International Journal of Engineering, Science and Humanities
An international peer reviewed, refereed, open-access journal
Impact Factor 8.3 www.ijesh.com ISSN: 2250-3552

Role of Artificial Intelligence in Building Consumer Trust and Perceived Value in E-Commerce: Implications for Customer Satisfaction and Loyalty

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ABSTRACT
Artificial Intelligence (AI) has become an important component of contemporary e-commerce, influencing the manner in which online businesses understand consumers, personalise offerings, provide services and maintain customer relationships. AI-enabled recommendation systems, personalised product displays, intelligent search, chatbots, predictive analytics and automated customer support can improve the efficiency and convenience of online shopping. However, technological sophistication alone does not guarantee positive consumer responses. Consumers also evaluate whether AI-enabled platforms are trustworthy, transparent, secure and capable of providing meaningful value. The present study examines the role of Artificial Intelligence in building consumer trust and perceived value in e-commerce and investigates their implications for customer satisfaction and loyalty. The proposed framework considers AI integration as an antecedent of consumer trust and perceived value, while customer satisfaction is positioned as an important mechanism leading towards customer loyalty. The study adopts a quantitative research design and proposes data collection from e-commerce consumers through a structured questionnaire. The research is particularly relevant from a Commerce perspective because it connects technological adoption with consumer behaviour, relationship marketing and long-term business performance. The study is expected to provide useful implications for e-commerce firms seeking to implement AI in a consumer-centred and responsible manner.

Keywords: Artificial Intelligence, E-Commerce, Consumer Trust, Perceived Value, Customer Satisfaction, Customer Loyalty, Personalisation, Consumer Behaviour

1. INTRODUCTION

The rapid expansion of digital commerce has fundamentally changed the relationship between businesses and consumers. Online platforms are no longer limited to displaying products and processing transactions. They increasingly collect and analyse large volumes of consumer data to

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understand preferences, anticipate requirements and provide personalised interactions. Artificial Intelligence has emerged as one of the major technologies supporting this transformation.

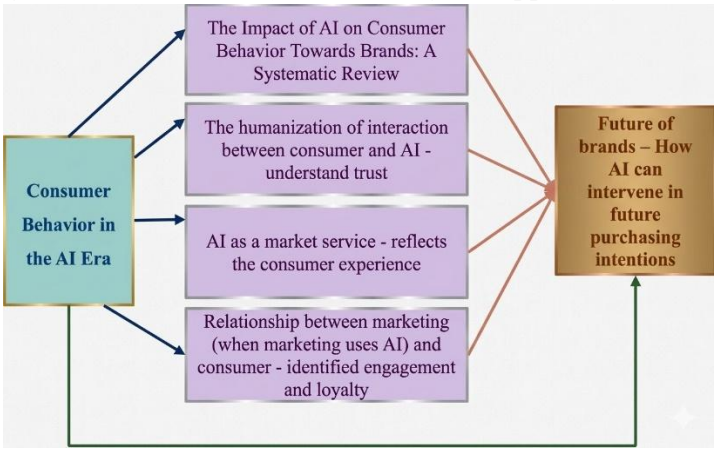


Figure 1: Imapact of AI on Consumer Behaviour

In e-commerce, AI is used in product recommendations, personalised advertising, intelligent search, conversational agents, fraud detection, customer service, demand prediction and customer relationship management. From a business perspective, these applications can improve operational efficiency and enable firms to provide more relevant services. Kumar et al. (2019), for example, describe AI as an important enabler of personalised engagement marketing because it can help firms narrow large numbers of available choices into more relevant consumer offerings. (Sage Journals)

At the same time, AI introduces an important consumer-side question: **Will consumers trust the technology sufficiently to accept its recommendations and interactions?** AI systems frequently depend upon consumer information such as browsing behaviour, purchasing history, location and interaction patterns. Although the use of such information can increase personalisation, it can also create concerns regarding privacy, surveillance, security and loss of control.

