

Balancing Convenience and Suspicion: A Qualitative Study of the Consumer Trust Paradox in AI-Powered E-commerce.

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Abstract

The Revolution of Artificial Intelligence (AI) into e-commerce has become the reason for sophistication but yet complex customer experience. While AI-driven features are introduced to enhance convenience and personalization for the shoppers, they simultaneously raise significant concerns about their data privacy and surveillance. This paper explores the "AI Trust Paradox," a phenomenon where the technology that increases a platform's utility also fuel user suspicion. By conducting a qualitative, exploratory approach, this study analyses responses of 155 active online shoppers from South India using semi-structured questionnaire. The data were thematically analysed using NVIVO software to understand the nuanced perception of consumers towards the AI features, including personalization, chatbots, and virtual try-on. The findings revealed that consumers engage in a continuous cost-benefit analysis, in which trust is context-dependent and varies significantly across different AI applications and the age of the respondents. This research extends the theory of the privacy paradox to the modern AI context and offers critical managerial implications. It suggests that for e-commerce platforms to build sustainable trust, they must move beyond functionality and should concentrate on transparency and user control..

Keywords: AI in E-commerce, Consumer Trust, Privacy Paradox, Qualitative Research, Customer Experience, Thematic Analysis.

Introduction

In the modern era, businesses are able to effectively market their products and services and connect with their intended audiences, largely due to advancements in Artificial Intelligence (AI). This cutting-edge technology has transformed E-commerce platforms into vibrant, intelligent systems that play a crucial role in shaping the consumer experience (Davenport, Guha, Grewal, & Bressgott, 2020) . Previously, these platforms functioned merely as digital catalogues, but now AI-powered algorithms personalize content, optimize search processes, and influence purchasing choices, establishing new benchmarks for customer expectations. This technological evolution seeks to remove limitations and foster a seamless and engaging shopping experience, ultimately enhancing customer loyalty and boosting revenue.

In this study, we investigated different AI technologies, which we term "AI-Driven Customer Experience (CX) Features."

These are classified into four distinct categories based on their primary function:

AI for Personalization and Recommendation (e.g., product suggestions, targeted advertising)

AI for Experiential Engagement (e.g., Virtual Try-On, Augmented Reality placement)

AI for Search and Discovery (e.g., Visual and Voice Search)

AI for Support and Dynamic Communication (e.g., Chatbots, real-time price alerts)

Although the advantages of these features are welcoming, their functionalities like the extensive collection and examination of user data, create a significant conflict. Consumers are more conscious that the convenience they experience comes at the expense of their personal data, leading to what this study terms the "AI Trust Paradox." This paradox refers to the situation where every feature that makes a platform appear efficient and beneficial (thus fostering trust) can also make it seem invasive and manipulative (thereby diminishing trust). For example, a highly targeted advertisement might be useful to one consumer but could be seen as "creepy" surveillance by another, or even by the same consumer in a different situation (Zarouali et al., 2021).

Recent studies indicate that the adoption of AI in e-commerce is on the rise, with 77% of e-commerce professionals using AI daily in 2025, up from 69% in 2024 (Ecomposer, 2025). However, this increase is accompanied by growing privacy concerns: between 58% and 72% of global shoppers are worried about privacy when using AI tools, and 80% believe that information collected by AI companies will be used in ways that make them uncomfortable (Waitman, 2024). This highlights the modern privacy paradox in AI-driven environments.

Existing research has explored consumer trust and data privacy in e-commerce, often through quantitative surveys (Jochen Wirtz, 2007). Nonetheless, there is a significant gap in research that qualitatively examines the lived experiences of consumers as they navigate this complex and often contradictory relationship with AI. It remains uncertain how users justify this trade-off and whether the trust paradox manifests differently across the various types of AI features they encounter.

This paper aims to fill this gap by addressing the following research questions and objective:

Research Questions (RQs):

- 1) How do consumers perceive the value and utility of different AI-driven CX features?
- 2) What specific aspects across this range of AI features trigger consumer concerns related to data privacy, surveillance, and manipulation?
- 3) Does the "AI Trust Paradox" manifest differently for various categories of AI features?
- 4) How do consumers rationalize the trade-off between the benefits offered by a suite of AI tools and the extensive data collection required to power them?

