USAGE OF ARTIFICIAL INTELLIGENCE IN ONLINE SHOPPING: ALGERIAN CUSTOMER ATTITUDE

استخدام الذكاء الاصطناعي في التسوق عبر الإنترنت: موقف الزبون الجزائري

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Abstract:

This study investigates the use of Artificial Intelligence (AI) in Algerian online shopping applications. Data was collected from 220 respondents aged 18-35 on Jumia, Ouedkniss and Facebook Marketplae. The Technology Acceptance Model (TAM) was applied, and independent variables such as perceived usefulness, ease of use, trust, and performance were analyzed through SPSS. Results showed a significant relationship between perceived usefulness, perceived ease of use, trust, performance and attitude. Keywords—Artificial Intelligence (AI), Attitude, Online Application.

Keywords: Artificial Intelligence (AI) ; Online Shopping; Customer Attitude; Technology Acceptance Model (TAM); Perceived Usefulness.

JEL Classification Codes: L81; O33 ; M31 ; D91 ; C83.

ملخص:

تتناول هذه الدراسة استخدام الذكاء الاصطناعي *(AI)* في تطبيقات التسوق عبر الإنترنت في الجزائر. تم جمع البيانات من 220 مشاركًا تتراوح أعمارهم بين 18 و35 عامًا عبر منصات جوميا، ووادكنيس، وفيسبوك ماركت بليس. تم تطبيق نموذج قبول التكنولوجيا*(TAM)* ، كما تم تحليل المتغيرات المستقلة مثل المنفعة المتصورة، وسهولة الاستخدام، والثقة، والأداء باستخدام برنامج *SPSS*. أظهرت النتائج وجود علاقة ذات دلالة إحصائية بين المنفعة المتصورة، وسهولة الاستخدام المتصورة، والثقة، والأداء، والموقف من الاستخدام.

تصنيفات *JEL* : *C83, D91; M31; O33, L81*

الكلمات المفتاحية: الذكاء الاصطناعي (*AI*)؛ التسوق عبر الإنترنت؛ موقف الزبون؛ نموذج قبول التكنولوجيا (*TAM*)؛ المنفعة المتصورة.

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Introduction

In today's increasingly digital world, online shopping has become a dominant mode of consumer behavior, redefining the dynamics of commercial transactions across the globe. As e-commerce platforms continue to multiply and diversify, consumers are faced with an overwhelming number of choices. In this competitive environment, brands must adopt innovative strategies to distinguish their products and services, enhance customer experiences, and build lasting consumer relationships. One of the most powerful tools enabling this transformation is **Artificial Intelligence (AI)**.

AI is a multidisciplinary field that aims to develop intelligent systems capable of simulating human thought, behavior, and decision-making processes. It encompasses a wide array of technologies such as machine learning, natural language processing, speech recognition, predictive analytics, and robotics. In the context of online shopping, AI plays a crucial role in streamlining the consumer journey—from gathering personal preferences and analyzing purchasing patterns to customizing product recommendations and automating payment processes. By making the buying experience more personalized, intuitive, and efficient, AI not only increases operational effectiveness but also contributes significantly to the development of a **distinct brand identity** and **enhanced customer value**.

Moreover, AI has revolutionized the way search engines operate, particularly in e-commerce platforms. When a user searches for a product or service, AI algorithms analyze their past behaviors, preferences, and contextual data to deliver highly relevant results—sometimes even anticipating needs the user may not have explicitly expressed. This predictive capability improves customer engagement and fosters trust by presenting accurate, personalized information. As such, AI-driven systems have become essential tools for businesses aiming to enhance visibility, optimize customer satisfaction, and ultimately strengthen their competitive positioning.

In light of these developments, the present study seeks to explore the role of Artificial Intelligence in shaping online shopping behaviors, with a particular focus on **Algerian consumers**. While much research has been conducted in advanced economies, emerging markets such as Algeria remain underexplored in terms of consumer perceptions and responses to AI-enabled technologies.