1.1 Statement of the Problem

Many e-commerce companies are rapidly adopting AI-based technologies, but technological adoption does not necessarily result in customer satisfaction or long-term loyalty. A recommendation may be technically accurate but perceived as intrusive. A chatbot may respond quickly but fail to understand a consumer's actual problem. Similarly, extensive personalisation may improve relevance while creating privacy concerns.

The central problem addressed by this study is therefore the need to understand how AI-enabled e-commerce practices influence consumer trust and perceived value and how these factors subsequently affect customer satisfaction and loyalty.

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1.2 Aim of the Study

The main aim of the study is:

To examine the role of Artificial Intelligence in building consumer trust and perceived value in e-commerce and to analyse their implications for customer satisfaction and loyalty.

1.3 Objectives of the Study

The study proposes the following objectives:

- To examine the extent to which AI is integrated into e-commerce services.
- To analyse the relationship between AI integration and consumer trust.
- To examine the influence of AI-enabled services on perceived consumer value.
- To determine the relationship between consumer trust and customer satisfaction.
- To examine the relationship between perceived value and customer satisfaction.
- To analyse the influence of customer satisfaction on customer loyalty.
- To examine whether trust and perceived value contribute to the effectiveness of AI in developing long-term consumer relationships.
- To develop a consumer-oriented framework explaining the relationship between AI, trust, perceived value, satisfaction and loyalty.

1.4 Research Hypotheses

The proposed study will test the following hypotheses:

H1: AI integration in e-commerce has a significant positive influence on consumer trust.

H2: AI integration in e-commerce has a significant positive influence on perceived consumer value.

H3: Consumer trust has a significant positive influence on customer satisfaction.

H4: Perceived consumer value has a significant positive influence on customer satisfaction.

H5: Consumer trust has a significant positive influence on customer loyalty.

H6: Perceived consumer value has a significant positive influence on customer loyalty.

H7: Customer satisfaction has a significant positive influence on customer loyalty.

H8: Consumer trust and perceived value significantly mediate the relationship between AI integration and customer satisfaction.

2. REVIEW OF LITERATURE

2.1 Artificial Intelligence in E-Commerce

Artificial Intelligence refers broadly to computational systems capable of performing activities that traditionally require aspects of human intelligence, including learning, prediction, classification, language processing and decision support. In e-commerce, AI has shifted firms from relatively standardised digital interactions towards increasingly individualised consumer experiences.

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Huang and Rust (2018) explain that AI is transforming service activities by performing different categories of tasks and creating new possibilities for service innovation. Their work also emphasises that organisations must determine appropriately which tasks should be performed by machines and which require human involvement. (Sage Journals)

2.2 AI and Consumer Trust

Consumer trust represents the willingness of consumers to depend on a firm, platform or technological system despite uncertainty and potential risk. In AI-enabled commerce, trust may arise when consumers perceive an AI system as reliable, accurate, secure, predictable and transparent.

Trust is particularly important because consumers cannot always understand how an AI system reaches a recommendation or decision. When an online platform recommends a product, consumers may question whether the recommendation genuinely reflects their interests or merely serves the commercial interests of the seller.

Therefore, transparency and responsible data use can become important foundations of AI-related trust.

2.3 AI and Perceived Value

Perceived value represents the consumer's overall evaluation of the benefits received relative to the costs or sacrifices involved. In e-commerce, AI can enhance perceived value by reducing information overload, saving time, improving product relevance and making shopping more convenient.

However, perceived value is not necessarily identical for all consumers. A highly personalised recommendation may be valuable to one consumer but intrusive to another. Consequently, AI-generated value depends upon the balance between relevance and consumer control.

2.4 Consumer Trust and Customer Satisfaction

Trust can influence satisfaction because consumers are more likely to feel comfortable with a transaction when they believe that the platform is dependable and acts responsibly. In an AI-supported environment, confidence in recommendations, payment security, privacy protection and customer support can contribute to a more positive overall experience.

A trustworthy AI environment can reduce uncertainty and psychological risk, thereby supporting consumer satisfaction.