Research Objective:

- 1) To qualitatively explore how different categories of AI-driven CX features in e-commerce collectively and individually shape the consumer's perception of trust, privacy, and utility.

2. Literature Review**2.1. The Duality of AI in Shaping the Customer Experience**

Using AI in online shopping has both advantages and disadvantages sides. It can build or break consumer trust. On the positive side, AI makes shopping platforms seem more useful and easy to use, which helps build trust. The Technology Acceptance Model (TAM) says that people use technology more when they find it useful and easy to use (Davis, 1989). AI tools like recommendation engines and chat bots make shopping easier and more satisfying (Mogaji et al., 2021).

The use of AI and big data has transformed such e-commerce platforms as they have made the personalization and interaction of such websites more effective (Rahaman et al., 2023; (Noman, Borthy, Bishnu, Aziz, & Rashedul, 2022) Alasa, 2021). This can lead to "cognitive trust," where people trust the platform to do its job well. Studies show that AI personalization in online shopping helps people make better buying decisions by building trust. Personalization makes products seem more valuable and relevant (Singhal, 2025). However, this trust works best when people believe the AI is good at handling their data safely. On the negative side, the data tracking needed for personalization can make people feel watched and lose control (Custers, 2012). When AI personalization gets too personal, it can feel intrusive or "creepy" (Awad & Krishnan, 2006). This loss of trust is tied to worries about how data is stored and used, and concerns about "surveillance capitalism" (Zuboff, 2019). Surveillance capitalism is when companies use personal data to predict and influence behavior for profit. This idea is more relevant in 2025. Curran (2023) expands on Zuboff's idea by showing how these systems can create a society that is both ordered and fragile, increasing social risks when they fail.

2.2. The Privacy Paradox in the Age of AI

The "privacy paradox" is a well-known concept that illustrates the conflict between people's desire for privacy and their data-sharing actions. This paradox reveals the gap between individuals' expressed privacy concerns and their actual online activities, where they often share personal details for the sake of convenience or social interaction (Norberg et al., 2007). The complexity of today's AI technology intensifies this paradox. The trade-offs involved in shopping in E commerce platfromrs are not so simple; data collection has become less transparent, and the advantages are more specific.

Customers might not fully aware of the extent of data being collected (such as browsing habits, time spent hovering, and inferred interests), making a genuine "privacy calculus"—a logical assessment of costs versus benefits—almost unattainable in most cases. Recent research, which is similar to AI-driven e-commerce features, shows that this personalization-privacy paradox becomes more questionable when in depth technologies demand access to highly sensitive personal data (Pandey & Pandey, 2025). The very elements that enhance realism and personalization also raise the perceived risks of data collection, leading to what researchers call "hyper-vulnerability" alongside hyper-relevance. Around 60% of shoppers have used AI tools like chatbots or assistants for online shopping, and 58% of Gen Z utilizes AI for shopping with 31% planning to increase their usage, a significant trust gap persists: 43% of consumers trust AI information, yet 2 in 5 have abandoned carts due to poor AI responses. Between 58% and 72% of shoppers worry about privacy when using AI tools. Addressing data concerns is essential for wider acceptance. (Ecomposer , 2025). This mixed trust factors shows the complexity of the privacy paradox in modern AI applications.

By integrating existing literature, this research introduces a conceptual framework designed to visually and narratively depict the dynamics of the AI Trust Paradox. The framework suggests that AI-Driven Customer Experience (CX) Features employ a dual and contradictory influence on consumers. On one hand, they boost Perceived Utility, which has a positive impact on trust. On the other hand, they amplify Perceived Intrusion, which adversely affects trust. The overall effect on Consumer Trust is determined by the relationship between these two conflicting influences. This relationship is further influenced by key factors such as User Demographics (notably age) and Perceived User Agency, which can either amplify or diminish the effects of utility and intrusion. This qualitative study aims to examine the dynamics of this framework from the consumer's viewpoint.

3. Methodology

3.1. Research Approach

To achieve a comprehensive understanding of consumer perceptions, this study employs an interpretivist method that relies on questioning and observation in order to discover or generate a rich and deep understanding of the complex human experiences like trust and suspicion (John W. Creswell, 2016). As a result, a qualitative, exploratory approach was utilized to understand emotions, and rationalizations of online shoppers.