Purpose of the Study

The main objective of this research is to examine how AI is utilized in online shopping applications and to assess its impact on the attitudes of Algerian consumers. More specifically, the study aims to:

1. Identify the key factors influencing Algerian consumers' attitudes toward the use of AI in online shopping.
2. Develop a conceptual research model—drawing from the **Technology Acceptance Model (TAM)**—to better understand the determinants of consumer acceptance and resistance toward AI.
3. Empirically investigate the factors proposed in the research model, providing insights relevant to both academia and industry.

Research Questions

To achieve these objectives, the study seeks to address the following research questions:

- **RQ1:** What are the main factors affecting Algerian consumers' attitudes toward Artificial Intelligence in the context of online shopping?
- **RQ2:** Which theoretical model best captures the determinants that influence consumer attitudes toward AI in e-commerce?

By answering these questions, the study aims to contribute to a deeper understanding of AI adoption in the Algerian digital marketplace and offer practical recommendations for businesses seeking to leverage AI to enhance consumer satisfaction and drive digital transformation.

1- Literature Review

1-1 The concept of Artificial Intelligence Marketing:

The integration of artificial intelligence (AI) into marketing is anticipated to gain substantial traction, with a myriad of potential applications highlighted in the literature (Vishnoi et al., 2019). This transformative trend is supported by various studies exploring AI as a multifaceted concept within the marketing domain, particularly viewed through the prism of human-computer interaction (van Esch et al., 2018). The pervasive influence of AI is evident across diverse sectors of marketing, ranging from enhancing customer experiences to streamlining operational processes and influencing crucial business decisions, albeit to varying degrees (Hildebrand, 2019). The intersection of marketing, consumer research, and psychology has evolved from predominantly employing economic models to elucidate consumer choices toward a focus on psychological theories drawing from social psychology, motivational psychology, environmental psychology, and educational psychology models (Hansen et al., 1976). Embracing theories from psychology and other social sciences, consumer research seeks a profound understanding of the thought processes, desires, and experiences of individual consumers (Malter et al., 2020).

The escalating significance of AI in marketing is underscored by the proliferation of literature reviews on the subject. Mustak employed topic modeling using natural language processing(Mustak et al., 2021), identifying ten research themes at the marketing-AI intersection, subsequently categorized into two principal pillars: consumer research and

organization/strategy-related research. Vlacic conducted a literature review on AI/intelligent systems and marketing, employing content analysis and multiple correspondence analysis procedures, identifying four overarching themes: marketing channels, marketing strategy, performance, and segmentation, targeting, and positioning(Vlačić et al., 2021).

An analysis of both research and practical data detailing the utilization of AI in marketing reveals several noteworthy observations(Arinez et al., 2020; Balakrishnan & Dwivedi, 2021; Davenport et al., 2020; Paschen et al., 2019; Shah & Shay, 2019). Xu predicts a substantial increase in AI investment, projecting global spending to reach US$98 billion by 2023, with an exceptional 28.4% cumulative annual growth rate. A report from McKinsey Analytics indicates that 50% of enterprises have already incorporated AI into at least one business function, and among those utilizing AI, 75% have demonstrated a notable 10% improvement in customer experience (Stancombe et al., 2017). The primary strength of AI lies in its capacity to learn from extensive datasets, with enterprises expecting a 99% return on investment (ROI) in the next 5 years and a remarkable 187% ROI in the subsequent 10 years. AI has initiated a transformation in the human-centric sales process within the business-to-business (B2B) domain, already impacting the B2B sales funnel, as noted by (Paschen et al., 2019).

1-2- Online Shopping Application

Traditionally, consumers have relied on handwritten shopping lists, often prepared at home, as a cognitive aid to remember essential items during their visits to the supermarket. These paper-based lists, though helpful, rarely undergo revision once shoppers enter the store—only about five percent are edited in the supermarket environment (Block & Morwitz, 1999). Despite technological advancements, the transition from paper lists to digital alternatives has been notably slow. Heinrichs et al. (2011) observed that while digital tools offer greater flexibility and integration with other shopping technologies, consumer inertia and entrenched habits have hindered widespread adoption.

