ISSN: 2338-8412 e-ISSN : 2716-4411

Ekombis Review – Jurnal Ilmiah Ekonomi dan Bisnis
Available online at : https://jurnal.unived.ac.id/index.php/er/index
DOI: https://doi.org/10.37676/ekombis.v14i2

The Impact of Artificial Intelligence on Perceived Trust and Purchase Intention on Shopee Among Generation Z

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How to Cite :
Wasilah, Q., Hartono, H. (2026). The Impact of Artificial Intelligence on Perceived Trust and Purchase Intention on Shopee Among Generation Z. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 14(2. DOI: https://doi.org/10.37676/ekombis.v14i2

ARTICLE HISTORY
Received [11 August 2025]
Revised [12 April 2026]
Accepted [24 April 2026]

KEYWORDS
AI Exposure, Attitude Towards AI, AI Accuracy Perception, Perceived Trust, Perceived Usefulness, Purchase Intention.

ABSTRACT

Artificial Intelligence (AI) is a rapidly advancing technology that has seen widespread adoption across various sectors of the digital economy, including the e-commerce industry. This study aims to examine the influence of AI in fostering perceived trust and purchase intention among Generation Z users on the AI-integrated e-commerce platform Shopee. A quantitative research design was employed, utilizing an online questionnaire measured on a six-point Likert scale. The respondents consisted of 200 active Shopee users from Generation Z who are familiar with the platform's AI-driven features. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS 4 software. The model comprises three independent variables, namely AI exposure, attitude towards AI, and AI accuracy perception, as well as two mediating variables, namely perceived trust and perceived usefulness, and one dependent variable, purchase intention. The findings reveal that AI exposure, attitude towards AI, and AI accuracy perception each exert a positive and statistically significant effect on perceived trust. Moreover, perceived trust is shown to mediate the relationship between these three independent variables and purchase intention. Additionally, perceived usefulness functions as a mediating variable in the relationship between perceived trust and purchase intention.

INTRODUCTION

The advancement of Artificial Intelligence (AI) technology has significantly transformed marketing practices and has become an increasingly prominent phenomenon in recent years (Fonseka et al., 2022) One of the most notable impacts of AI is its influence on consumer behavior, particularly among Generation Z (Tamez et al., 2024). The integration of AI into online

platforms enhances customer experiences (Kumar et al., 2019). Through sophisticated data analysis, AI can predict consumer behavior and provide tailored recommendations that align with individual customer needs (Ramya & Karthikeyan, 2024). AI technology plays a pivotal role in e-commerce, serving both potential buyers unfamiliar with a brand and those with prior brand awareness (Ho & Chow, 2024). Given this trend, it is essential to examine how AI influences perceived trust and purchase intention, as such insights are critical to understanding the long-term shopping behavior of Generation Z in the e-commerce context.

In the field of consumer behavior, perceived trust is a key determinant of the success of AI-driven e-commerce platforms (Tamez et al., 2024). As AI becomes more embedded in everyday life (Abrardi et al., 2022), one of the central factors shaping consumer trust in AI-based systems is AI exposure, which refers to the extent to which individuals interact with AI in daily activities. Higher levels of exposure can enhance consumers' perceptions of system reliability, thereby influencing their purchase intentions (Tamez et al., 2024). Additionally, attitude towards AI significantly affects technology adoption behavior; a positive attitude encourages openness to innovation, while a negative attitude may lead to resistance (Vlačić et al., 2021). Trust is also shaped by AI accuracy perception, defined as the degree to which consumers believe that the recommendations generated by AI systems are accurate and relevant (Dai & Liu, 2024). This study draws upon the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003), which posits that performance expectancy and trust in technology are critical drivers of behavioral intention to use a system. Within the scope of this research, perceived trust and perceived usefulness are conceptualized as manifestations of performance expectancy and trust in AI technology, which ultimately influence consumers' purchase intention toward AI-enabled e-commerce platforms.

This study selects Shopee as the object of analysis due to its integration of Artificial Intelligence (AI) technology aimed at enhancing user experience, particularly among Generation Z. Shopee leverages AI in its personalized product recommendation system, which adapts to users' habits and preferences through big data analytics to automatically display relevant products (Adawiyah et al., 2024). Additionally, the platform employs an AI-powered customer service chatbot named "Choki," which provides responsive support 24 hours a day (Alghaniy, 2024). According to data from Marketing Interactive (2024), Generation Z accounts for more than 70% of total e-commerce transactions. The primary motivations driving this generation's preference for online shopping are ease of access and time efficiency. A survey conducted by Populix (2023) in March revealed that Shopee is the most frequently used e-commerce platform by Generation Z in Indonesia, with a usage rate of 76%.

Several prior studies have indicated that AI exposure, attitudes toward AI, and perceptions of AI accuracy have a notable impact on purchase intention within AI-driven platforms (Jangra & Jangra, 2022; Kim et al., 2021; Marjerison et al., 2022). In addition, Tamez et al. (2024) revealed that these three factors also positively and significantly influence perceived trust. Further empirical evidence from (ElSayad & Mamdouh, 2024; Nagy & Hajdú, 2021; Rasheed et al., 2023) supports the finding that perceived trust plays a significant mediating role in the relationship between AI-related variables and purchase intention.

