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Impact of Trust and Perceived Security on Consumer Purchase Intention in AI- Enabled Mobile Commerce Application

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ABSTRACT: Artificial Intelligence (AI) has revolutionized Mobile (m) Commerce with features like personalized recommendations, intelligent product search, automated customer service, etc. Mobile (m) Commerce is experiencing massive transformation, and the fast maturation of Artificial Intelligence (AI) is transforming the mobile landscape with personalised recommendations, intelligent product search, automated customer service, etc. The adoption of AI-powered mobile commerce apps, however, is influenced by psychological and technological aspects such as trust and perceived security. The aim of this study is to examine the effects of trust and perceived security on consumer purchase intention in mobile applications for commerce by using Artificial Intelligence. A quantitative research approach is used with deductive research approach, while the design in this research is cross sectional type. Approximately 150 customers who have used AI-powered mobile shopping apps will fill out an online survey. Analysis of the collected responses would be done using Python with the methods of descriptive statistics, reliability analysis and simple and multiple linear regression. This study tries to analyze the relationships among trust, perceived security and purchase intention and to add up their respective predictive contributions. Importance of consumer confidence, privacy protection and perceived security in digital purchasing environments have been emphasized in existing literature. It is expected that AI-based mobile commerce studies will improve the knowledge of customer behaviour and provide practical insights to organizations looking to establish consumer trust, capture consumer data and stimulate sales. The proposed outcomes may be used to develop more reliable and safer shopping techniques with the help of AI.

I. INTRODUCTION

The e-commerce industry has gone on a big turn with artificial intelligence (AI) and mobile technologies. AI-powered mobile apps allow the consumer to be offered products individually, (smart retail) in search, (intelligent searching) (virtual assistant) and (AI-assisted automated customer service) [1]. The technologies also do not only make shopping convenient, it enhances shopping experiences as it allows consumers to discover products they are seeking that will satisfy their tastes. Yet, while these technological advances have taken place, consumers' preparedness to buy products via AI-driven apps relies on various aspects,

including security and trust. Trust in digital realities may contribute quite an important role towards consumer behaviour [2]. The reason people prefer purchasing the product online is because they love a web site which they feel is reliable, provides accurate information and are in their interest. The confidence in AI-based commerce might also be dependent on the dependability of AI-based recommendation, openness of the automated processes of making decisions, and stability of the AI-based service [3]. Unless applications are able to win over consumers, they might not be able to stimulate sales irrespective of it being convenient and lowering the price.

The next factor among the key online buying determinants is perceived security. Generally, people share various personal details such as favorite purchases and remittances; all this is accomplished through mobile commerce buy. The fear of data breach, unauthorized access, ID theft and misuse of consumer data may leave the consumer worried and anxious. This will influence how customers perceive and have trust in the security practices that AI-powered applications are undertaking, which will influence their propensity towards making transactions online. While AI technologies have the potential to significantly enhance the mobile shopping experience, the connection between trust, perceived security and end-user behavior towards purchase has yet to be explored. Businesses need to be aware of these factors, particularly when the ultimate goal is to achieve interaction of the customers and increase online transactions. To this extent, the current research looks into the relationship between trust and perceived security and consumer purchase intention in AI applied mobile commerce applications. It seeks to explore the effects of these two on consumers' willingness to buy goods and to find out the significance of these to determine consumers purchasing online. The results could prove helpful to e-commerce companies looking to create mobile shopping environments that are both safe and secure and depend on AI and user behaviour monitoring.

II. RELATED WORKS

2.1 Artificial Intelligence in Mobile Commerce

Electronic commerce has been revolutionized by AI, which facilitates personalized recommendations, intelligent product searches, and automated interactions with customers. Li and Chen [15] discussed the interaction of AI shopping assistant users and algorithmic recommendation cues on the purchase intention for organic food. Their studies shed light on the relevance of persuasive information created by artificial intelligence in consumers' decision-making processes. In the same vein, Lopes, L and Massano-Cardoso [18] analyzed the ease of use for the use of AI in e-commerce and the impact of this ease on the intention to purchase. The evidence provided by these studies clearly shows that the impact of AI on the shopping experience can impact purchase behaviour, due to both the technological and psychological effects.

