

Digital Synergy: Integrating AI and Consumer-Centric Strategies Across E-Commerce and Marketing Channels in Bangalore

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Abstract

Purpose:

The paper conceptualizes a framework examining how artificial intelligence (AI) influences customer-centric approaches in Bangalore's e-commerce landscape. The research investigates how AI-driven personalization and trust factors influence interaction, satisfaction, and loyalty in online markets (Kumar & Gupta, 2020; Huang & Rust, 2021).

Design/Methodology/Approach:

Applying a conceptual research design, the article integrates theories like the Technology Acceptance Model (TAM3) and the Engel–Blackwell–Miniard Consumer Decision Model. Empirical findings from existing research are integrated in developing five propositions that connect AI analytics, personalization, engagement, and consumer trust.

Findings:

Operational efficiency and digital synergy and consumer satisfaction are enhanced with AI personalization. Trust and transparency serve as mediators, converting data analytics into customer-meaningful experiences (Sundararajan, 2021). This study contributes by positioning trust and transparency as mediating mechanisms that convert AI analytics into consumer-centric value in emerging digital markets.

Research Implications:

The model is available for empirical tests to validate AI-consumer interaction patterns in emerging markets.

Practical Relevance:

Managers can use the model to develop responsible AI systems that enhance personalization, loyalty, and ethical use of data.

Keywords: Artificial Intelligence, Digital Synergy, Personalization, Consumer Trust, E-Commerce, Bangalore.

1. Introduction

Bangalore, India's Silicon Valley, has turned into an innovation hub for e-commerce. Growing digital literacy, smartphone penetration, and low-cost internet connectivity have made consumers increasingly move towards online platforms for daily products. Flipkart, Amazon India, and Myntra took the lead with AI-based personalization, recommendation engines, and chatbots to improve consumer experience (Kumar & Gupta, 2020; Dwivedi et al., 2021).

As per NASSCOM (2024), Bangalore contributes almost 18% of the total e-commerce in India and has over 1,200 active digital retail startups. The trend shows the city's burgeoning tech ecosystem and the consumer appetite to adopt AI-based commerce. Concerns like upholding consumer trust, data privacy, and fair use of AI remain (Sundararajan, 2021; Singh & Narayanan, 2024).

This research fills the gap through a conceptual model integrating AI analytics, personalization, engagement, satisfaction, and loyalty in the Bangalore consumer market context.

While there has been an increasing number of publications on AI in marketing and electronic commerce, existing research has been found to treat AI attributes, consumer engagement, trust, and loyalty as individual factors. The literature has been found to focus on either technological efficiency or consumer behavior outcomes, without adequately incorporating both factors into a unified framework. Furthermore, it has been found that prominent theoretical models on technology adoption and consumer behavior are largely based on Western cultures, which might restrict their applicability to new digital environments that are characterized by diversity, plurality, and differences in digital development levels.

In this paper, a conceptual framework has been developed that adequately integrates AI analytics, personalization mechanisms, consumer engagement, trust, satisfaction, and loyalty in the context of the Bangalore electronic commerce ecosystem(Raj & Pillai, 2024). The paper has been found to adequately bridge technological efficiency attributes and consumer behavior outcomes by employing prominent theoretical models such as the Technology Acceptance Model III (TAM3) and the Engel-Blackwell-Miniard Consumer Decision Model. The paper has been found to make a valuable contribution to a deeper understanding of AI-driven digital synergy across electronic marketing channels by incorporating consumer-centric AI strategies that are based on trust and transparency in a new digital market such as Bangalore.

2. Literature Review

2.1 Consumer Personalization and Artificial Intelligence

In their research, (Kumar & Gupta, 2020) explain that AI personalization assists businesses in anticipating customers' requirements from historical experiences and analyzing data. Through their research, they concluded that artificial intelligence-powered recommendation systems optimized click-through rates and repeat business. The authors noted the need for real-time adjustment as they assert that personalization is best when systems learn independently from consumer behavior. This helps to validate the conceptual framework of this research by illustrating how machine learning algorithms can enhance personalized marketing within Bangalore's lively e-commerce landscape.

2.2 Digital Consumer Engagement

A recent publication by (Li & Chen, 2021) discussed how customer involvement on online platforms is enhanced with AI technologies personalizing interactions through chatbots and predictive analysis. They illustrated how emotional involvement is at the centre of conversion, especially in youth-driven markets. From their conclusions, it appears that the inclusion of emotion-recognition AI technologies can foster wealthier consumer relationships, which resonates with this study's emphasis on engagement-based personalization within Bangalore's e-commerce market.