This study aims to conduct an in-depth analysis of how factors such as AI exposure, attitude towards AI, and perceived AI accuracy contribute to the formation of perceived trust, which, in turn, may influence purchase intention. In addition, this research considers the role of perceived usefulness as an additional mediating variable that may strengthen the relationship between perceived trust and purchase intention. The conceptual framework of this study is adapted from the work of (ElSayad and Mamdouh, 2024; Tamez et al., 2024). The novelty of this research lies in the modification of the conceptual model employed. While Tamez et al. (2024) incorporated flow experience and brand trust as mediating variables and purchasing decision as the dependent variable, the present study substitutes these with perceived trust and perceived usefulness as mediators and purchase intention as the dependent variable, following the model

proposed by ElSayad and Mamdouh (2024). This constitutes the primary distinction from previous research. This study seeks to address the existing gap in the literature regarding the impact of artificial intelligence on consumer behavior, particularly among Generation Z, who currently represent the predominant user group of e-commerce platforms. By examining this phenomenon, the study is expected to provide novel insights into how Generation Z responds to the application of AI technology in e-commerce and the extent to which their trust in AI influences their purchase intentions on AI-driven platforms such as Shopee.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT), introduced by Venkatesh et al. (2003), serves as a framework for evaluating how individuals accept and utilize technology. In the context of e-commerce, UTAUT serves as a valuable model for examining the factors that influence consumers' interest in transitioning to and engaging with online shopping platforms (Chiemeke and Evwiekpaefe, 2011). Specifically, when applied to AI-driven e-commerce, the UTAUT model highlights that the successful adoption of AI technologies is largely dependent on consumers' perceptions of their usefulness and ease of use (Shyni et al., 2024). Accordingly, in this study, key constructs within the UTAUT model, such as Perceived Usefulness and Perceived Trust, play a critical role in shaping the extent to which users are willing to accept and utilize AI in online shopping activities. Perceived Trust emerges as a particularly significant factor in AI adoption, as consumers must feel confident in the accuracy and reliability of AI systems before relying on them for purchase decisions. Variables such as AI Exposure, Attitude Towards AI, and Perceived AI Accuracy collectively contribute to the level of trust consumers place in AI technologies, thereby influencing their intention to engage in transactions on e-commerce platforms.

AI Exposure and Perceived Trust

Exposure to AI plays a significant role in online business and e-commerce environments. The more frequently consumers are exposed to AI technologies, the higher their level of perceived trust, which in turn contributes positively to their purchase intention (Yeo et al., 2022). AI exposure, such as through accurate product recommendations and enhanced security measures provided by AI systems, can increase consumers' perceived trust in e-commerce platforms (Kim et al., 2021). Several studies have confirmed the existence of a positive relationship between AI exposure and perceived trust across various types of online transactions (Fedorko et al., 2022; Fonseka et al., 2022; J. Kim et al., 2021; Tamez et al., 2024). This positive correlation is further reinforced by research findings from (Bhushan, 2021; Xia, 2024), which suggest that consumers' perceived trust in AI systems significantly influences their purchase intention.

H1: AI Exposure has a positive impact on Perceived Trust.

Attitude Towards AI and Perceived Trust

In the context of AI-driven e-commerce, perceived trust can be significantly influenced by users' attitudes toward AI. Individuals who exhibit a positive attitude toward AI systems are generally more likely to demonstrate a higher level of trust in such technologies (Giang et al., 2025). This attitude is shaped by various factors, including one's technological literacy, prior experience with AI-based applications, and exposure to social media (Bergdahl et al., 2023). Consumer trust in AI is closely linked to their overall perception of technology; a favorable disposition towards AI tends to enhance the acceptance and use of AI-based systems in everyday life, including in online commercial transactions (Tamez et al., 2024). Several studies have established a positive correlation between attitude toward AI and perceived trust in e-commerce

transactions (Qin et al., 2020; Yang and Wibowo, 2022). Moreover, (Tussyadiah and Miller, 2019) also confirmed that a positive attitude towards AI significantly contributes to increased perceived trust.
H2: Attitude toward AI has a positive effect on Perceived Trust.

AI Accuracy Perception and Perceived Trust

Le et al., (2025) highlight a strong relationship between perceived AI accuracy and trust. In the context of AI-enabled e-commerce, users' perceptions of an AI system's accuracy play a crucial role in shaping their level of trust. The perceived accuracy of AI is a key determinant in influencing consumer behavior (Tamez et al., 2024). As AI systems become more sophisticated and precise, they alter the way consumers engage with brands, ultimately impacting their trust in making purchase decisions (Nadarzynski et al., 2019) The relevance of AI accuracy perception is particularly evident in digital business and e-commerce environments. AI accuracy perception is highly relevant in the context of online business and e-commerce. For instance, Mayer et al. (2020) found that consumers are more inclined to trust recommendations generated by AI than those provided by alternative sources. This finding is further supported by a growing body of literature confirming that perceived AI accuracy positively affects perceived trust (Alboqami, 2023; Kim et al., 2021; Tamez et al., 2024).
H3: AI Accuracy Perceprion has a positive effect on Perceived Trust

