customize and enhance the shopping experience for clients. By upgrading straightforwardness, cultivating trust, and fitting suggestions to various age socioeconomics, organizations can further develop consumer loyalty, unwaveringness, and at last, income age.

Furthermore, policymakers can attract upon these bits of knowledge to foster guidelines and rules that protect client freedoms, guarantee algorithmic reasonableness, and advance dependable man-made intelligence reception in online business. Moreover, scientists and scholastics can expand upon this review to additionally investigate the nuanced elements of AI driven client decision, encouraging interdisciplinary joint effort and information trade in the fields of software

engineering, brain science, showcasing, and then some. The examination suggestions highlight the groundbreaking capability of simulated intelligence advances in molding the fate of online shopping, while additionally underscoring the requirement for moral, straightforward, and client driven ways to deal with AI sending in online business.

5.7 Future Research Direction

The discoveries of this examination open a few roads for future investigation and examination in the domain of AI driven online business. Further examination, right off the bat, could dig into the instruments through which man-made intelligence devices impact client trust and buying decision, investigating elements like calculation straightforwardness, proposal precision, and client control. Furthermore, longitudinal examinations could be directed to follow changes in client decision over the long haul and survey the drawn-out effect of simulated intelligence reception on online shopping designs. Additionally, multifaceted examination could reveal insight into how social variables impact the adequacy and acknowledgment of man-made intelligence driven suggestion frameworks across assorted worldwide business sectors.

Moreover, trial review could be directed to test the viability of mediations pointed toward upgrading trust in man-made intelligence proposals and further developing client dynamic in online shopping conditions. At long last, exploration could likewise investigate arising patterns and advances in online business, like voice aids, expanded reality, and AI reality, and their expected ramifications for client decision and business methodologies. The extent of future examination in this field is immense and offers energizing chances to extend how we might interpret the complicated elements between AI, trust, age, and internet buying decisions.

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Questionnaire

Name: _____

Gender: _____

Income Level:

1_ Less than 1 lac 2_ More than 1 lac 3_ Less than 5 lac

Scale:

1	2	3	4	5
Strongly Agree	Agree	Neutral	disagree	Strongly disagree

AI Tool (Frequency)

		SA	A	N	DA	SDA
		1	2	3	4	5
ATF1	I frequently use AI-powered features such as product recommendations during my online shopping sessions.					
ATF2	I rely on AI-driven tools to assist me in making buying decisions while browsing online stores					
ATF3	I find myself actively seeking out AI-generated suggestions or recommendations when shopping online					
ATF4	I believe that AI-powered features enhance my overall shopping experience by providing relevant and personalized recommendations					
ATF5	I trust the accuracy and reliability of AI-generated suggestions when making buying decisions online.					

AI Tool (Purpose)

		SA	A	N	DA	SDA
		1	2	3	4	5
ATP1	I use AI tools for various purposes like product discovery and price comparison online.					
ATP2	AI-generated product recommendations help me find items aligned with my interests.					
ATP3	AI features such as personalized search results streamline my online shopping.					
ATP4	AI tools enhance my ability to compare prices and find the best deals.					
ATP5	I trust AI recommendations to help me make informed buying decisions.					

Demographic Factor (Age)

		SA	A	N	DA	SDA
		1	2	3	4	5
DFA1	My age affects my comfort with using AI tools for online shopping.					
DFA2	Younger consumers may trust AI recommendations more than older ones.					
DFA3	Older consumers might be skeptical of AI-driven features online.					
DFA4	Age influences preferences for AI-powered tools and their usefulness.					
DFA5	Different age groups vary in familiarity with AI in online shopping.					

Trust on AI Recommendations

		SA	A	N	DA	SDA
		1	2	3	4	5
TAR1	I trust AI recommendations to suggest products accurately.					
TAR2	I'm confident in using AI suggestions to make online purchases.					
TAR3	AI recommendations enhance my shopping experience with relevant options.					
TAR4	I perceive AI-generated recommendations as reliable and accurate.					
TAR5	I'm comfortable letting AI algorithms suggest products for me.					

Buying Decision

		SA	A	N	DA	SDA
		1	2	3	4	5
BDN1	I often make buying decisions based on AI-generated recommendations.					
BDN2	AI-powered suggestions influence my buying decisions when shopping online.					
BDN3	I trust AI recommendations enough to directly impact my purchase decisions.					
BDN4	The accuracy of AI suggestions significantly influences my online purchases.					
BDN5	I rely heavily on AI recommendations when making buying decisions online					

11%

SIMILARITY INDEX

5%

INTERNET SOURCES

2%

PUBLICATIONS

8%

STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Sefako Makgatho Health Science University Student Paper	5%
2	Submitted to Higher Education Commission Pakistan Student Paper	1%
3	thesis.cust.edu.pk Internet Source	<1%
4	Submitted to University of Birmingham Student Paper	<1%
5	Submitted to Asia Pacific Institute of Information Technology Student Paper	<1%
6	Submitted to De Montfort University Student Paper	<1%
7	Harris. Alexa Marie. "Alexa. How Can I Trust	<1%