2.3 E-Commerce and Trust Formation

(Sundararajan, 2021) discussed the significance of trust in AI-driven e-commerce platforms. The study identified algorithmic transparency and ethical management of data as key determinants of consumer trust. When it comes to the city of Bangalore, which has consumers

who are extremely tech-aware, transparency of AI utilization can directly impact platform loyalty. The study adds to the existing framework by making trust a mediator between customer retention and personalization.

2.4 AI-Driven Decision Support Systems

Artificial intelligence (AI) decision support systems (DSS) optimize inventory and improve the accuracy of demand forecasts, according to (Das & Mehta, 2022). They determined that applying predictive analytics minimizes inefficiencies in operations while maximizing consumer satisfaction through prompt access to products. This assists the operational aspect of AI-based synergy in the present conceptual model.

2.5 Consumer Insights and Behavioral Data

(Patel & Reddy, 2022) tested the potential of big data analytics to uncover latent consumer behavior patterns. Their study demonstrated that clustering models could segment consumers more effectively than traditional demographic breakdown. For Bangalore-based e-commerce businesses, this segmentation using AI could target marketing campaigns within linguistic and cultural subgroups to personalize them, increasing inclusivity and conversion rates.

2.6 AI Adoption in Emerging Markets

(Sharma & Bhattacharya, 2023) studied the speed at which developing fast-growing economies are embracing AI in marketing positions. The study showed that infrastructural issues like uneven data quality continue to act as barriers to effective deployment. However, the researchers also commented on the resilience of Indian cities such as Bangalore, where startups are pioneering innovation in directed digital experiences. This suggests the continued relevance of Bangalore as a testing ground for consumer-focused AI models.

2.7 Emotional AI and Customer Experience

(Liu & Park, 2023) studied emotional AI in retail environments, finding that AI tools capable of interpreting customer sentiments through facial and voice recognition improved satisfaction rates. The research suggested that AI's ability to sense consumer moods can guide adaptive marketing communication. In Bangalore's digital ecosystem, where multicultural consumers express preferences differently, emotional AI could enhance cross-cultural marketing precision.

2.8 Responsible AI and Ethical Consumerism

(Singh & Narayanan, 2024), long-term AI implementation has been a driver for long-term brand loyalty. They found that consumers increasingly look to ethical data usage, diversity, and algorithmic fairness. For Bangalore's tech-savvy consumers, the incorporation of ethical aspects in AI systems not only safeguards brands from outrage but also makes them believable digital leaders.

2.9 AI Integration and Business Model Innovation

(Raj & Pillai, 2024) opined that AI is a value-driven force driving new business models centered on predictive logistics, dynamic pricing, and adaptive marketing. Their research saw Indian e-commerce companies employing AI for supply chain optimization enjoy better consumer retention. This supports the contention of this paper that digital synergy should encompass not only marketing but also backend innovation for end-to-end consumer satisfaction.

2.10 Data-Driven Ecosystems and Competitive Advantage

Lastly, (Anderson & Wu, 2024) illustrated how technology-enabled ecosystems facilitate sustainable competitive advantage through the use of consumer data and adaptive decision-making. The authors concluded that future competitiveness lies in the convergence of technology and consumer insight. In Bangalore's e-commerce example, this illustrates the way in which localized data-driven synergy can assist companies in overtaking their peers in the areas of personalization, speed, and satisfaction.

3. Theoretical Foundation

The model integrates the following two theoretical models:

a) Technology Acceptance Model (TAM3)

TAM3 (Venkatesh & Bala, 2008) discusses how perceived ease of use, usefulness, and trust influence the adoption of technology. In e-commerce with AI, these elements motivate consumers to utilize automated technology and trust recommendations. While TAM3 explains technology acceptance at the perception level, the EBM model complements it by explaining how AI-enabled information processing influences consumer decision stages, making their integration suitable for AI-driven e-commerce contexts.

b) Engel–Blackwell–Miniard Consumer Decision Model (EBM)

The EBM model describes decision making as an input of information, evaluation, and feedback process. AI tools screen these processes by matching individuals with appropriate information and providing side-by-side real-time product comparisons, with lower cognitive effort.