AI Exposure, Purchase Intention, and the Mediating Role of Perceived Trust

Khaliq et al. (2022) demonstrated that perceived trust serves as a mediating variable in the relationship between AI exposure and purchase intention. The reception of accurate information through AI exposure is one of the advantages provided by AI-based e-commerce platforms (Tamez et al., 2024). In such environments, AI enables service personalization and more precise product recommendations by leveraging available user data (Beyari and Garamoun, 2022). As a result, customers become increasingly accustomed to automated systems capable of adapting to their preferences in real time (McLean et al., 2021). AI contributes to the enhancement of digital interaction through tools such as chatbots, voice-based search, and sentiment analysis to meet customer needs (Arachchi and Samarasinghe, 2024). AI exposure, which stems from the credibility and accuracy of systems implemented in online services, ultimately influences users' trust levels and can affect their purchase intentions (Tamez et al., 2024). Several studies have shown that Perceived Trust mediates the relationship between AI Exposure and Purchase Intention (Rasheed et al., 2023; Tamez et al., 2024).
H4a: The relationship between AI Exposure and Purchase Intention is mediated by Perceived Trust.

Attitude Towards AI, Purchase Intention, and the Mediating Role of Perceived Trust

Tamez et al. (2024) demonstrated that perceived trust mediates the relationship between Attitude Towards AI and purchase intention among Generation Z. When users place trust in AI, they are more likely to accept AI-generated recommendations, utilize chatbots for customer service, and engage with other automated features provided by the platform (Hayes et al., 2021). A positive attitude toward AI also contributes to enhanced digital interaction, wherein customers feel more at ease communicating with responsive AI systems (Vlačić et al., 2021). Furthermore, a favorable acceptance of AI fosters customer trust, which subsequently drives purchase intention within AI-based e-commerce platforms (Tamez et al., 2024). The higher the level of trust that consumers place in AI, the more positive their attitude tends to be toward the technology, ultimately increasing the likelihood of engaging in online transactions (Ding and Najaf, 2024). Several studies have indicated that perceived trust can serve as a mediating factor in the relationship between Attitude Towards AI and purchase intention (Ding and Najaf, 2024; Nagy and Hajdú, 2021).

H4b: The relationship between Attitude Towards AI and Purchase Intention is mediated by Perceived Trust.

AI Accuracy Perception, Purchase Intention, and the Mediating Role of Perceived Trust

According to Kabir and Kang (2025), perceived trust serves as a mediating factor in the relationship between AI accuracy perception and purchase intention within AI-driven e-commerce platforms. AI accuracy perception refers to users' confidence in the system's ability to generate accurate, reliable, and expectation-aligned outcomes (Nadarzynski et al., 2019). This perception is crucial in influencing the acceptance and utilization of AI technologies by the public, as well as their broader application in business environments (Tamez et al., 2024). In the context of e-commerce, the perceived accuracy of AI plays a vital role in building user trust toward the system (Teodorescu et al., 2023). When AI systems are capable of effectively analyzing user data and delivering personalized, accurate information, consumers are more likely to develop a stronger sense of trust in the technology (Kumar et al., 2019). Some studies have confirmed that perceived trust mediates the influence of AI accuracy perception on consumers' purchase intentions (Ho and Chow, 2024; Kumar et al., 2019; Tamez et al., 2024).

H4c: Perceived trust mediates the relationship between AI Accuracy Perception and Purchase Intention.

Perceived Trust and Purchase Intention

Perceived trust significantly influences purchase intention, particularly in the context of AI-driven e-commerce platforms (Teodorescu et al., 2023). Trust is a critical factor in online transactions as it helps to mitigate the perceived risks and uncertainties faced by consumers (Fratama et al., 2023). It plays a fundamental role in addressing these uncertainties, establishing the foundation necessary to embrace AI technologies, and mediating the interactions between humans and technological systems (Teodorescu et al., 2023). Moreover, trust is essential in driving technology adoption, ensuring sustainable progress, and fostering long-term growth (Trawnih et al., 2022). As the level of trust increases, individuals are more likely not only to proceed with a purchase but also to recommend the product or service to others (Shi et al., 2021). Several previous studies have also confirmed a positive relationship between perceived trust and purchase intention (ElSayad and Mamdouh, 2024; Qalati et al., 2021; Wang et al., 2022). Supporting this, Raharja et al. (2022) found that trust in e-commerce platforms has a significant impact on consumers' purchase intentions.

H5: Perceived trust has a positive effect on purchase intention.