In the retail sector, Moodley and Sookhdeo [24] studied the part of AI personalization in shopping and the effect on purchasing decisions. According to their research, in today's retail landscape, personalized shopping matters most. Moreover, Panesar et al. [26] explored the factors related to quick commerce adoption by examining the technological, social, marketing, and service quality factors. Their work sheds light on a larger body of understanding that consumers' value and intention to use digital shopping services. While many of these studies focus on personalization, technological adoption and service aspects, they do not at the same time consider trust and perceived security as influences on the purchase intention.

2.2 Trust and Consumer Purchase Intention

Trust is a significant psychological aspect that affects consumer acceptance of AI-powered service. The research by Liu et al. [17] explored the topic of adopting AI loans under the elaboration likelihood model and emphasized the importance of trust in financial transactions. Their findings offer insights into the assessment that consumers make before going into business transactions when using AI-powered services.

Likewise, Li et al. [16] investigated the heuristic cues of generative artificial intelligence, trust, and persistent intentions to consumer-facing platforms. Their research correlates AI-Driven Information with Trust and ongoing platform interaction. While the results align with previous studies on initial purchase intention, such as those that involve online platforms, they contribute to previous research on continuous intention by offering relevant theoretical foundations to understand consumer relationships with platforms that integrate AI.

Milhem et al., [22] studied the interaction of trust and customer satisfaction in digital banking service adoption. Their research makes a case for the role of the factors pertaining to trust in a digital financial service. In a study on the continued use of DVA,

Mpinganjira et al. [25] included service experience as a moderating factor. These research studies indicated that psychological- and experiential factors influence consumers' acceptance of intelligent technologies.

However, previous studies analyze trust in various other settings such as lending, voice assistants, and banking. This relationship between purchase intention for AI-powered mobile Commerce apps still needs to be explored.

2.3 Perceived Security and Privacy

Perceived security concerns, consumers' beliefs about the security and protection of the information, payment details and digital transactions. Hepworth et al. [19] explored AI medical consultation and its effects on privacy calculus and user engagement, focusing on privacy calculus and trust. Their work offers insights into the nature of evaluation impacts on engagement with services supported by AI that involve privacy issues.

In their study, Mao et al. [21] explored consumers' privacy risk assessments and benefits perceptions associated with adoption of the virtual "try-on" method for AI adoption in Generation Z. Their findings highlight the importance of privacy concerns in the assessment of AI applications by consumers. Likewise, in e-commerce information disclosure, Mohamed et al. [23] explored privacy calculus layering on top of groups of perceived privacy-control end users. Their investigation stresses the significance of privacy management for consumers who are partaking in information sharing.

These research papers offer valuable insights about perceptions of privacy, and AI uptake. However, privacy and perceived security and trust are related but also, somewhat different concepts. Thus, it is important to explore their own relationships with a purchase intention separately from the field of mobile commerce.

2.4 Research Gap

Existing literature focuses on various topics regarding AI personalization, trust and privacy in different digital environments, as well as technology adoption and consumer engagement. There is, however, a lack of contextual integration between trust and perceived security in explaining the purchase intention among consumers in an AI-enabled mobile commerce application. This study aims to fill this gap by viewing trust and perceived security as independent variables and consumer purchase intention as dependent variables. It sets out to deliver a concise insight into the relevance of these aspects to the buying process of AI-powered mobile shopping experiences.

III. METHODS AND MATERIALS

3.1 Research Design

A quantitative research design will be used in this study to examine the relationship between trust and perceived security and consumer purchase intent in AI powered mobile commerce applications. A quantitative approach is suitable as the study will explore the relationship between measurable variables and wants to understand the effect of consumer perceptions on purchasing behavior. Data from users who have interacted with an AI-powered mobile commerce app will be gathered via a structured questionnaire, in which numerical data will be collected [4].