However, the landscape of retail has shifted significantly with the rapid proliferation of e-commerce. The explosive growth of online shopping has not only intensified market competition but has also transformed consumer expectations and behavior (Pratminingsih et al., 2013). Key factors shaping consumer attitudes in this digital era include the level of trust in online sellers, the ability to preview products before purchasing, the diversity of available product offerings, and the convenience of shopping from virtually any location at any time. These determinants are crucial in fostering positive online shopping experiences and long-term customer loyalty.

The increasing penetration of mobile technologies further reinforces these dynamics. Empirical studies have shown that enhanced digital and mobile experiences, including the frequent use of smartphones for shopping-related activities, are positively associated with consumers' likelihood of owning and using an online shopping application (Kim et al., 2017). Moreover, the perceived quality of mobile applications plays a pivotal role in shaping consumer behavior. According to Al Dmour et al. (2014), consumers are significantly more inclined to make purchases when the mobile application is perceived to be of high quality, offering user-friendly interfaces, reliable performance, and effective personalization features.

These findings underscore the need for businesses to not only adopt digital and mobile platforms but to continuously improve their functionality and user experience. As digital

shopping becomes more deeply embedded in consumer lifestyles, understanding the psychological and technological factors that drive adoption will be critical for gaining competitive advantage in the e-commerce marketplace.

1-2-1 Jumia:

Jumia, a leading multinational corporation operating within the e-commerce sector, established its Algerian platform in 2014 with the strategic vision of becoming the central hub for retail across Africa. The company's mission is grounded in the integration of best practices from both online and offline retail environments, positioning itself as a pioneer in digital transformation within emerging markets. In Algeria, Jumia quickly rose to prominence as the e-commerce platform offering the broadest range of products, catering to a diverse and growing online consumer base.

One of Jumia's key competitive advantages lies in its extensive delivery network, which spans across 43 wilayas, ensuring wide accessibility and logistical efficiency throughout the country. This logistical reach significantly enhances consumer trust and satisfaction by guaranteeing reliable and timely delivery services. Furthermore, recognizing the importance of human capital in sustaining digital ecosystems, Jumia took a proactive step by launching Algeria's first e-commerce academy. This initiative aims to empower aspiring entrepreneurs and digital retailers by equipping them with essential skills and knowledge to thrive in the rapidly evolving online marketplace.

Functioning as the premier online platform in Africa—and the first of its kind in Algeria—Jumia has established itself as a cornerstone of digital commerce on the continent. It specializes in facilitating both online shopping and sales through user-friendly web and mobile applications. These platforms are designed to simplify everyday transactions, offering consumers smart, intuitive solutions that align with contemporary digital lifestyles. As emphasized by Belkalem and Adjaoud (2018), Jumia's comprehensive approach—merging technological innovation, logistical infrastructure, and capacity-building programs—has positioned it as a transformative force in Algeria's e-commerce sector and a model for digital retail advancement across Africa.

1-2-2 Ouedkniss:

Ouedkniss is widely recognized as one of the most successful digital initiatives in Algeria's evolving online marketplace. According to Alexa rankings as of February 2022, the platform holds the position of the fourth most visited website in the country, reflecting its deep integration into Algerian digital consumer habits and its substantial reach within the national online ecosystem (زهيوة& *2022* ,الكريم). Originally launched in 2006 by a group of five university students, Ouedkniss was conceived as a localized solution to bridge the gap between supply and demand in the Algerian market. The platform operates as an intermediary that facilitates commercial transactions between individual users and, in some cases, businesses—mirroring the functionality of global platforms such as eBay.