Perceived Trust and Perceived Usefulness

Perceived usefulness also influences perceived trust, particularly in the context of technology adoption (ElSayad and Mamdouh, 2024). Perceived usefulness refers to consumers' belief that a particular technology can enhance their performance, increase efficiency, and provide tangible benefits in daily life (Wang et al., 2023). In e-commerce, perceived trust helps shape perceptions of usefulness. When customers believe that AI systems within e-commerce platforms are capable of delivering accurate and relevant information tailored to their needs, they are more likely to engage with such systems (Nagy and Hajdú, 2021). Generally, consumers are unlikely to trust a product or service they perceive as lacking in usefulness (Wang et al., 2023). Several studies have confirmed a positive relationship between perceived trust and perceived usefulness (Nagy and Hajdú, 2021; Wang et al., 2023). Furthermore, ElSayad and Mamdouh (2024) also found that perceived trust significantly influences perceived usefulness.

H6: Perceived Trust has a positive influence on Perceived Usefulness.

Perceived Trust, Purchase Intention, and the Mediating Role of Perceived Usefulness

Perceived usefulness serves as a key factor influencing consumer behavior in determining their intention to purchase a product or service (Wang et al., 2023) A positive perception of the usefulness of technology adoption can foster user trust and guide consumers toward making purchasing decisions (Nagy and Hajdú, 2021). When consumers perceive that a technology truly provides value and improves the efficiency of their shopping process, they are more likely to trust the system and feel comfortable using it repeatedly (Rana et al., 2022) A favorable perception of usefulness further strengthens the positive link between perceived trust and purchase intention (ElSayad and Mamdouh, 2024). Research conducted by (Pillai et al., 2020; Yin and Qiu, 2021) also demonstrate that perceived usefulness acts as a mediating factor in the relationship between perceived trust and purchase intention.

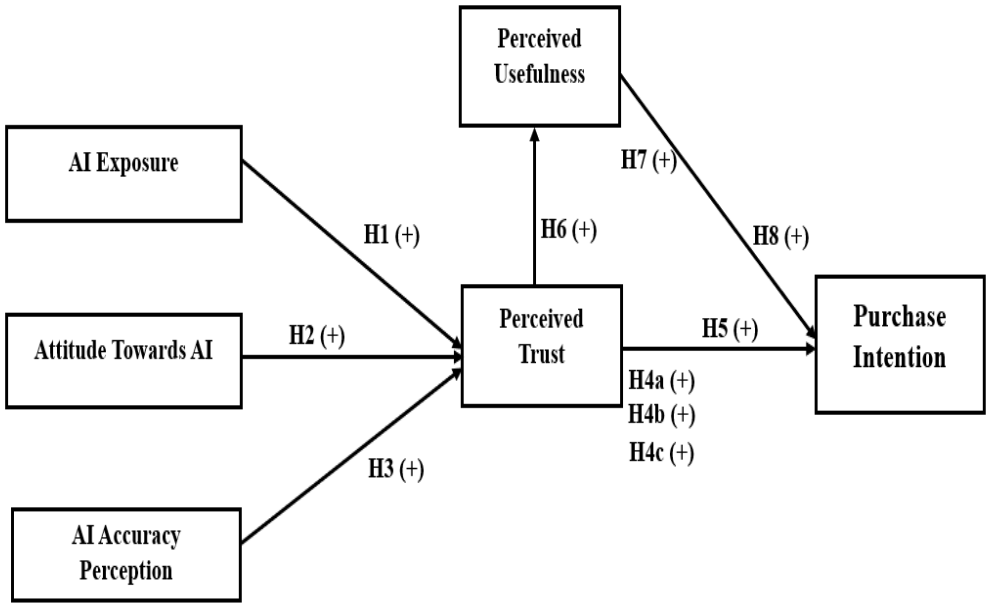
H7: The relationship between Perceived Trust and Purchase Intention is mediated by Perceived Usefulness.

Perceived Usefulness and Purchase Intention

In the context of AI-based e-commerce, perceived usefulness has a significant influence on purchase intention (Pillai et al., 2020). Customers are more likely to adopt AI technology when they perceive tangible benefits, such as personalized recommendations and time efficiency, which ultimately enhance their shopping experience and shape their purchasing behavior (ElSayad and Mamdouh, 2024). Perceived usefulness is a critical factor in the adoption of AI within e-commerce; when the technology is perceived to deliver real value, consumers are more inclined to utilize it for online shopping (Pillai et al., 2020). Although various factors contribute to consumers' purchase intentions, e-commerce platforms need to foster favorable perceptions of usefulness to instill greater confidence and comfort in consumers during the shopping process (Teodorescu et al., 2023). Furthermore, studies conducted by (ElSayad and Mamdouh, 2024; Pillai et al., 2020) provide evidence that perceived usefulness significantly affects purchase intention.

H8: Perceived Usefulness has a positive effect on Purchase Intention.

Figure 1 Conceptual Framework



METHODS

Measurement

This study employs a causal relationship design to analyze cause-and-effect relationships among variables by testing hypotheses. A quantitative approach was adopted, utilizing an online questionnaire distributed via Google Forms to gather primary data from respondents. All questionnaire items were adapted from (Bhagat et al., 2023; García et al., 2020; Pillai et al., 2020; Tamez et al., 2024; Tian et al., 2023). In this study, all variables were measured using a six-point Likert scale. According to Kusmaryono et al., (2022), the use of a six-point Likert scale eliminates the neutral option and encourages respondents to take a more definitive stance, either positive or negative, thereby reducing central tendency bias. The six-point Likert scale consists of: strongly disagree (1), disagree (2), somewhat disagree (3), somewhat agree (4), agree (5), and strongly agree (6).