3.2. Data Collection

The qualitative data was collected through a semi-structured questionnaire administered to 155 participants. The sample consisted of active online shoppers from South India, aged between 18 and 58, representing a wide range of digital literacy and shopping habits. Purposive and convenience sampling methods were employed to recruit participants with significant experience using major e-commerce platforms such as Amazon, Flipkart, and Mynta. The questionnaire included open-ended questions designed to record detailed descriptions of participants' experiences with specific AI features, their views on data privacy, and their overall perceptions of trust. (Refer to Appendix A for the complete questionnaire).

3.3. Data Analysis Strategy

The qualitative data collected from 155 responses were processed in Thematic Analysis, a technique for identifying, analyzing, and reporting patterns or themes within the data (Braun & Clarke, 2006). NVIVO software was used for the data management and coding.

The analysis undergone a detailed six-step process as follows

Familiarization of the responses

Initial coding

Theme searching

Reviewing

Defining and naming theme

Report writing

Throughout this process, analytical memos were employed to record the researcher's reflective thoughts and decisions, ensuring a transparent analytical journey. To provide a high-level visualization of the dataset's key concepts, a word frequency analysis was also performed. The complete text from all 155 participant responses was compiled, and common English words and irrelevant terms, were removed to ensure thematic relevance. The resulting frequency data was then visualized in a word cloud format.

To ensure analytical transparency, (Table 1) presents the final thematic structure derived from the coding process. It illustrates how lower-level codes from the comprehensive codebook, grounded in the participant data, were organized and abstracted into the four main themes that form the basis of the findings.

Table 1: Thematic Coding Structure for the AI Trust Paradox Analysis

Main Theme	Lower-Level Codes (Sub-themes)	Description of the Code
1. The Spectrum of Perceived Utility	Adoption of Advanced Features	Coded mentions of using features beyond the basic search bar, such as filters, voice search, or visual search, indicating a high level of engagement.
	Recommendations as Useful & Relevant	Coded instances where participants described AI-driven suggestions as helpful for product discovery, comparison, or completing a purchase.

	Effective Query Resolution (Chatbots)	Coded positive experiences where chat bots provided quick and accurate answers for simple, transactional queries like order status or returns.
	Frustration & Ineffectiveness	Coded expressions of irritation, particularly regarding failed chatbot interactions with complex problems or irrelevant post-purchase spam.
2. The "Creepy Line" - Triggers of Digital Distrust	External Purchase Triggers (Ad Influence)	Coded instances where targeted ads on social media (e.g., Instagram, YouTube) were perceived as being overly personal or creating an unrecognized need.
	Skepticism Towards AI Inaccuracy	Coded expressions of doubt regarding the reliability of AI features, particularly the perceived inaccuracy of Virtual Try-On (VTO).
	Price Drop Creates Suspicion	Coded cynical views that dynamic pricing and price drop alerts are manipulative tactics rather than genuine deals.
3. The Contextual Nature of the Trust Paradox	Technology Builds Trust	Coded statements where participants explicitly linked a platform's use of sophisticated, seamless technology with a feeling of trust and professionalism.
	Technology Induces Suspicion	Coded statements where participants framed the same AI features as manipulative "tricks" or intrusive surveillance mechanisms.
	Reliance on Basic vs. Advanced Search	Coded the clear behavioral difference where some users embrace advanced features (building functional trust) while others stick to basic search (avoiding complexity and potential intrusion).
4. The Rationalization of the Trade-Off	Acceptance as a Necessary Trade-Off	Coded statements framing data sharing as an unavoidable but acceptable "price" to be paid for the convenience and personalization of e-commerce.
	Discomfort & Privacy Concerns	Coded direct expressions of unease, worry, or feeling that personal data collection is an invasion of privacy.
	Cautiousness & Preference for COD	Coded risk-averse behaviours, such as avoiding saving card details and preferring Cash on Delivery (COD), as a direct response to security concerns.

4. Findings

The thematic analysis of the 155 responses shows a deeply nuanced and often contradictory relationship with AI-driven features in e-commerce. A preliminary word frequency analysis of the entire dataset, visualized in Figure 2, provides an immediate representation of this central tension.