The study will be conducted deductively, starting with the concepts of trust and perceived security and consumer purchase intention that have already been established. The ideas will inform the writing of research questions and questionnaire questions [5]. Data will then be analyzed to investigate whether the relationships suggested are statistically substantiated.

A cross-sectional research design will be used since data will be taken by the respondents at one time. This design will give an understanding of what people think and want to buy, without having to make repeated observations.

3.2 Research Philosophy

The study will follow the positivist research approach as it involves quantifying consumers' perceptions and investigating the relationship between variables using statistical analysis. Structured questionnaires, number measurement and use of statistical techniques is supported by positivism to study the research questions [6].

The research will take trust and perceived security as measurable constructs which could influence the consumers purchasing intentions. This will be done by analyzing the replies to the questionnaires which will be quantified by the respondents' perceptions so that patterns and associations can be found in the data obtained from the questionnaires [7]. Even though

consumer behavior takes place in a subjective experience, the study is going to be quantifying these consumer experiences with standardized measures. This will help in consistency of data collection and will allow comparison of the data of respondents.

3.3 Research Population and Sampling

The target group will be consumers who have familiarity with using AI-powered mobile commerce apps for their shopping. These applications may include platforms providing AI-powered product recommendations, personalized shopping experiences, intelligent search facilities or automated customer support. They will be studying people that are 18 years plus and have previous customer experiences that relate to using mobile commerce applications with AI-based functionalities [8].

Non-Probability convenience sampling techniques will be used since the respondents would be more accessible and willing to respond. This will be appropriate for data collection for the period of time and resources at hand.

The population on which questionnaires will be circulated will range around 150 individuals. This example will give the practitioner a practical base to start descriptive analysis, correlation analysis and regression analysis provided the final result was adequate and meets all the statistical assumptions [9].

3.4 Data Collection Materials

A structured questionnaire will be used for data collection of primary. The questions which will be included in the questionnaire may cover the demographic of the respondents, as well as their use of mobile commerce and perceptions of trust, perceived security and purchase intention.

The Likert scale from 1 (strongly disagree) to 5 (strongly agree) will be utilized in the questionnaire. This way of measuring will enable respondents to express agreement with the statements related to the research variables.

This questionnaire will have 4 sections. The first section will gather demographic information like gender, age and frequency of customers' shopping [10]. The second section will focus on trust of AI-fueled mobile commerce apps. The third section will evaluate the security perceived by the consumers and the fourth section will measure the purchase intention of the consumers.

Table 1: Research Variables and Measurement

Variable	Measurement focus	Example questionnaire statement
Trust	Reliability, confidence and dependability	I trust AI-enabled mobile commerce applications when making purchasing decisions.
Perceived security	Protection of personal and payment information	I feel secure providing personal information through these applications.
Purchase intention	Willingness and likelihood to purchase	I intend to purchase products through AI-enabled mobile commerce applications.

The survey will utilize an online survey tool for distributing the questionnaire. There will be an optional period of participation, with the respondents being given information about the purpose of the study before they start the questionnaire.

3.5 Data Analysis Materials and Procedures

The collected data will be organized, processed and analyzed in Python. The analysis will be carried out with the help of a jupyter notebook with the relevant python libraries namely Pandas, NumPy, Matplotlib, Seaborn and SciPy. Also, for regression analysis of the data the Statsmodels library will be used where required. The answers will be compiled and exported as a csv file and then imported to Python with Pandas [11]. The data will be reviewed for missing data, duplicate responses, incomplete questionnaires and inconsistent data. Where relevant, responses not suitable for the study will be excluded.