Sampling and Data Collection

The sample in this study consists of members of Generation Z in Indonesia who use the Shopee e-commerce application with AI-based features. The sampling method employed was purposive sampling, a technique in which respondents are selected based on specific criteria determined by the researcher. In this study, the purposive sampling method required that respondents meet the following criteria:

a. Indonesian citizens belonging to Generation Z;
b. Users of the Shopee e-commerce application;
c. Individuals who have used Shopee's AI features, such as product recommendations, smart search, or chatbots.

A total of 200 respondents who met these criteria were successfully collected for analysis.

Data Analysis Techniques

This research applied Structural Equation Modeling (SEM) for data analysis, making use of the SmartPLS 4 software. The analysis encompassed both the outer model and inner model evaluations. Within the measurement model, tests for validity and reliability were performed. Convergent validity was assessed using outer loading values and the Average Variance Extracted (AVE), with a minimum acceptable value of ≥ 0.5 (Hair et al., 2019). Discriminant validity was examined through the square root of AVE and the Heterotrait-Monotrait Ratio (HTMT), where the threshold was set at ≤ 0.85 (Hair et al., 2021). Reliability was evaluated using Cronbach's alpha and Composite Reliability, each requiring a value of ≥ 0.60 (Hair et al., 2021).

For the structural model, collinearity was assessed through the Variance Inflation Factor (VIF), which should be ≤ 5 (Hair et al., 2021). The coefficient of determination was evaluated using the R-square value, with a minimum acceptable level of ≥ 0.330. Predictive relevance was examined through the Q^2 value, which must be ≥ 0. Additionally, path coefficient testing was used to determine the direction and strength of relationships between variables, with values ranging from −1 to +1. Finally, hypothesis testing was conducted, where a hypothesis is accepted if the T-statistic exceeds 1.96 and is considered statistically significant if the P-value is less than 0.05 (Hair et al., 2021).

RESULTS

Respondent Characteristics

This study involved 200 respondents who are active users of the Shopee platform. The respondent profile is presented in terms of gender, occupation, and monthly income range. As shown in Table 1, the sample was predominantly female, accounting for 55% of the total respondents. In terms of occupation, the majority were private sector employees, comprising

22% of the respondents. Regarding monthly income, the largest group (30%) reported earnings ranging between IDR 6,000,001 and IDR 8,000,000.

Table 1. Respondent Characteristics

Category	Frequency	Percentage (%)
Gender		
Male	91	45.5
Female	109	54.5
Occupation		
Student/college students	36	18.0
Enterpreneurs	30	15.0
Private employees	44	22.0
BUMN (state) Employees	33	16.5
State Civil Apparatus (ASN)	27	13.5
Others	30	15.0
The Average Income per Month		
Rp ≤ 2.000.000	36	18.0
Rp 2.000.001 - Rp 4.000.000	30	15.0
Rp 4.000.001 - Rp 6.000.000	44	22.0
Rp 6.000.001 - Rp 8.000.000	60	30.0
Rp 8.000.001- Rp10.000.000	20	10.0
Rp ≥ 11.000.001	10	5.0

Source: Primary Data Processed (2025)

Table 2. The Validity Convergent and Reliability Test Results

Construct	Item Scale	Loadings	CA	CR	AVE
AI Exposure (AE)	AE1	0.929	0.897	0.935	0.827
	AE2	0.899			
	AE3	0.900			
	ATA1	0.893	0.898	0.936	0.830
	ATA2	0.920			
	ATA3	0.921			
Attitude Towards AI (ATA)	AAP1	0.879	0.865	0.918	0.788
	AAP2	0.887			
	AAP3	0.897			
Perceived Trust (PT)	PT1	0.876	0.830	0.898	0.747
	PT2	0.879			
	PT3	0.836			

Perceived Usefulness (PU)	PU1	0.785	0.812	0.876	0.639
	PU2	0.799			
	PU3	0.795			
	PU4	0.819			
Purchase Intention (PI)	PI1	0.882	0.916	0.937	0.748
	PI2	0.873			
	PI3	0.839			
	PI4	0.886			
	PI5	0.843			

Source: Primary Data Processed (2025)

Measurement Model: Validity and Reliability

Table 2 presents the results of the convergent validity and reliability assessments, indicating that all instruments utilized in this study are valid and reliable. Convergent validity was evaluated based on outer loading and Average Variance Extracted (AVE) values, with a set threshold of ≥ 0.5 (Hair et al., 2019), and all indicators surpassed this requirement. Reliability testing, conducted using Cronbach's alpha (CA) and Composite Reliability (CR), also met the minimum standard of ≥ 0.6 (Hair et al., 2021).The results of the discriminant validity test indicated that the square root of AVE, as shown in the Fornell-Larcker criterion, was greater than the inter-construct correlations, as shown in Table 3. For example, the variable AI Accuracy Perception (0.888) had a higher square root of AVE compared to its correlations with other constructs, such as AI Exposure (0.161), and so on. Therefore, all constructs in this study were considered discriminantly valid. Furthermore, discriminant validity was also evaluated using the Heterotrait-Monotrait (HTMT) ratio. As shown in Table 4, all constructs in this study demonstrated HTMT values ≤ 0.85 (Hair et al., 2021), thereby confirming discriminant validity.