Since its inception, Ouedkniss has witnessed exponential growth. By August 2010, it had reached an impressive milestone of 38 million total visits, averaging approximately 133,000 daily visits. This rapid user adoption reflects not only the site's accessibility and relevance but also the growing appetite for peer-to-peer and informal e-commerce solutions within the Algerian context. The platform offers a space where users can post and browse

classified ads across various categories, including real estate, automobiles, electronics, and services, thus creating a dynamic and user-driven online marketplace.

As noted by زهيوة and الكريم (2022), the success of Ouedkniss underscores the potential of indigenous digital innovation in Algeria. It highlights how grassroots technological entrepreneurship, when aligned with local market needs and digital literacy trends, can scale rapidly and contribute meaningfully to the development of a national digital economy. Ouedkniss serves not only as a marketplace but also as a case study in the democratization of e-commerce access in North Africa.

1-2-3 Facebook Marketplace:

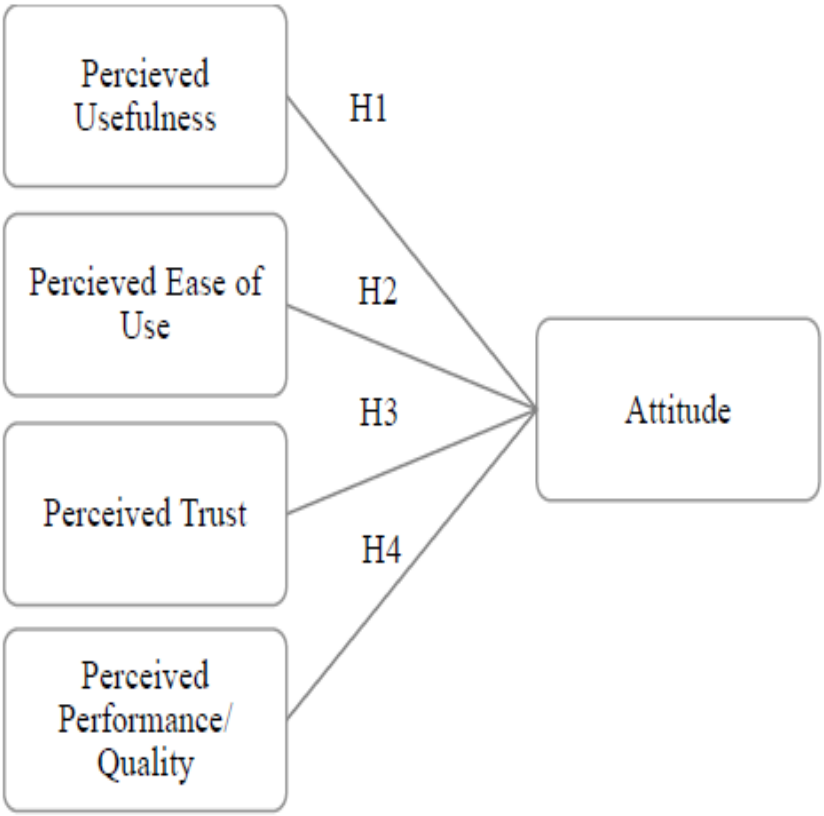
Facebook Marketplace has emerged as a prominent feature within the social media platform, offering a space where users frequently engage in buying and selling activities. As a widely used social media platform, Facebook has successfully integrated a marketplace feature that allows individuals and businesses to conduct local transactions seamlessly (Piranda et al., 2022). Facebook Marketplace functions as a classified-ad platform, facilitating the exchange of products within local communities, and serves as an accessible and user-friendly venue for both individual sellers and commercial entities.

This feature marks Facebook's strategic entry into the competitive online marketplace arena, positioning itself as a direct competitor to well-established platforms such as eBay and Craigslist (TechTarget, 2018). By leveraging its vast user base and the social networking capabilities of the platform, Facebook Marketplace not only enhances its e-commerce offerings but also taps into new markets, fostering local trade and broadening its economic influence. The platform’s integration within Facebook's ecosystem allows users to leverage their social connections, thereby increasing trust and engagement in online transactions.