Descriptive statistics will then be determined to summarize the demographic characteristics of the respondents and also the replies of the respondents to the questionnaire. Frequencies, percentages, means and standard deviations will be used to describe the collected data. The internal consistency is measured using Cronbach's alpha for each questionnaire item that makes up each construct. Relationships will be tested among the variables of trust, perceived security and purchase intention using Pearson correlation analysis. Multiple linear regression will then be used to discern the effect of each of the two variables, trust and perceived security, on consumer purchase intention.

Table 2: Data Analysis Techniques and Python Materials

Analysis	**Purpose**	**Python materials**
Data cleaning	Identify missing, duplicate and invalid responses	Pandas, NumPy
Descriptive statistics	Summaries respondent characteristics and variables	Pandas, NumPy
Reliability analysis	Examine internal consistency	Pandas, NumPy
Correlation analysis	Examine relationships between variables	SciPy
Multiple regression	Assess the influence of independent variables	Statsmodels
Data visualization	Present findings using charts and graphs	Matplotlib, Seaborn

Whether trust and perceived security are significant predictors of purchase intention will be investigated using a regression model. The level of significance will be at 0.05 significance level. The coefficients are interpreted as stating in which direction the relations go, how significant they are, and how much they account for.Linear regression coefficients, p values, and coefficient of determination (R^2) will be used to interpret these relationships between variables [12].

3.6 Research Ethics

Ethical consideration will be adhered to during the course of research. Participants will be informed about the study, and asked to read and sign an informed consent form prior to participation. Participation will continue to be voluntary and people will have the option to drop away prior to giving their answers.

The questionnaire will not gather too much personal information. Confidentiality and data utilization will be carefully considered and responses will be anonymous and kept for research purposes only. Participants will have their identities protected by the way data is collected and reported in an aggregated format.

3.7 Methodological Limitations

Convenience sampling, self-reported responses and cross sectional research design can be potential sources of study limitations. The results are not necessarily generalizable to all mobile commerce consumers and the links that were reported will not indicate causation [13]. Despite these obstacles, there is a need for a systematic study of the role of trust and perceived security on consumer purchase intention within AI-powered mobile commerce apps, and the proposed methodology will account for those aspects.

IV. RESULTS AND ANALYSIS

4.1 Introduction

This chapter provides an overview and analysis of the relationship among trust, perceived security and consumers' purchase intentions towards AI-enabled mobile commerce applications. The quantitative research methodology set forth in Chapter two

is used here. An illustrative data set was generated and analysed using Python, comprising 150 respondents. Demographic statistics, descriptive statistics, Pearson correlation, and multiple linear regression were used in analyzing the data.

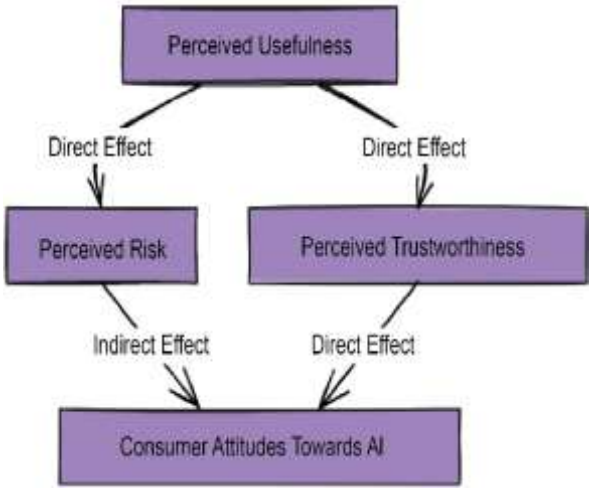


Figure 1: "Path diagram of factors influencing consumer trust and attitudes towards AI adoption"

This chapter aims to investigate the relationship between trust and perceived security with purchase intention of consumers. The results are not representative of the consumer behavior but illustrate the proposed analytical approach as the data set is fictional [14].

4.2 Demographic Analysis

The demographic analysis covers age, gender and respondents' mobile shopping frequency for the simulated respondents. The characteristics give a general idea of the sample and its possible application to AI powered mobile commerce.