Structural Model Analysis

The collinearity test was assessed using the Variance Inflation Factor (VIF), and the results are presented in Table 5. An item is considered free from multicollinearity if the VIF value is ≤ 5 (Hair et al., 2021). In this study, all variables demonstrated VIF values of ≤ 5, with the majority even below 2. For instance, the VIF value for Perceived Usefulness and Purchase Intention was 1.743, indicating no multicollinearity issues.

Furthermore, the results of the coefficient of determination test, as measured by R-Square, are presented in Table 6. According to the findings, the exogenous variables collectively explain the variance in the endogenous variables satisfactorily. This is evident as all R-Square values exceed the threshold of ≥ 0.33, with most values in this study reaching ≥ 0.40. Meanwhile, the predictive relevance test, assessed using the Q-Square (Q^2predict) value, is also reported in Table 6. Overall, the model is considered to have good predictive ability, as indicated by all Q^2 values being ≥ 0 (Hair et al., 2019).

Table 3. Fornell Larcker Criterion on the Square Roots AVE

Construct	AAP	AE	ATA	PT	PU	PI
AAP	0.888					
AE	0.161	0.909				
ATA	0.205	0.048	0.911			
PT	0.515	0.376	0.408	0.864		
PU	0.240	0.268	0.310	0.653	0.800	
PI	0.203	0.285	0.321	0.663	0.689	0.865

Source: Primary Data Processed (2025)

Table 4. The HTMT Test Results

Construct	AAP	AE	ATA	PT	PU	PI
AAP						
AE	0.178					
ATA	0.232	0.059				
PT	0.608	0.427	0.470			
PU	0.287	0.311	0.362	0.794		
PI	0.227	0.314	0.350	0.761	0.798	

Source: Primary Data Processed (2025)

Table 5. Test Results of the Colinarity Test

Construct	AAP	AE	ATA	PT	PU	PI
AAP				1.069		
AE				1.027		
ATA				1.044		
PT					1.000	1.743
PU						1.743
PI						

Source: Primary Data Processed (2025)

Table 6. Test Results of R-Square and Q-Square

Variable	R-square	R-square adjusted	Q^2predict
Perceived Trust	0.446	0.438	0.427
Perceived Usefulness	0.426	0.423	0.155
Purchase Intention	0.554	0.549	0.146

Source: Primary Data Processed (2025)

Table 7. The Hypothesis Test Results

Variable Relation	Hypothesis	β	T statistics	P values	Kesimpulan
AE → PT	H1	0.296	6.127	0.000	Supported
ATA → PT	H2	0.311	6.192	0.000	Supported
AAP → PT	H3	0.404	7.265	0.000	Supported
AE → PT → PI	H4a	0.110	4.149	0.000	Supported
ATA → PT → PI	H4b	0.115	4.536	0.000	Supported
AAP → PT → PI	H4c	0.150	5.198	0.000	Supported
PT → PI	H5	0.371	6.530	0.000	Supported
PT → PU	H6	0.653	15.389	0.000	Supported
PT → PU → PI	H7	0.292	6.945	0.000	Supported
PU → PI	H8	0.447	7.681	0.000	Supported

Source: Primary Data Processed (2025)

Hypothesis Test

The results of the path coefficient test are explained through hypothesis testing to highlight the core findings of this study. All results are presented in Table 7. It can be observed that all path coefficients (β) have values ≥ 0, indicating that the relationships between variables are positive. Furthermore, all proposed hypotheses are accepted and statistically significant. This

conclusion is based on the criteria that a hypothesis is accepted if the T-statistic value is ≥ 1.96 and considered significant if the P-value is ≤ 0.05 (Hair et al., 2021). Additionally, the mediating roles of the Perceived Trust and Perceived Usefulness variables are fully supported and found to be significant.

DISCUSSION

The Influence of AI Exposure on Perceived Trust

AI exposure has a positive and significant effect on perceived trust in using Shopee e-commerce among Generation Z (β = .296, *p* = .00), thereby supporting Hypothesis H1. A high level of AI exposure reflects the extent to which users, particularly those from Generation Z, have become accustomed to interacting with AI-based technologies in their daily activities, including searching for and purchasing products or services online. This exposure may take the form of direct interactions with AI-powered features such as product recommendation systems, intelligent search functions, and AI-driven chatbots. Frequent engagement with efficient AI systems enhances users' perceptions of system reliability and security, which in turn fosters greater trust in the e-commerce platform. These findings are consistent with prior research (Fonseka et al., 2022; Kim et al., 2021; Tamez et al., 2024; Yeo et al., 2022). For instance, Kim et al. (2021) demonstrated in the context of e-commerce that AI exposure, particularly through accurate product recommendations and enhanced platform security, significantly contributes to consumers' perceived trust in e-commerce systems.