[illegible]

This inherent conflict is explored in detail through the **four major themes** that emerged from the data:

- (1) The Spectrum of Perceived Utility
- (2) The "Creepy Line," defining the triggers of digital distrust
- (3) The Contextual Nature of the Trust Paradox
- (4) The Rationalization of the Trade-Off.

Participants had different opinions on the usefulness of AI. On a positive note, many viewed AI functionalities as valuable tools for making decisions and exploring options. Visual search capabilities were considered a "superpower" and "somewhat magical." Users frequently valued personalized recommendations for their potential to save time and effort. Notifications about price drops made individuals feel like "savvy shoppers," while augmented reality (AR) features for visualizing furniture in their living room were found to be "useful" and improved decision-making. On the negative side, significant frustrations were also shown. In the case of Chatbots, some users regarded as "quick" and "efficient" for certain simple tasks, while others found the experience "pathetic" and "frustrating," describing them as unable to "understand" their questions. Follow-up notifications were commonly perceived as "annoying" and "digital junk mail," indicating a clear failure of AI to provide value.

Utility Perception	No. of Respondents	Percentage
High	61	40
Mixed	46	30
Low	43	28
Not Specified	5	2

4.2. Theme 2: The "Creepy Line" - Factors Leading to Digital Distrust

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something and the same related product appears in notifications as pop-ups," leading them to feel "insecure." This perspective indicated that when AI functions secretly, it surpasses a "creepy line" and shifts from being a helpful assistant to a questionable manipulator.

Other noted triggers included:

Over-personalization: When suggestions become excessively specific, suggesting extensive background surveillance

Lack of transparency: Uncertainty about how data is gathered or utilized

Manipulation perception: The sensation that recommendation features are intended to encourage users to "buy more things" rather than assist them

Price manipulation: Doubts regarding dynamic pricing and the genuineness of discounts.

4.3. Theme 3: The Contextual Nature of the Trust Paradox

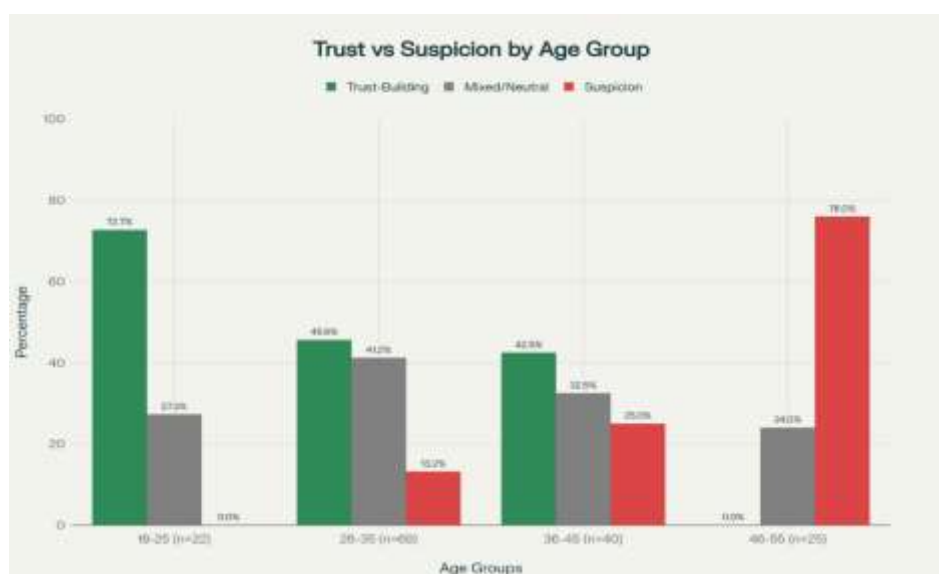
The research indicated that the AI Trust Paradox is not evident consistently. Consumer trust and skepticism are significantly influenced by the specific AI functionality in question. Experiential AI, like Virtual Try-On, was primarily viewed as a harmless "tool" that users had the ability to control. The virtual try on feature is used by few Gen Z people. On the other hand, Personalization AI, which includes recommendations and advertisements, personified the core of the paradox—valued for its utility yet criticized for its intrusive nature. An interesting demographic trend was identified regarding the perception of this trust paradox.