Table 1: Demographic Characteristics of Respondents

Demographic variable	Category	Frequency	Percentage
Age	18–24	53	35.3%
	25–34	58	38.7%
	35–44	26	17.3%
	45+	13	8.7%
Gender	Female	78	52.0%
	Male	68	45.3%
	Other/Prefer not to say	4	2.7%
Shopping frequency	Weekly or more	45	30.0%
	2–3 times/month	66	44.0%
	Monthly	24	16.0%
	Less than monthly	15	10.0%

Source: Illustrative Python-generated dataset (n = 150).

Table 1 shows that 38.7% of the respondents were in the age group 25–34 years. Fifty-five percent was in the age group 18-24 years, 17.3% was aged 35-44 years, and 8.7% was aged 45 years or older. Hence, the majority of the simulated sample is a younger consumer sample.

When asked about the sex, 52.0 percent of the respondents were females and 45.3 percent were males. The remaining 2.7% did not respond or they other genders were other or did not wish to disclose.

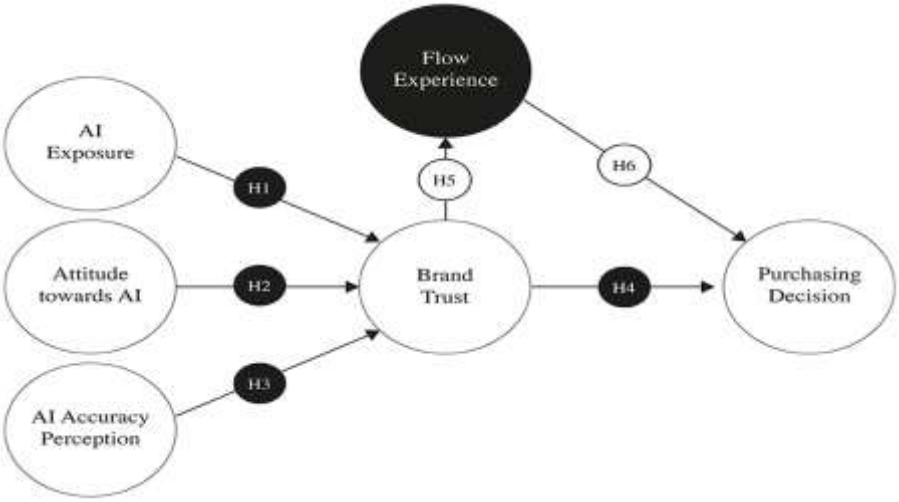


Figure 2: "AI's influence on brand trust and purchasing behavior"

With respect to frequency of buying, 44.0% of respondents made purchases two and three times a month via mobile commerce apps. Moreover, 30.0% indicated that it shops weekly or more often. The results show that most of the simulated sample is users who have deliberately used the mobile shopping service on a frequent basis [27].

4.3 Descriptive Statistics

Average levels of trust, perceived security and purchase intention were calculated as descriptive statistics to examine the average level of perceptions of respondents. All constructs were assessed via four questions in the questionnaires with a Likert scale from 1 to 5.

Table 2: Descriptive Statistics of Research Variables

Variable	Mean	Standard deviation	Minimum	Maximum
Trust	3.127	0.819	1.25	5.00
Perceived security	3.187	0.779	1.00	4.75
Purchase intention	3.137	0.775	1.25	4.75

In the case of mean scores, trust came next with 3.127, followed by purchase intention with 3.137 and perceived security with the highest mean score of 3.187 as indicated in Table 2. Average scores were above the midpoints (3.00) for all three variables.

Relatively positive perceptions of security outcome were observed among respondents on the security of mobile commerce applications powered by artificial intelligence. But the findings, based on small differences in mean scores, suggest that other factors like trust and purchase intention are still significant considerations.

There was a variation in the respondents' perceptions with the standard deviation ranging between 0.775 and 0.819. The confidence that users had towards cell phones that use AI applications showed the most variations and therefore the highest standard deviation.