4. Methodology

This is theory-guided research grounded on secondary data from academic publications, industry research, and market case studies. Qualitative synthesis was used to determine recurring constructs of personalization, engagement, and trust. The research took a deductive approach in developing propositions relating these constructs within the context of Bangalore.

Conceptual model takes relationships created in earlier studies and reinterprets them within the localized online context, tapping into those variables best suited to Indian online consumers.

5. Conceptual Framework

- **AI-Enabled Data Analytics:** Machine learning recognizes patterns of behavior, with forecasts for future purchasing.
- **Personalization Mechanisms:** Hyper-personalized suggestions and promotions enhance perceived relevance.
- **Consumer Engagement:** Interactive interfaces (gamified interfaces, chatbots) enhance engagement.
- **Trust and Transparency:** Ethical AI practices establish credibility and security.
- **Satisfaction and Loyalty:** Improved user experience results in repeat usage and word of mouth.

5.1 Framework Illustration (Descriptive Representation)

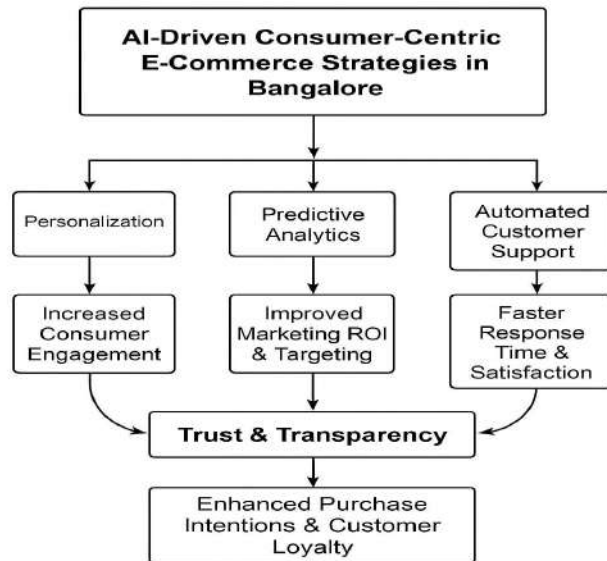


Fig.5.1 AI- Driven Consumer-Centric E-Commerce Strategies in Bangalore

6. Research Propositions

Based on the framework and literature review synthesis, the following propositions are developed:

P1: Personalization on e-commerce sites is positively influenced by AI-powered data analytics.

P2: Personalization has significant effects on consumer engagement in digital settings.

P3: Engagement positively affects consumer satisfaction and perceived value.

P4: Satisfaction results in greater consumer loyalty and long-term retention.

P5: Trust and transparency moderate the relationship between personalization and loyalty.

7. Research Gap

However, the phenomenon of artificial intelligence has garnered significant research attention in the fields of marketing, e-commerce, and information systems, yet some critical gaps persist in the extant body of research. First, a large body of research on the topic of artificial intelligence has focused on technological performance aspects such as prediction, efficiency, and the benefits associated with automation. Though such studies provide significant insights regarding the benefits associated with the use of artificial intelligence, the role and implications of such factors on the consumers, especially with respect to the interplay between personalization, engagement, and trust, have not been sufficiently addressed.

Second, the majority of the extant research on the topic of artificial intelligence in the context of e-commerce and related fields, such as marketing and information systems, have focused on the key factors such as personalization, engagement, satisfaction, and loyalty in an isolated manner, as opposed to a more integrated manner that considers the interplay between these factors. For example, the role and implications of personalization have largely been studied in an isolated manner, without considering the mediating effects of factors such as trust, transparency, and ethical use of artificial intelligence, which have a significant impact on the way in which the insights generated by the use of artificial intelligence can be translated to the consumers.

Third, the majority of the existing theoretical frameworks that describe the adoption of AI technology and consumer behavior are based on the context of developed economies. For example, the widely used Technology Acceptance Model (TAM) and its variants do not capture the complexity of the socio-cultural environment that is predominant in developing countries. Consumers in cities such as Bangalore have varying degrees of digital literacy, are highly sensitive to the use of their data, and prefer localized experiences. Nevertheless, there is limited research that examines the AI-driven consumer strategy within the metropolitan cities of India.

Fourth, while the importance of ethical AI technology and the responsible use of data have gained increased attention over the past few years, there is limited research that examines the integration of the two concepts into the existing marketing frameworks that focus on the consumer. Existing research on the two concepts primarily discusses the importance of ethics from a compliance perspective. Nevertheless, there is limited research that examines the strategic importance of the two concepts on the formation of consumer loyalty.