The Influence of Attitude Toward AI on Perceived Trust

The findings of this study reveal that Attitude Toward AI exerts a positive and significant influence on Perceived Trust in the context of Shopee e-commerce usage among Generation Z (β = .311, P = .00), thereby supporting Hypothesis H2. This result indicates that the more favorable an individual's attitude toward AI technology, the greater their perceived trust in an e-commerce platform that integrates such technology. These findings are consistent with prior research (Akbar et al., 2024; Tamez et al., 2024; Teodorescu et al., 2023), which has shown that positive perceptions of AI foster consumer trust. For instance, Tamez et al. (2024) found that a positive attitude toward AI significantly enhances consumers' trust in e-commerce platforms, particularly among Generation Z. This trust is largely attributed to users' appreciation of AI's role in improving service convenience and operational efficiency.

The Influence of AI Accuracy Perception on Perceived Trust

The perception of AI accuracy exerts a positive and statistically significant influence on perceived trust in the context of Shopee e-commerce usage among Generation Z (β = .404, p = .00). This finding supports Hypothesis H3. It indicates that the stronger the users' belief in the AI system's ability to deliver accurate and relevant outcomes, the greater the likelihood of trust formation toward the system. The results emphasize that perceived AI accuracy serves as a fundamental basis for establishing trust. Even the most advanced AI systems may fail to generate user trust if they are not perceived as accurate. Conversely, when users believe that the AI system can understand and respond appropriately, their trust in the brand increases, ultimately reinforcing loyalty and purchase intentions (Tamez et al., 2024). These findings are consistent with previous research that highlights the critical role of system accuracy in shaping users' trust perceptions (Alboqami, 2023; Cheng and Jiang, 2020; Kumar et al., 2019; Tamez et al., 2024). For instance, a study conducted by Alboqami (2023) among consumers in Saudi Arabia who engaged with AI influencers on social media revealed that perceived trust in AI influencers was significantly influenced by consumers' perception of accuracy and the relevance of the content provided by those influencers.

The Mediating Role of Perceived Trust in the Relationship Between AI Exposure and Purchase Intention

The results of this study demonstrate that perceived trust mediates the relationship between AI exposure and purchase intention (β = .110, *p* = .00), thereby supporting Hypothesis H4a. Users of e-commerce platforms, particularly Shopee, are more likely to develop purchase intentions after forming confidence and trust in the AI-based systems they interact with. Although AI technologies can deliver personalized and efficient experiences, users often approach these systems with a degree of skepticism, especially when they lack full understanding or confidence in the mechanisms underlying AI-generated product recommendations (Raji et al., 2024). In such cases, perceived trust becomes a pivotal mediating variable that bridges the effect of AI exposure on consumers' purchase intentions. These findings align with several previous studies (Khaliq et al., 2022; Rasheed et al., 2023). For example, Khaliq et al. (2022) examined the influence of AI and robotics awareness in the hospitality industry and found that trust served as a mediating factor between AI exposure and consumers' purchase intentions.

The Mediating Role of Perceived Trust in the Relationship Between Attitude Towards AI and Purchase Intention

The findings of this study support Hypothesis H4b, indicating that perceived trust mediates the relationship between attitude towards AI and purchase intention (β = .115, *p* = .00). E-commerce users who hold a positive attitude toward AI-driven personalization systems are more likely to proceed with a purchase. This behavior can be attributed to users' confidence in the AI's ability to provide relevant product recommendations. Over time, users begin to rely on AI-generated personalization in their decision-making processes. In this context, trust in AI systems plays a pivotal role, significantly shaping consumer behavior and influencing their intention to purchase. These findings align with prior research (Ding and Najaf, 2024; Nagy and Hajdú, 2021). For instance, Nagy and Hajdú (2021) demonstrated that perceived trust in AI-powered chatbots significantly mediated the relationship between users' attitudes toward AI and their purchase intention when interacting with chatbots on e-commerce platforms.

The Mediating Role of Perceived Trust in the Relationship Between AI Accuracy Perception and Purchase Intention

The relationship between AI accuracy perception and purchase intention is mediated by perceived trust in the use of Shopee's e-commerce platform (β = .150, p = .00), thereby supporting Hypothesis H4c. When users perceive AI systems as accurate, they are more likely to place trust in the technology for engaging in transactions. This trust encompasses the belief that AI can assist users in identifying suitable products and providing an efficient and personalized shopping experience. However, a high perception of AI accuracy does not always directly lead to purchase intention, especially on platforms such as Shopee, which heavily rely on AI-based recommendation systems. Even if the AI accurately presents products aligned with user preferences, consumers may still hesitate if they lack full confidence in the system's reliability. In such cases, accurate recommendations alone are insufficient and users must also perceive the system as wholly trustworthy to influence their purchase decisions effectively (Mesbah et al., 2019). These findings are consistent with previous studies (Ho and Chow, 2024; Kumar et al., 2019; Tamez et al., 2024), which also found that perceived trust mediates the relationship between AI accuracy perception and purchase intention.