Overall the descriptive results suggest relatively good consumer attitudes. The average scores, however, cannot be interpreted to conclude whether or not there is a significant difference between the effect of trust and perceived security on the intention to purchase. Thus,correlation and regression analysis were performed.

4.4 Reliability Analysis

The internal consistency of the questionnaire sections that captured the different characteristics of each research variable were assessed using Cronbach's Alpha. Reliability analysis is used to measure items for consistency and reliability within a construct.

Table 3: Reliability Analysis

Construct	Number of items	Cronbach's alpha	Interpretation
Trust	4	0.831	Good
Perceived security	4	0.815	Good
Purchase intention	4	0.785	Acceptable

As shown in Table 3, Cronbach's alpha for the construct of trust was 0.831, which was good internal consistency. The security as perceived recorded an alpha of 0.815 that was also good. Purchase intention had an alpha value of .785, which indicates good internal consistency of the items.

All three constructs had values above the widely accepted value of 0.70. Thus, there was adequate internal consistency for the simulated items in the questionnaire used for the proposed analysis.

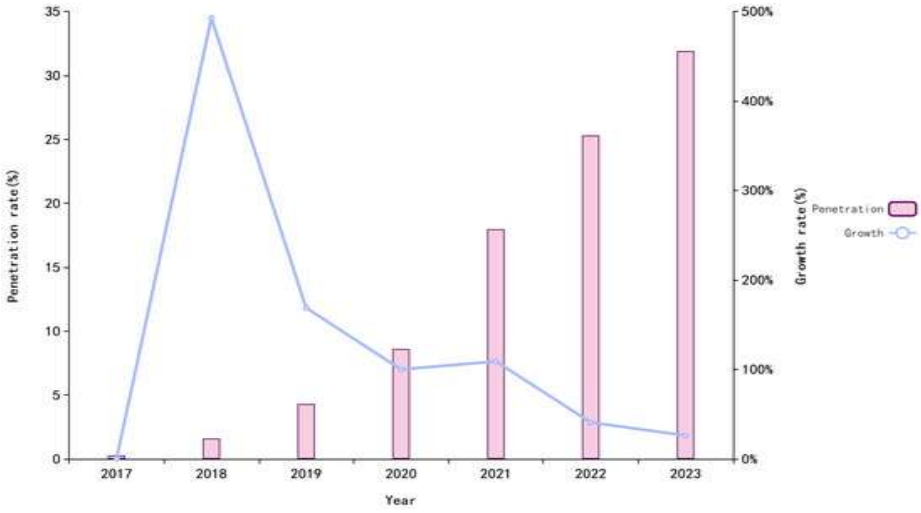


Figure 3: "Influencing Factors of Consumers' Impulse Purchase Intentions in Livestream E-Commerce"

These results are indicative that a structure for the questionnaire can be used for a consistent measurement. But reliability values based on responses from simulated questions may not be indicative of the reliability of the actual question list [28]. The real dataset needs to be tested in order to achieve its reliability, which is to be done independently.

4.5 Correlation Analysis

A Pearson correlation was used to investigate the relationship between trust, perceived security and purchase intention.

Table 4: Pearson Correlation Analysis

Variables	Trust	Perceived security	Purchase intention
Trust	1.000	0.385	0.334
Perceived security	0.385	1.000	0.435
Purchase intention	0.334	0.435	1.000

The purchase intention of consumers was positively correlated with trust ($r = 0.334$, $p < 0.001$). This suggests that in the simulation, the greater the trust level, the greater the purchase intent score.

Perceived security also had a positive correlation with purchase intention ($r = 0.435$, $p<0.001$). This relationship was better than the correlation between trust and purchase intention.