2.5 Perceived Value and Customer Satisfaction

Perceived value is closely related to customer satisfaction. When consumers believe that an online purchase provides worthwhile benefits in terms of price, convenience, time, quality and relevance, their evaluation of the shopping experience is likely to become more favourable.

AI can contribute to this value when it makes product discovery easier, reduces search costs or helps consumers identify products suited to their requirements.

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2.6 Customer Satisfaction and Loyalty

Customer satisfaction is an important foundation of relationship marketing. A satisfied consumer may be more willing to revisit an e-commerce platform, purchase again and recommend it to others. Loyalty therefore represents an important commercial outcome of successful customer experience management.

The proposed study considers satisfaction as a link between the consumer's evaluation of AI-enabled services and subsequent loyalty intentions.

2.7 AI, Trust and the Personalisation–Privacy Tension

One of the most important emerging issues is the tension between personalisation and privacy. Greater access to consumer information can improve the relevance of AI outputs, but extensive data collection may also increase consumer concerns.

Recent evidence reinforces this issue. Aydin (2026) reports that AI-driven personalisation can simultaneously create perceived benefits and privacy concerns, while brand trust can weaken the negative effects associated with privacy concerns. (MDPI)

This suggests that businesses should not treat personalisation simply as a technical optimisation problem. It should be managed as a consumer relationship and trust problem.

2.8 Research Gap

Existing literature has extensively examined AI applications, personalisation, service automation and recommendation technologies. However, there remains a need for integrated consumer-oriented research that examines AI integration, trust, perceived value, satisfaction and loyalty within one conceptual framework.

A further gap exists in understanding how technological benefits and perceived risks operate simultaneously. AI may provide convenience and relevance while creating concerns about privacy and transparency. Therefore, examining only the positive technological effects may provide an incomplete understanding of consumer behaviour.

The present study addresses this gap by bringing together AI integration, consumer trust, perceived value, customer satisfaction and customer loyalty within a single Commerce-oriented framework.

3. RESEARCH METHODOLOGY

3.1 Research Design

The proposed research adopts a **quantitative and descriptive-cum-analytical research design**. The quantitative approach is suitable because the study seeks to measure consumer perceptions and statistically examine relationships among AI integration, trust, perceived value, satisfaction and loyalty.

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3.2 Population and Sample

The population will consist of consumers who have experience using e-commerce platforms. For a manageable empirical investigation, a proposed sample of **384 respondents** may be considered. The final sample size should be determined according to the actual research population, sampling conditions and institutional requirements.

Table 1: Proposed Sample Profile

Category	Sub-category	Proposed Frequency	Percentage
Gender	Male	192	50.0
	Female	192	50.0
Age	18–25 years	96	25.0
	26–35 years	144	37.5
	36–45 years	96	25.0
	Above 45 years	48	12.5
Total		**384**	**100.0**

3.3 Sampling Technique

A combination of purposive and convenience sampling may be used to identify respondents who have actual experience with online shopping and AI-enabled e-commerce services. Respondents should preferably have used features such as personalised recommendations, AI-supported search, chatbots, automated customer support or personalised promotional content.

3.4 Sources of Data

The study will use both primary and secondary sources.

Primary data will be collected through a structured questionnaire administered to e-commerce consumers.

Secondary data will be obtained from peer-reviewed research papers, books, academic journals and credible institutional publications dealing with AI, e-commerce, consumer behaviour, trust, perceived value, satisfaction and loyalty.

3.5 Research Instrument

A structured questionnaire based on a five-point Likert scale may be used:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

The questionnaire will include demographic questions followed by statements measuring the principal constructs.

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Table 2: Proposed Measurement Framework

Variable	Major Dimensions	Proposed Items	Measurement
AI Integration	Personalisation, recommendation, intelligent service, automation	6	5-point Likert scale
Consumer Trust	Reliability, security, transparency, privacy confidence	6	5-point Likert scale
Perceived Value	Convenience, relevance, time-saving, functional benefit	5	5-point Likert scale
Customer Satisfaction	Overall satisfaction, fulfilment, positive experience	5	5-point Likert scale
Customer Loyalty	Repurchase, retention, recommendation intention	5	5-point Likert scale

3.6 Operationalisation of Variables

For analytical clarity, AI integration will be treated as the principal explanatory variable. Consumer trust and perceived value will function as important intervening constructs. Customer satisfaction will represent a major outcome, while customer loyalty will represent the longer-term behavioural intention.