The Influence of Perceived Trust on Purchase Intention

Perceived trust was found to have a positive and significant influence on purchase intention (β = .371, p = .00), thereby supporting Hypothesis H5. This result aligns with findings from previous studies (ElSayad and Mamdouh, 2024; Qalati et al., 2021; Wang et al., 2022), which

consistently demonstrate that perceived trust plays a critical role in shaping consumers' purchasing intentions. A high level of trust in AI-driven systems within e-commerce platforms is particularly crucial, especially for platforms such as Shopee that implement personalization and AI-based services. Trust in various aspects of the system, such as transaction security, accuracy of product or service recommendations, and transparency of information, serves as a key factor in mitigating perceived uncertainty during the purchasing process (Dodda, 2023). The integration of AI is expected to enhance users' shopping efficiency. Accordingly, perceived trust functions as a psychological foundation that strengthens consumers' confidence and motivates purchase intention in an automated, AI-driven digital environment.

The Influence of Perceived Trust on Perceived Usefulness

The findings of this study indicate that perceived trust exerts a positive and significant influence on perceived usefulness in the context of e-commerce usage among Generation Z (β = .653, *p* = .00), thereby supporting Hypothesis H6. These results align with previous studies ((ElSayad and Mamdouh, 2024; Nagy and Hajdú, 2021; Wang et al., 2023). For instance, the study by Nagy and Hajdú (2021), which investigated consumer acceptance of AI-based systems in online shopping in Hungary, revealed that trust has a strong direct effect on perceived usefulness, which in turn influences consumers' intention to use AI in online shopping. A high level of perceived trust in e-commerce transactions positively shapes users' perceptions of the platform's utility. This trust fosters a sense of security and comfort during transactions, ultimately enhancing users' willingness to engage in purchasing activities.

The Mediating Role of Perceived Usefulness in the Relationship Between Perceived Trust and Purchase Intention

The present study confirms that perceived usefulness mediates the relationship between perceived trust and purchase intention in the context of e-commerce usage among Generation Z (β = .292, *p* = .00), thereby supporting Hypothesis H7. The perceived trust in AI-based technologies, particularly within e-commerce platforms, does not directly lead to purchase intention. Instead, it operates through users' evaluations of the system's practical usefulness and its ability to meet their needs. When users perceive that the AI-driven features meaningfully enhance their shopping experience, they are more inclined to utilize these features consistently, specifically, within the Shopee e-commerce platform. Once users recognize the system as trustworthy and beneficial, this perception subsequently influences their behavioral intention to make purchases. These findings are consistent with previous studies (ElSayad and Mamdouh, 2024; Pillai et al., 2020; Yin and Qiu, 2021), which demonstrate that perceived usefulness serves as a mediating variable between perceived trust and purchase intention.

The Influence of Perceived Usefulness on Purchase Intention

The findings of this study reveal that perceived usefulness exerts a positive and significant influence on purchase intention (β = .447, *p* = .00), thereby supporting hypothesis H8. This result is consistent with prior research (ElSayad and Mamdouh, 2024; Pillai et al., 2020), which established a positive relationship between perceived usefulness and purchase intention. For instance, ElSayad and Mamdouh (2024) explored the significance of perceived usefulness on AI-based retail platforms in shaping purchase intentions among Egyptian consumers, particularly within the millennial and Generation Z segments. Their findings indicate that perceived usefulness significantly influences consumers' purchase intentions. Perceived usefulness emerges as a key determinant when individuals consider engaging in transactions on technology-driven e-commerce platforms, especially those incorporating artificial intelligence (Wang et al., 2023). When users perceive tangible benefits from using AI-based platforms, they are more likely to continue utilizing such systems as an integral part of their decision-making processes in online shopping.

CONCLUSION

This study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) framework developed by Venkatesh (2003) to assess technology adoption. The results indicate that AI exposure, attitude towards AI, and perceived AI accuracy have a positive and significant impact on perceived trust. Furthermore, perceived trust mediates the relationship between these three variables and purchase intention. In addition, perceived trust is found to positively affect both perceived usefulness and purchase intention, and this relationship is significantly mediated by perceived usefulness. These findings underscore the critical role of trust and perceived usefulness in AI technologies in fostering purchase intention among Generation Z consumers on the Shopee e-commerce platform. Overall, this study contributes to the growing body of knowledge on the factors influencing consumer purchase intention in AI-integrated e-commerce environments, with specific implications for platforms such as Shopee.

LIMITATION

This study is subject to several limitations that should be acknowledged. First, the sample consists exclusively of Generation Z respondents, limiting the generalizability of the findings across different generational cohorts. Second, the research focuses solely on the Shopee e-commerce platform, which restricts the applicability of the results to other AI-based e-commerce ecosystems in Indonesia. Third, the study employs a quantitative approach without incorporating qualitative exploration, thereby limiting the depth of understanding regarding users' subjective perceptions and experiences.

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