As illustrated in Table 2, respondents belongs to younger age had positive opinion towards trust in AI feature, while older respondents shows negative opinion that technology cultivates suspicion.

Table 2 Showing Trust Vs Suspicion by Age

Age in Years	Trust Building (%)	Mixed (%)	Suspicion (%)
18-25	72.7	27.3	0
26-35	45.6	41.2	13.2
36-45	42.5	32.5	25.0
46-55	0	24	76

The given table clearly shows that the respondent who belongs to younger category has more trust towards AI features and 0% suspicion on the same. Whereas, the people belongs to 26-35, 36-45, 46- 55 years are suspecting the AI features with 13.2%, 25% and 76% respectively. This data reveals that there is significant relationship between age and trust on AI features.



4.4. Theme 4: "It's the Price We Pay" - Rationalizing the Privacy Trade-Off

The participants of the study demonstrated several distinct opinion on AI features of the E commerce platform. The most of the people feel it is "necessary feature," while others described it as an accepted "price for convenience", as it saves more time and effort. Some participants called this as a "trade-off" viewing it as a logical exchange. However, the older participants felt uncomfortable and insecure.

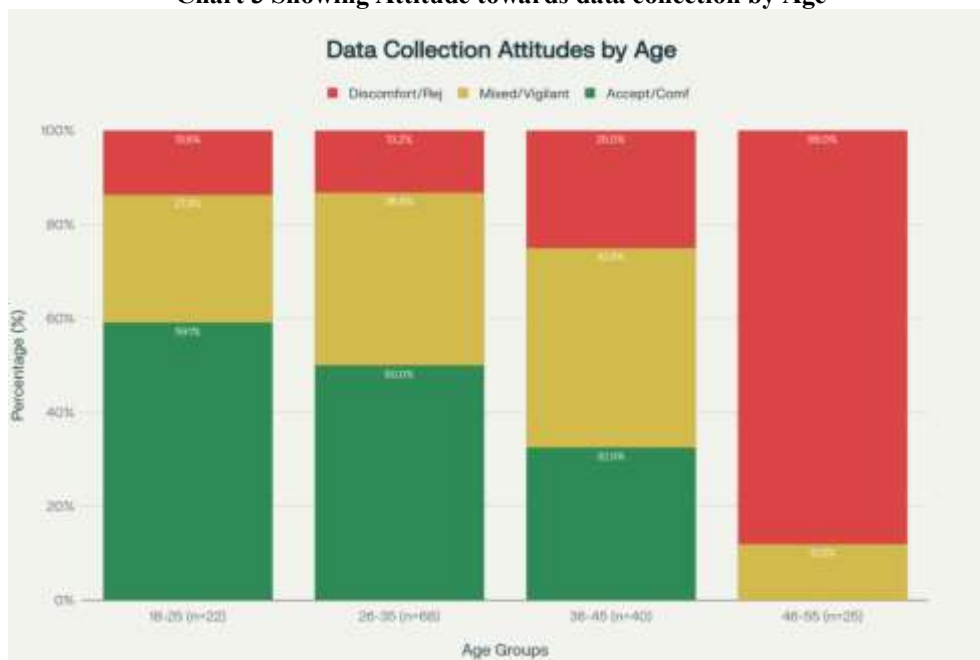
This division in attitude is clearly correlated with age, as shown in Table 3. The data indicates that participants in younger age category are substantially more likely to accept the data-for-convenience trade-off.

Table 3 Showing Attitude towards data collection by Age

Age in Years	Accept as trade-off (%)	Mixed (%)	Unacceptable/Uncomfortable (%)
18-25	59.1	27.3	13.6
26-35	50	36.8	13.2
36-45	32.5	42.5	25
46-55	0	12	88

From this table, it clearly shows how the attitude is different according to the age of the respondents. The people belong to 46-55 years feels 88% uncomfortable with the data being collected, whereas 18-25 years accept it as trade off with 59.1%. This clearly depicts the relationship between the attitude towards AI data collection and the age.