3- Materials and methods

To understand the acceptance towards AI in online shopping application in the context of Algerian consumers, we developed a research model based on the TAM model (Technology Acceptance Model) developed by F. Davis in 1989(Silva et al., 2015) which able to identify the factors that affect the consumers’ attitude towards AI, naming: Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Perceived Performance/ Quality that will be taken for this study as independent variables, and Attitude as the dependent variable.

Fig (1): Proposed Conceptual Framework



Source: Develop for the research.

3-1 Hypothesis

- **H1:** There is significant positive relationship between perceived usefulness and consumer attitude.
- **H2:** There is significant positive relationship between perceived ease of use and consumer attitude.
- **H3:** There is significant positive relationship between perceived trust and consumer attitude.
- **H4:** There is significant positive relationship between perceived performance/ quality and consumer attitude.

This study will implement the quantitative research, by conducting a questionnaire. 220 copies of survey questionnaire will be distributed to target respondents through Google Form online. The data collected is analyzed through SPSS software.

4- Results and discussion

The survey included 115 female respondents out of 220, with 47.65% being male. The target age group was 18-35, with 70.25% of respondents aged 18-29, followed by 29.75% aged 30-35. The majority of respondents were female, with a smaller proportion of male respondents. For the educational background, 47.8% of the respondents hold Master's degree. The majority of the respondents (70.15%) selected Facebook Marketplace as their most common used online shopping application and only 17.65% and 12.2% selected Jumia and Ouedkniss respectively. This show that Facebook Marketplace has the most active users in Algeria currently. 38.05% of the respondents spend between 2000dza to 5000 on online shopping a month and 27.2% spend less than 2000dza a month, while 14.75% spend more than 10000dza a month.

The results show that 141 individuals selected 'Yes' confirming their enjoyment or preference towards AI assistance while using online shopping application while 69 individuals selected 'No'.

Table (1): Reliability Statistics for Actual Research

No.	Construct	Cronbach's Alpha	No. of items	Strength of Association
1	Attitude	0.871	3	Very Good Reliability
2	Perceived Usefulness	0.838	3	Very Good Reliability
3	Perceived Ease of Use	0.890	3	Very Good Reliability
4	Perceived Trust	0.703	3	Good Reliability
5	Perceived Performance	0.898	2	Very Good Reliability

Source: Develop for the research.

Table 1. indicates results for test of reliability which is equally to the value of Cronbach's alpha. As an illustration, 4 constructs have very good reliability, as Perceived Performance has the highest alpha coefficient of 0.898, Perceived Ease of Use with 0.890.

Besides that, constructs that have very good reliability including perceived usefulness as the Cronbach's alpha value of 0.838; while Attitude have 0.871. Lastly, there is one construct with good reliability, which is Perceived Trust with 0.703.

Table (2): Correlations

		Attitude	PT	PEU	PP	PU
Attitude (A)	Pearson Correlation	1	.362**	.649**	.531**	.486**
	Sig		.000	.000	.000	.000
	N	220	220	220	220	220
Perceived Trust (PT)	Pearson Correlation	.362**	1	.471**	.327**	.335**
	Sig	.000		.000	.000	.000
	N	220	220	220	220	220
Perceived Ease of Use (PEU)	Pearson Correlation	.649**	.471**	1	.527**	.484**
	Sig	.000	.000		.000	.00
	N	220	220	220	220	220
Perceived Performance (PP)	Pearson Correlation	.531**	.327**	.527**	1	.327**
	Sig	.000	.000	.000		.000
	N	220	220	220	220	220
Perceived Usefulness (PU)	Pearson Correlation	.486**	.335**	.484**	.327**	1
	Sig	.000	.000	.000	.000	
	N	220	220	220	220	220

Source: Develop for the research

Table 2. indicates the result of Pearson Correlation analysis among both independent variables (perceived usefulness, perceived ease of use, perceived trust, and perceived performance), and the dependent variable (attitude).