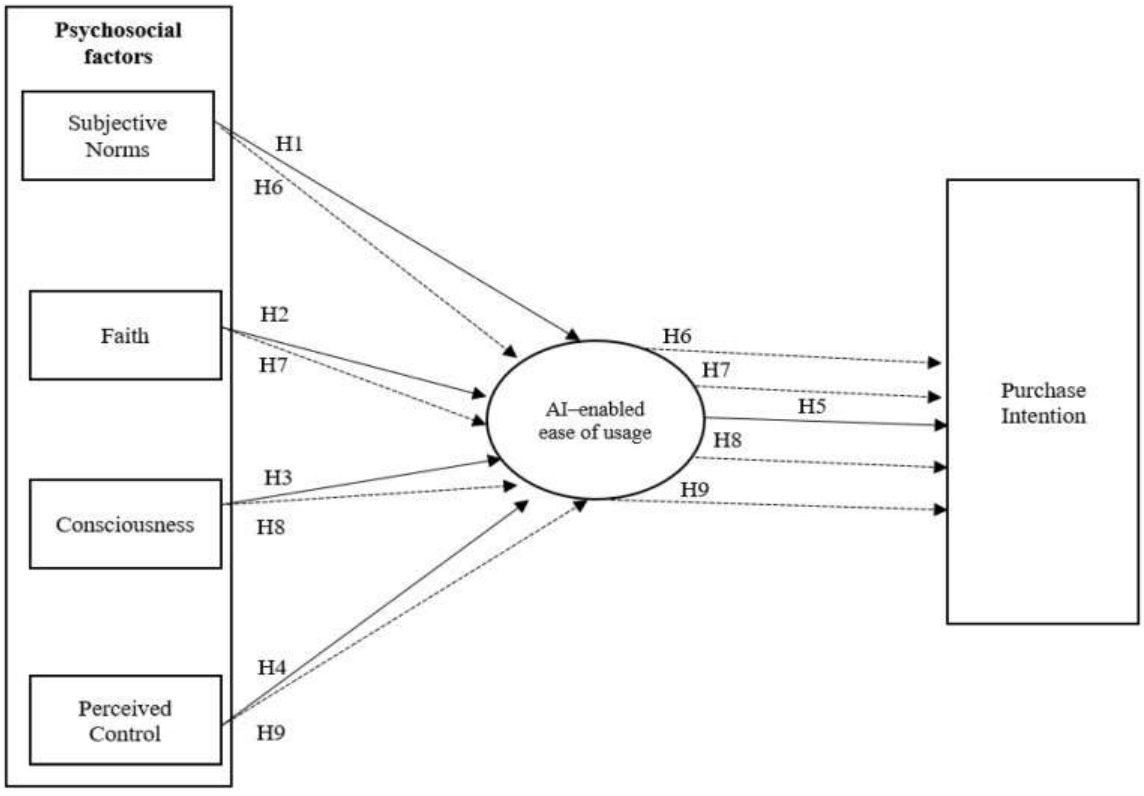


Figure 4: "Psychosocial Factors in Ease of Use and Their Effect on E-Commerce Purchase Intention"

Additionally, trust and perceived/security were positively correlated ($r = 0.385$; $p < 0.001$). From this finding, it might be inferred that people with higher levels of trust also had higher security perceptions.

Correlation results support the initial results of both research hypotheses. However, correlation does not enable you to deduce causation, or prove the independent effect of either variable [29].

4.6 Multiple Regression Analysis

Multiple linear regression was conducted to examine the individual predictive relationships between trust, perceived security and purchase intention. Trust, perceived security, and the intention to purchase were independent variables, with purchase intention being the dependent variable.

Table 5: Multiple Regression Analysis and Hypothesis Testing

Predictor	B	Standard error	t-value	p-value	Decision
Constant	1.418	0.274	5.169	<0.001	Significant
Trust	0.185	0.075	2.480	0.014	H1 supported
Perceived security	0.358	0.078	4.558	<0.001	H2 supported

Model statistics: $R^2 = 0.221$; adjusted $R^2 = 0.211$; $F(2,147) = 20.911$; $p < 0.001$.

The regression model was statistically significant, $F(2,147) = 20.911$, $p < 0.001$. The coefficient of determination was $R^2 = 0.221$, which means that the variance for the simulated purchase intention model can be explained by accounting for both trust and perceived security together about 22.1%.