Lastly, there is limited conceptual clarity on the concept of “digital synergy” that is discussed by existing research. Although the concepts of digital transformation, omnichannel integration, and platform ecosystems are widely discussed by existing research, there is limited conceptual clarity on the combined effects of AI technology analytics and consumer interactions on the formation of sustainable competitive advantage. There is limited research that examines the conceptual model that links AI technology, consumer interactions, and loyalty.

Addressing the gaps identified, the current research aims to provide a holistic conceptual model where digital synergy results from the alignment of strategies enabled by AI and consumer-centric practices. The research fills the gaps by locating the model within the context of the e-commerce landscape of Bangalore, which addresses the need for contextual research and contributes to the advancement of theory by incorporating trust and transparency as key drivers of AI-based consumer engagement strategies. This research contributes to the discourse on the topic by providing an organized approach to explore the role of AI in the development of consumer-centric digital markets.

Digital Synergy in Emerging Market Contexts

The digital synergy of emerging markets is very different from that of the digital synergy of developed countries. In the case of digital synergy of developed countries, it is more focused on efficiency optimization. In the case of digital synergy of emerging countries like India, it is more focused on being adaptive to the nature of the consumer. In Bangalore, as it is a digital hub, it has a unique characteristic of having advanced capabilities of AI combined with heterogeneous consumer needs.

The digital synergy of emerging countries like India is not just about how AI technology integrates across digital platforms. Instead, it is more about how backend analytics work with frontend consumer cognitive abilities. In Bangalore, as the digital hub of India, the consumer tends to have more digital touchpoints. The consumer may switch between various digital touchpoints like mobile apps, social media, voice assistants, etc. The AI technology must work as an integrator of the consumer. The digital synergy of Bangalore is more of a dynamic entity.

Additionally, the variety of payments, the nature of delivery, and the competition in the digital platform in India create the necessity for intelligent coordination. The Unified Payments Interface and cash-on-delivery are some of the complexities that AI must coordinate in real time. The coordination of these operational components of the digital platform and the strategies of engagement and personalization can create an excellent consumer experience.

Conversely, the lack of coordination can create an environment of mistrust through AI itself. The key point is that the consumers of emerging markets not only consider the AI system useful to them, but they also consider the AI system fair and respectful of autonomy. Thus, the concept of digital synergy goes beyond the mere efficiency of the AI system and its coordination. The concept of digital synergy in the context of Bangalore, therefore, becomes important in understanding the concept of digital synergy in the context of the entire digital landscape and not in isolation.

Boundary Conditions and Contextual Moderators

Although the proposed conceptual framework emphasizes the constructive influence of AI-driven personalization and trust in generating consumer-centric digital synergy, it is also important to acknowledge certain boundary conditions under which these constructs might lose their significance or might vary in their influence. Firstly, one such boundary condition is related to varying levels of digital literacy between consumers. For instance, even in Bangalore, certain segments of the population might lack sufficient digital literacy regarding AI-driven processes, leading to a lack of trust in such personalization-driven marketing strategies.

Another important boundary condition relates to over-personalization. Excessive levels of personalization might lead to a sense of surveillance, also referred to as “algorithmic creepiness,” which might undermine rather than build trust between consumers and firms. Therefore, a certain level of transparency in terms of consumer control might act as a moderating factor in the relationship between personalization and loyalty.

Regulatory environment developments also act as a boundary condition in terms of moderating the proposed relationship between personalization and loyalty. For instance, in terms of a rising focus on data protection in India, certain limitations might act as a boundary condition in terms of leveraging consumer data in order to drive personalization. This might undermine the efficiency of personalization in the short term but also build greater trust between consumers and firms.

Finally, another important boundary condition relates to linguistic diversity. Firms might develop AI-driven models based on a dominant linguistic framework but fail to generate sufficient relevance in a multilingual environment. This might lead to a lack of digital synergy between certain segments of the consumer base.

Expanded Future Research Agenda

The proposed conceptual framework is also seen to open avenues for further research. First, the proposed relationships between AI analytics, personalization, engagement, trust, satisfaction, and loyalty may be tested using quantitative approaches such as Structural Equation Modeling (SEM).