In accordance with table 2, the Pearson Correlation falls between 0.362 to 0.649, together with the significant for the entire variables is 0.000. On that account, this proves that each independent variables and dependent variable possesses statically linear relationship seeing that it was positively correlated.

4-1 Relationship between Perceived Usefulness and Attitude

Pearson correlation of Perceived Usefulness and Attitude was found to be low positive and statistically significant ($r = 0.486$, $p<0.001$)

Table 2. interprets the p-value of perceived usefulness (p=.000) is lower than the significant level of 0.01. Therefore, the hypothesis is supported as the p-value is less than 0.01

4-2 Relationship between Perceived Ease of Use and Attitude

Pearson correlation of Perceived Ease of Use and Attitude was found to be moderate

positive and statistically significant ($r = 0.649$, $p<0.001$)

Table 2. interprets the p-value of perceived ease of use (p=.000) is lower than the significant level of 0.01. Therefore, the hypothesis is supported as the p-value is less than 0.01

4-3 Relationship between Perceived Trust and Attitude

Pearson correlation of Perceived trust and Attitude was found to be low positive and statistically significant ($r = 0.362$, $p<0.001$)

Table 2. interprets the p-value of perceived trust (p=.000) is lower than the significant level of 0.01. Therefore, the hypothesis is supported as the p-value is less than 0.01.

4-4 Relationship between Perceived Performance and Attitude

Pearson correlation of Perceived Usefulness and Attitude was found to be moderate positive and statistically significant ($r = 0.531$, $p<0.001$)

Table 2. interprets the p-value of perceived usefulness (p=.000) is lower than the significant level of 0.01. Therefore, the hypothesis is supported as the p-value is less than 0.01.

Conclusion

The rapid advancement of digital technology has catalyzed significant transformations within the landscape of online purchasing. One of the most notable developments in this domain has been the increasing integration of Artificial Intelligence (AI) into e-commerce platforms. As businesses strive to meet the growing demands of tech-savvy consumers, AI has become an invaluable tool for addressing consumers' rapidly evolving expectations and enhancing the operational efficiency of sales processes. By automating various facets of the online shopping experience, such as personalized recommendations, predictive analytics, and customer service via chatbots, AI helps streamline the purchasing journey, providing a more tailored and responsive experience for users.

This study is anchored in the **Technology Acceptance Model (TAM)**, a well-established framework that offers a comprehensive understanding of the factors influencing users' adoption of new technologies. Specifically, the model highlights key constructs such as *perceived usefulness*, *perceived ease of use*, *perceived trust*, and *perceived performance* as critical determinants shaping consumer attitudes toward AI-driven online commerce. The application of TAM to this context provides an innovative lens through which to examine how these factors interact to influence the decision-making process of online shoppers.

The findings of this study indicate a positive and significant relationship between the four TAM constructs—*perceived usefulness*, *perceived ease of use*, *perceived trust*, and *perceived performance*. These factors collectively contribute to shaping the overall attitude of consumers towards online shopping platforms, with each element playing a unique role in enhancing the user experience. The study's insights underscore the importance of building consumer trust and ensuring a seamless, user-friendly interface in order to foster greater engagement and loyalty in AI-enabled e-commerce platforms.

Furthermore, the application of TAM within the realm of AI-driven online commerce offers valuable contributions to the growing body of literature on digital consumer behavior. It provides a deeper understanding of the psychological and perceptual dynamics that underpin the adoption of AI technologies in the retail sector. As digital commerce continues to evolve, these insights will prove crucial for businesses seeking to optimize their online platforms and

drive sustained consumer engagement in an increasingly competitive market.

Limitations and Dimensions for Future Research

In this study, four constants are examined as independent variables: perceived utility, perceived ease of use, perceived trust, and perceived performance. Aside from that, there is one missing variable: behavioral intention, which may have a substantial impact on AI customer attitudes. Not only that, but there are additional factors that will influence customers' attitudes regarding AI.

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