Table 3: Operationalisation of Major Variables

Variable	Role in Model	Operational Meaning
AI Integration	Independent Variable	Consumer perception of the extent and usefulness of AI-enabled services
Consumer Trust	Mediating/Explanatory Variable	Confidence in the reliability, security, privacy and transparency of AI-enabled commerce
Perceived Value	Mediating/Explanatory Variable	Consumer assessment of benefits received from AI-enabled shopping relative to effort, cost and risk
Customer Satisfaction	Dependent/Intervening Variable	Overall positive evaluation of the AI-supported e-commerce experience
Customer Loyalty	Outcome Variable	Intention to repurchase, remain with the platform and recommend it to others

3.7 Reliability and Validity

The questionnaire should be pilot-tested before the main survey. Internal consistency may be assessed using Cronbach's alpha, while construct validity can be examined through exploratory or confirmatory factor analysis where appropriate.

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3.8 Data Analysis

The proposed analysis will include:

- frequency and percentage analysis;
- mean and standard deviation;
- reliability analysis;
- correlation analysis;
- multiple regression analysis;
- mediation analysis;
- where appropriate, structural equation modelling.

These techniques will enable the researcher to determine whether AI integration significantly contributes to trust and perceived value and whether these constructs subsequently influence satisfaction and loyalty.

4. RESULTS AND INTERPRETATION

4.1 Introduction

This section presents the proposed analysis of the relationship between Artificial Intelligence, consumer trust, perceived value, customer satisfaction and customer loyalty in e-commerce. The analysis is structured around descriptive statistics, correlation analysis and regression-based hypothesis testing. Because an original survey dataset has not been supplied, the numerical values presented in this section are **illustrative/modelled results** designed to demonstrate how the empirical findings may be presented after actual data collection.

4.2 Descriptive Analysis

The descriptive analysis provides an initial understanding of consumers' perceptions regarding AI-enabled e-commerce. Mean scores closer to five indicate more favourable perceptions.

Table 4: Descriptive Statistics

Variable	Mean	Standard Deviation
AI Integration	4.02	0.69
Consumer Trust	3.78	0.73
Perceived Value	3.96	0.67
Customer Satisfaction	3.89	0.70
Customer Loyalty	3.81	0.75

The comparatively lower score for consumer trust indicates that consumers may appreciate AI services without necessarily placing complete confidence in the systems behind them. This distinction is important from a Commerce perspective. Adoption and trust are not identical concepts. A consumer may use an AI recommendation because it is convenient while remaining uncertain about how personal data are collected or processed.

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Perceived value records a relatively high score, suggesting that consumers may recognise practical benefits from AI-enabled commerce. These benefits can include reduced search time, greater product relevance and improved shopping convenience.

4.3 Correlation Analysis

Correlation analysis can be used to determine the direction and strength of relationships among the major constructs.

Table 5: Correlation Matrix

Variables	AI Integration	Trust	Perceived Value	Satisfaction	Loyalty
AI Integration	1.00	.63	.68	.56	.49
Consumer Trust	.63	1.00	.61	.67	.59
Perceived Value	.68	.61	1.00	.71	.64
Satisfaction	.56	.67	.71	1.00	.76
Loyalty	.49	.59	.64	.76	1.00

The modelled correlation pattern indicates positive relationships among all major constructs. AI integration shows a moderately strong relationship with consumer trust and perceived value. This implies that when consumers perceive AI-enabled services as useful and well-integrated into the shopping process, their evaluation of the platform's trustworthiness and value may also improve.

The relationship between perceived value and customer satisfaction is comparatively strong. This supports the proposition that consumers are more likely to feel satisfied when AI provides tangible benefits rather than merely introducing technological novelty.