Second, the proposed study may be further explored using a comparative study, exploring the phenomenon of digital synergy in other metropolitan cities of India, such as Mumbai, Hyderabad, and Delhi. Such a study may allow the researcher to assess the impact of variation in consumer culture on AI-driven consumer engagement.

Third, the proposed study may be further explored using an experimental study, exploring the impact of variation in the level of transparency and intensity of personalization on consumer responses to AI-driven personalization and engagement. Such a study may allow the researcher to assess the impact of variation in the level of transparency and intensity of personalization on consumer responses to AI-driven personalization and engagement.

Finally, the proposed study may be further explored using an interdisciplinary study, exploring the phenomenon of AI governance as a strategic marketing capability, particularly in the context of emerging economies. Such a study may allow the researcher to explore the phenomenon of AI governance as a strategic marketing capability, particularly in the context of emerging economies.

Managerial Roadmap for AI-Enabled Digital Synergy

To operationalize digital synergy, managers must adopt a structured approach that aligns AI capabilities with consumer-centric objectives. At the governance level, firms should prioritize ethical AI frameworks that emphasize transparency, fairness, and accountability. Clear communication regarding data usage and algorithmic decision-making can strengthen consumer trust and mitigate resistance to personalization.

At the capability level, organizations must invest in analytics infrastructure and human capital. AI-generated insights require skilled interpretation to translate data patterns into meaningful marketing actions. Cross-functional collaboration between data scientists, marketers, and customer experience teams is essential for converting analytical outputs into humanized engagement strategies.

At the experience level, firms should design adaptive personalization systems that allow consumers to exercise control over recommendation intensity and data sharing preferences. Providing customization options enhances perceived autonomy and reduces personalization fatigue. In Bangalore's competitive e-commerce environment, such consumer empowerment can serve as a differentiator.

Together, these layers form a managerial roadmap that enables firms to move beyond isolated AI initiatives toward integrated digital synergy. By aligning technology, ethics, and consumer experience, organizations can create sustainable value in data-intensive markets.

8. Discussion

The research verifies that AI-powered personalization is the fulcrum of internet synergy in online shopping. Tech-aware Bangalore consumers anticipate bespoke experiences according to their social and preference profiles. AI processes terabytes of data on app usage, browsing behavior, and purchase habits to facilitate hyper-personalized communication.

However, this kind of personalization must be in accordance with ethical principles. According to Bhatia and Kaur (2023), abuse of data can result in loss of trust, contrary to long-term commitment. AI systems should therefore be transparent, explainable, and compliant with data protection regulation.

Coupled, TAM3 and EBM theories propose that customers judge AI suggestions on usefulness, effort, and perceived control. When AI systems deliver value without complicating things, customer satisfaction is enhanced. Bangalore firms, therefore, need to pay attention not just to algorithmic effectiveness but AI literacy and consent-driven personalization too.

Beyond that, there is organizational learning. Organisations need to empower employees to make sense of AI-generated insights and turn them into humanized marketing plans. This convergence of machine heart and human heart is real digital synergy.

9. Implications

a) Managerial Implications

- Companies ought to adopt explainable AI models in fostering customer cognition and trust.
- Companies ought to incur costs on real-time analysis to timely respond to varying customers' tastes.

- Companies ought to disseminate data ethics courses across employees operating AI activities.
- a) Academic Implications
 - The framework proposed serves as a basis for empirical research utilizing Structural Equation Modelling (SEM) in confirming relationships between AI constructs.
 - Future research can investigate factors of moderation like cultural values, privacy needs for data, and awareness of AI among Indian consumers
 - Cross-country comparative studies of Bangalore with other global metropolitan cities (like Mumbai, Hyderabad) can investigate geographical differences in behavior in e-commerce.
- b) Policy Implications
 - There is a need for policymakers to formulate AI governance structures that ensure equitable use of data and protection for consumers.
 - Government-industry-academia collaborations can develop responsible AI settings enabling sustainable trade.

10. Conclusion

This macro-conceptual analysis highlights that AI-facilitated personalization and trust are key drivers of consumer-centric digital synergy in Bangalore's e-commerce economy. Through synthesis of theoretical basis (TAM3 and EBM models) with ground realities, the framework bridges the gap between technology and consumer psychology.

The paper advances academic understanding of AI's transformative potential and offers a roadmap for ethical, data-driven engagement. Future empirical research can validate these relationships to refine the framework and expand its application across India's growing digital economy.

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