Chart 3 Showing Attitude towards data collection by Age



5. Discussion

5.1. Interpreting the AI Trust Paradox in Practice

This qualitative study explored the AI Trust Paradox with 155 active e-commerce users, and the findings provide a robust understanding of this phenomenon. The data reveals that consumer trust is dynamic in nature. The enthusiasm for the "superpower" of visual search coexists with deep suspicion of ads that seem to be "spying." This study demonstrates that the paradox is highly contextual. When a user actively employs an AI tool for a specific task, it is perceived as helpful. When AI operates in the background to send voluntary suggestions, it is more likely to be perceived as intrusive.

5.2. Theoretical Implications

These findings extend the classic Privacy Paradox (Norberg et al., 2007) for the modern AI era. Our findings demonstrate a complex reality where consumers are not passively disclosing data; they are actively using and enjoying the products, simultaneously disliking the underlying collection process. The rationalizations—from

"necessary evil" to "symbiotic relationship"—are cognitive mechanisms that allow users to manage heightened dissonance.

Furthermore, the results challenge simplistic application of the Technology Acceptance Model (TAM) (Davis, 1989). While "Perceived Usefulness" is powerful, our findings introduce "Perceived Intrusiveness" as a potent counter-variable that can significantly erode trust. This aligns with recent quantitative findings by Singhal (2025), demonstrating that high-privacy-sensitive respondents showed weaker trust despite perceiving usefulness.

The study validates Privacy Calculus Theory: consumers continuously weigh personalization value against privacy risks, with trust acting as enabler for adoption when users feel confident their data will be protected (Pandey & Pandey, 2025).

5.3. Managerial Implications

The insights from this study offer several actionable recommendations for e-commerce managers:

1. Embrace Transparency:

To combat the "creepy line," platforms should explain why a product is recommended (e.g., "Because you viewed X"). This reframes surveillance into helpful logic. Transparency in AI operation positively moderates the relationship between personalization and consumer trust (Singhal, 2025).

2. Offer Meaningful User Control:

Provide users with a clear dashboard to manage data preferences. The ability to opt-out from certain feature increases sense of support and improve overall trust. User-initiated features (like visual search) generate significantly less suspicion than platform-initiated features, suggesting perceived control is critical.

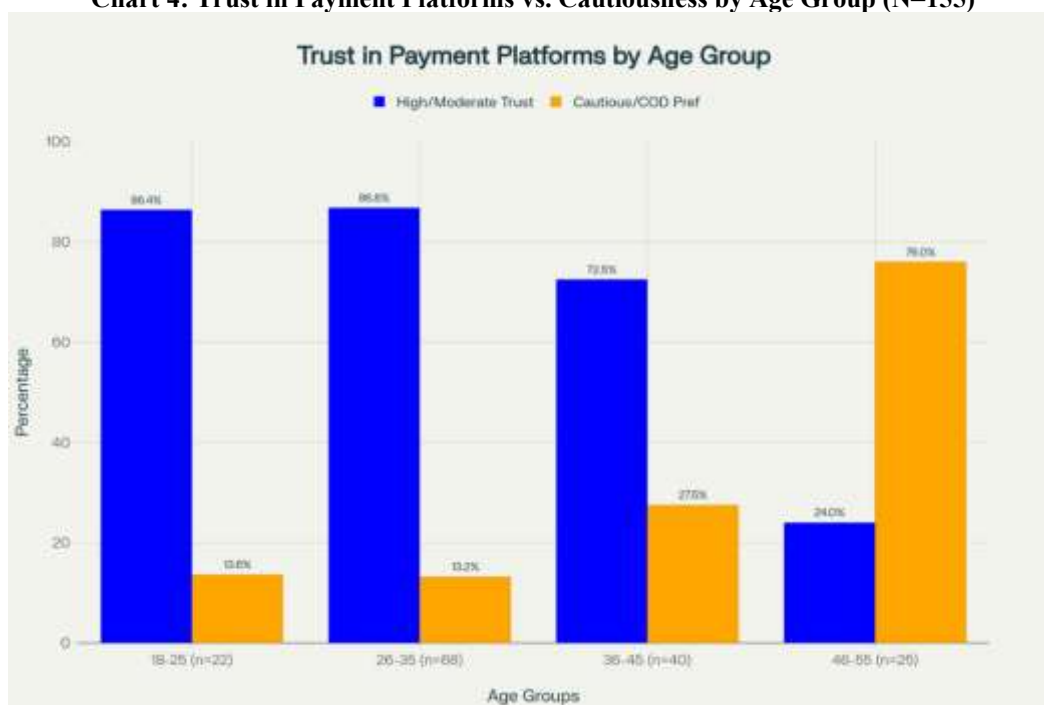
3. Optimize the Human-AI Interface:

Recognize that chat bots work for simple queries only. Ensure seamless "escape hatch" to human agents. Our data shows 40% of participants reported chat bot frustration for complex issues.

4. Manage Foundational Trust:

Foundational trust (payment security) differs from feature-level trust. Our analysis shows payment trust varies significantly across demographics (Chart 4)

Chart 4: Trust in Payment Platforms vs. Cautiousness by Age Group (N=155)



This data provides clear direction: foundational trust must be actively managed. Continuing to offer trusted payment options like COD is crucial for serving the entire user base, particularly the 75% of 46-55 year-olds who prefer COD.

5. Segment AI Experiences by Age:

Given the pronounced age gradient in trust (71.4% to 0%), e-commerce platforms should consider age-segmented AI feature deployment. Younger users (18-35) may appreciate aggressive personalization and AI features, while older users (46-55) may prefer transparent, opt-in approaches with stronger privacy controls.

6. Conclusion and Future Directions

6.1. Conclusion

This study qualitatively explored the AI Trust Paradox with 155 active online shoppers in India, revealing that consumer trust is a complex negotiation between perceived utility and perceived intrusion. The findings demonstrate this paradox varies significantly based on AI application type and user age. By extending privacy paradox theory to AI-powered e-commerce and providing actionable insights, this research contributes to deeper understanding of the modern digital consumer.

The sample size (N=155) strengthens empirical foundation while maintaining rich qualitative depth. The consistency of themes across diverse participants confirms the AI Trust Paradox is robust and widespread, requiring strategic attention from e-commerce platforms.

6.2. Directions for Future Research

The findings lead to propositions testable in future quantitative research:

Proposition 1: The effect of AI features on consumer trust is moderated by perceived user agency. Features perceived as user-initiated (e.g., Visual Search) are more likely to build trust than platform-initiated features (e.g., personalized ads).

Proposition 2: The consumer's willingness to accept the privacy-for-convenience trade-off is negatively correlated with age.

Proposition 3: Perceived transparency in AI operation positively moderates the relationship between personalization and consumer trust.

Future research can quantitatively test the propositions with larger, more diverse samples and cross-cultural comparative studies...

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23. Appendix A: Questionnaire
24. What kinds of products do you most enjoy shopping for online (e.g., fashion, electronics, books, appliances etc.)? List products you shop.
25. Which websites or apps do you typically use for this? (e.g., Amazon, Flipkart, Myntra, Ajio)
26. Have you tried out newer features on these sites, or do you tend to stick to the basic search bar?
27. Can you think of a time when an ad on social media or a notification from a shopping app made you realize you wanted or needed something? What was the product?
28. Do you find product recommendations useful while searching for a product?
29. How often do you find these suggestions useful or relevant?
30. Have they ever helped you find the right product faster? If so, give an instance.
31. Visual Search Experience: [Describe your experience if you have used this feature].
32. Have you ever been watching a product and noticed its price suddenly changed or you received a Price drop alert?
33. What goes through your mind when that happens? Does it make you more or less likely to buy it?
34. Do you generally trust the security of the payment process with your payment information?
35. Virtual Try Experience: [Describe your experience if you have used this feature].
36. Chatbot Support Experience: [Describe your experience if you have used this feature].
37. What about the follow-up emails or notifications you get after a purchase? Do you find the personalized suggestions for other products useful or just annoying? Why?
38. Thinking about all these smart features—the personal recommendations, the price alerts, the chatbots—they all rely on the site collecting your data. How do you feel about that trade-off?
39. Overall, do you feel this technology makes you trust a platform more, or does it sometimes make you suspicious?
40. Personal Details
41. Name (Optional)
42. Place:

43. Age:

44. Occupation(Optional).

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