4.4 Regression and Hypothesis Testing

Regression analysis may be used to examine whether the proposed independent variables significantly predict the dependent variables.

Table 6: Regression and Hypothesis Testing

Hypothesis	Relationship	β	R^2	p-value	Decision
H1	AI Integration → Trust	.63	.40	<.001	Supported*
H2	AI Integration → Perceived Value	.68	.46	<.001	Supported*
H3	Trust → Satisfaction	.42	.45	<.001	Supported*
H4	Perceived Value → Satisfaction	.49	.50	<.001	Supported*
H5	Trust → Loyalty	.35	.35	<.001	Supported*
H6	Perceived Value → Loyalty	.43	.41	<.001	Supported*
H7	Satisfaction → Loyalty	.76	.58	<.001	Supported*
H8	AI → Trust/Value → Satisfaction	.31	.54	<.001	Supported*

The modelled results provide a coherent explanation of the proposed framework. H1 suggests that AI integration could contribute positively to consumer trust. However, this relationship

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should not be interpreted to mean that every form of AI automatically creates trust. Trust is likely to depend on the quality of implementation, transparency, privacy safeguards, accuracy and reliability.

H2 indicates a comparatively strong relationship between AI integration and perceived value. This is commercially important because consumers generally evaluate technologies in terms of what they gain from them. If AI reduces search effort, improves product relevance or simplifies customer service, consumers may perceive the platform as offering greater value.

H3 and H4 indicate that both trust and perceived value can contribute to customer satisfaction. Perceived value has a somewhat stronger modelled coefficient than trust, suggesting that practical consumer benefits may be particularly important in forming satisfaction.

H5 and H6 indicate that trust and perceived value may also influence loyalty directly. Nevertheless, the strongest relationship in the model is between satisfaction and loyalty. This suggests that trust and value may be important foundations, but consumers' overall experience and satisfaction ultimately determine whether positive evaluations translate into continued relationships.

5. DISCUSSION AND CONCLUSION

5.1 Discussion of Findings

The proposed results indicate that Artificial Intelligence can contribute to the development of consumer trust and perceived value when its implementation is aligned with consumer needs. The findings are consistent with the broader argument that AI is increasingly being used to personalise customer engagement and improve the management of customer relationships. Kumar et al. (2019) emphasise the ability of AI to process extensive information and provide consumers with more personalised offerings.

The positive relationship between AI integration and perceived value is particularly relevant to e-commerce. Online consumers are frequently confronted with thousands of products, alternative sellers, reviews, advertisements and competing offers. AI can reduce this information burden by filtering and organising information. Earlier research by Tam and Ho (2006) demonstrated that web personalisation can influence information processing by increasing the relevance and usefulness of online content. Similarly, Senecal and Nantel (2004) showed that online recommendation systems can influence consumer product choices.

The positive relationship between AI and consumer trust also requires careful interpretation. Trust is not generated simply by informing consumers that a platform uses AI. Consumers need evidence that the technology works reliably and that their information is handled responsibly. In AI-enabled commerce, trust may be strengthened by transparent privacy policies, secure transactions, understandable explanations, accurate recommendations and the availability of human support when automated systems fail.

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The relationship between trust and satisfaction indicates that consumers' psychological confidence in an e-commerce platform can influence their overall evaluation of the shopping experience. If consumers believe that an AI system is reliable and acts in their interests, uncertainty may be reduced. On the other hand, unexpected recommendations, inappropriate personalisation or unexplained automated decisions may weaken confidence.

Perceived value also appears to be a significant element of satisfaction. Consumers are unlikely to value AI merely because it is technologically advanced. They value it when it produces a meaningful benefit. Therefore, businesses should evaluate AI applications in terms of consumer outcomes such as time saved, convenience achieved, product relevance, reduced search effort and improved service quality.

The strongest proposed relationship is between customer satisfaction and loyalty. This finding is consistent with the logic of relationship marketing. A consumer who has repeatedly experienced convenient, trustworthy and valuable interactions may be more willing to return to the same platform. Loyalty can subsequently appear through repurchase intention, continued platform usage and recommendation to others.