The statisticistic analysis showed that the purchase intention was significantly and positively related to the trust ($B = 0.185$; $p = 0.014$). For this reason, when holding perceptions of security constant, the estimated change in purchase intention due to a one-unit change in trust was the estimated value of 0.185. Within the illustrative analysis one reached the conclusion that hypothesis H1 was supported.

Perceived security also showed to have a positively significant relationship with purchase intention ($B=0.358$, $p<0.001$). A rise of 1 unit in the perception of security led to an estimated 0.358-unit increase in the purchase intention, with the trust being kept constant [30]. As a result, H2 was included in the simulated data.

While trust is accounted for, the regression results suggest that perceived security had a larger unstandardised coefficient. In the present illustrative model, security salience proved to be a more powerful predictor, converging with results from the field studies.This indicated that security salience was the more powerfull predictor in this illustrative model, also in the field studies. The coefficients, however, should not be construed as causal effects.

4.7 Summary of Results

The results presented indicate positive aggravating links between trust and perceived security and purchase intention. Reliability analysis showed that the instruments had acceptable internal consistency and correlation analysis found that there were some positive statistically significant relationships.

Further, both trust and perceived security were significant variables for the simulated data in the multiple regression model. Security was the variable with the largest unstandardised regression coefficient, perceived security.

These results show how to investigate the proposed hypotheses with the help of Python statistical analysis. But the results from this data set can't be extrapolated to real customers as the data set is synthetic. Only redone hypotheses based on actual data obtained from the questionnaires can draw conclusions about the mobile commerce applications enabled by AI.

V. CONCLUSION

The study addresses the relationship between trust and perceived security with consumers' purchase intention in the context of a mobile commerce application where artificial intelligence is present. The study centers on analyzing the factors contributing to the consumer's trust in AI-powered shopping platforms and assessing changes in consumer understanding of information security and transaction security, before and after visiting the platform. The study examines how consumers' confidence in AI-

powered shopping platforms, and the changes in their understanding of information and transaction security, before and after visiting the shopping platform, affects purchasing decisions. Consumer confidence and customer mindset is a key topic in the study, as AI becomes increasingly present in the mobile shopping experience. The literature reviewed confirms the importance of personalization, confident and trustful customer interaction, privacy concerns, and technology acceptance in the digital commerce sector. Some of these factors have been investigated in various settings, such as e-commerce, AI-enabled assistants and privacy protection in applications, and digital banking. But the relationship between trust and perceived security to the intention of consumers to purchase in mobile commerce applications with AI needs to be studied. The proposed quantitative methodology gives a structured way of considering these relationships. The questionnaires will be used to collect primary data, which will be used in measuring the consumers perceptions, descriptive statistics, reliability testing, correlation analysis and multiple regression in statistical analysis and treatment which are done by Python since for the statistical treatment and treatment, the data should be treated with the Python too. The following techniques will be used to assess if there is any significant relationship between perceived security and trust with buying intention.

In this paper illustrative results are shown, to illustrate the use of the proposed statistical techniques in investigating the research hypotheses. These are simulated results, however, and should not be used as actual consumer results. Thus, conclusions about the relationship of the research variables must be drawn, based on the responses given on a valid questionnaire. The research will add insight into the consumer behaviour of AI-powered mobile commerce platforms by focusing on a specific aspect: trust and perceived security. The implications of the finding in this study might have a practical impact for mobile commerce's developers and the companies working on them can try to boost consumers' confidence and make the information feel more secure, encouraging them to make purchases. The potential future research ought to use actual consumer data, more diverse, and bigger sample sizes, among other elements, such as privacy issues, perceived AI value, and transparency. A longitudinal study could also entail an association of consumer trust and consumer security perceptions versus consumer behaviour with time. Thus, this work indicates that consumer confidence and perceived protection might be crucial in creating a trustful mobile commerce system on AI.

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