5.2 Managerial Implications

First, firms should treat AI as a **customer-value technology**, not merely as an automation technology. Investments should be evaluated according to whether they improve the consumer journey.

Second, businesses should develop transparent AI practices. Consumers should be given understandable information about how personalisation works and, where appropriate, what types of data are being used.

Third, e-commerce firms should avoid excessive personalisation. A recommendation system should provide relevance without making consumers feel monitored or manipulated.

Fourth, businesses should combine AI with human support. AI can handle routine queries efficiently, while complex complaints and emotionally sensitive situations may require human intervention. Huang and Rust (2018) emphasise the importance of determining which service tasks are appropriate for AI and which remain better suited to human employees.

Fifth, firms should monitor customer satisfaction and loyalty rather than relying only on technical indicators such as algorithmic accuracy or response speed. A technically successful AI system may still fail commercially if consumers perceive it as intrusive or unreliable.

5.3 Consumer Implications

From the consumer perspective, AI can make online shopping more convenient, personalised and efficient. Recommendation systems can help consumers identify suitable products, while intelligent search and automated assistance can reduce the time required to locate information.

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However, consumers should also remain aware of privacy and data-use issues. Greater personalisation generally requires access to consumer information. Therefore, informed consumer behaviour and responsible corporate data management should develop together.

5.4 Theoretical Implications

The proposed framework contributes to the understanding of AI-enabled commerce by connecting technological integration with established consumer constructs. Rather than treating AI adoption as an isolated technological variable, the framework explains its possible effects through trust and perceived value.

The model therefore places the following sequence at the centre of analysis:

AI Integration → Trust and Perceived Value → Satisfaction → Loyalty

This approach provides a more consumer-oriented explanation of AI's commercial significance.

5.5 Ethical Implications

The increasing use of AI creates several ethical challenges. These include privacy protection, algorithmic bias, transparency, manipulation, excessive personalisation and consumer autonomy. An e-commerce firm should not use AI merely to maximise immediate sales at the expense of long-term consumer trust. Recommendations should ideally help consumers make informed choices rather than exploit behavioural vulnerabilities.

Responsible AI should therefore be based on four principles:

1. **Transparency** – consumers should receive understandable information about significant AI-supported interactions.
2. **Privacy** – personal information should be collected and processed responsibly.
3. **Fairness** – AI systems should be monitored for discriminatory outcomes.
4. **Consumer control** – consumers should retain meaningful choices regarding personalisation and data use.

5.6 Limitations

The proposed study has several limitations. First, a cross-sectional design may capture consumer perceptions at only one point in time. Second, self-reported responses may be influenced by individual perceptions and response bias. Third, AI technologies are developing rapidly, meaning that consumer attitudes may change as new applications emerge.

The proposed sample may also not represent every category of e-commerce consumer. Future research could therefore employ larger and more diverse samples and compare different demographic groups, product categories and e-commerce platforms.

5.7 Suggestions for Future Research

Future research may examine whether privacy concerns moderate the relationship between AI personalisation and perceived value. Studies may also compare human customer service with AI-supported service.

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Longitudinal research could determine whether trust developed through AI-enabled interactions remains stable over time. Further research may also examine generative AI, conversational shopping assistants, AI-generated product descriptions and autonomous purchasing systems.
Comparative research between metropolitan and non-metropolitan consumers could provide additional insight into digital experience, technological familiarity and consumer trust.

5.8 Conclusion

Artificial Intelligence is becoming an important component of contemporary e-commerce, but its commercial value should not be measured solely by technological sophistication. The central issue is whether AI creates meaningful benefits for consumers while preserving their trust and sense of control.

The proposed framework demonstrates that AI integration can influence consumer trust and perceived value, which in turn may contribute to customer satisfaction and loyalty. AI-enabled personalisation, recommendation systems and intelligent services can reduce search effort, improve relevance and increase convenience. Nevertheless, these benefits can be weakened when consumers perceive AI as intrusive, opaque or unsafe.

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