

AI CHATBOT ATTRIBUTES AND TRUST: DRIVING PURCHASE INTENTION IN MALAYSIAN B2C E-COMMERCE PLATFORMS

ABDULLAH, M. F.^{1*} – PUTIT, L.¹ – ARIFFIN, N. M.¹ – DIRGANTARI, P. D.² – HIDAYAT, Y. M.²

¹ *Faculty of Business and Management, Universiti Teknologi MARA, Selangor, Malaysia.*

² *Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Bandung, Indonesia.*

**Corresponding author
e-mail: farizabdullah[at]uitm.edu.my*

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Abstract. The integration of artificial intelligence chatbots in business-to-consumer e-commerce platforms has transformed consumer-business interactions. Across Southeast Asia, platforms such as Shopee, Lazada, and TikTok Shop have increasingly adopted artificial intelligence chatbots to strengthen customer engagement. However, relying solely on functional efficiency often leads to consumer "bot frustration". This conceptual paper examines the influence of chatbot attributes and consumer trust on purchase intention within the Malaysian business-to-consumer e-commerce market. Anchored in the Technology Acceptance Model and social presence literature, the study proposes an extended framework illustrating how perceived ease of use, perceived usefulness, and social presence collectively influence purchase intention through the mediating role of trust. To empirically validate this model, a quantitative design utilizing a self-administered questionnaire and Partial Least Squares Structural Equation Modelling is proposed. Theoretically, this paper advances the Technology Acceptance Model by demonstrating that interactive artificial intelligence requires both functional and relational attributes to capture the psychological nuances of digital commerce. Practically, the framework provides actionable insights for managers to combat bot frustration by shifting toward relational bot designs that simulate empathy and warmth. Ultimately, enhancing these specific attributes builds the digital trust necessary to stimulate consumer purchase intentions and foster long-term commercial loyalty.

Keywords: *perceived ease of use, perceived usefulness, social presence, Technology Acceptance Model*

Introduction

The B2C e-commerce landscape is undergoing rapid transformation, shaped by digital adoption, shifting consumer behaviour, and continuous technological innovation. In Malaysia, the COVID-19 pandemic significantly accelerated online shopping, a context where perceived ease of use and subjective norms strongly influence e-shopping intentions (Chelvarayan et al., 2022). Trust also plays a crucial role; utilizing the extended Technology Acceptance Model (TAM), ease of use directly impacts perceived usefulness, while trust fundamentally shapes purchase intention. Because the Malaysian e-commerce environment is highly competitive and supported by a robust logistics infrastructure, firms must build loyalty and trust through enhanced usability and security (Siautama et al., 2024). To manage massive transaction volumes and provide real-time assistance, platforms like Shopee, Lazada, and TikTok Shop have increasingly integrated AI chatbots (Christopher et al., 2024). The effectiveness of these chatbots is frequently evaluated through TAM, establishing perceived usefulness and perceived ease of use as significant factors driving user adoption (Ashfaq et al., 2020). However, businesses face a critical practical challenge: while chatbots improve operational efficiency, consumers frequently experience 'bot frustration'. Chatbots that fail to

resolve complex queries, provide inaccurate information, or lack empathetic communication do not automatically translate into consumer trust, often leading to reduced loyalty and lowered purchase intentions (Shahzad et al., 2024; Cheng et al., 2022). To counter this, AI chatbots have evolved into interactive social partners capable of simulating human emotion, thereby evoking a sense of "social presence" (Deng et al., 2021). Despite this pressing real-world friction, there remains a significant gap in the academic literature. Previous studies highlight the importance of chatbot functional attributes, but empirical evidence regarding their direct impact on actual purchase intention remains inconclusive (Soares et al., 2022). Furthermore, while trust is universally acknowledged as a critical determinant of consumer purchase intentions, it remains unclear how trust mediates the relationship between both functional (ease of use, usefulness) and relational (social presence) AI chatbot attributes and purchase intention (Aziz et al., 2024; Cao and Putit, 2024). Based on these theoretical and practical gaps, this study explores the impact of AI chatbot attributes which include perceived ease of use, perceived usefulness, social presence, and trust on consumer purchase intention in B2C e-commerce platforms within the Malaysian market.

Research objectives and questions

This study aims to address the following research objectives: (RO1): To examine the influence of AI chatbot attributes on consumer trust within Malaysian B2C e-commerce platforms; (RO2): To determine the impact of consumer trust on purchase intention within Malaysian B2C e-commerce platforms; (RO3): To evaluate the mediating role of trust in the relationship between AI chatbot attributes and consumer purchase intention within Malaysian B2C e-commerce platforms.

Literature review

Malaysian E-commerce market

The e-commerce market in Malaysia is rapidly evolving, reaching a market value of RM30.2 billion in 2020 and reflecting a vital sector within the national economy (Fei, 2023). However, adoption across certain commercial segments remains limited by technological complexities and high operational switching costs (Teh et al., 2021). To survive in highly competitive business-to-consumer (B2C) domains, leading platforms have made artificial intelligence (AI) chatbots central to their customer engagement strategies. While these virtual assistants provide real-time transactional support to improve consumer satisfaction, their true efficacy depends heavily on specific attributes. Christopher et al. (2024) observe that chatbot responsiveness and perceived expertise matter significantly more to users than the overarching brand reputation of the host platform. This underscores the critical academic and practical necessity of investigating how distinct AI chatbot attributes cultivate digital trust and drive final consumer purchase intentions within the local market.

The Technology Acceptance Model (TAM) theory

The Technology Acceptance Model (TAM) remains a foundational framework for explaining technology adoption, positing that perceived ease of use (PEOU) and perceived usefulness (PU) substantially drive behavioral intentions (Rubiyanti et al., 2023; Malatji et al., 2020). Seminal literature defines PEOU as the degree to which a

user believes interacting with a system is effortless, while PU is the extent to which that technology enhances task performance and shopping efficiency (Davis, 1989). Empirically, PEOU directly impacts both PU and behavioral intentions, as intuitive interfaces naturally elevate consumer perceptions of value and purchase likelihood (Siagian et al., 2022). Similarly, PU exerts a strong, direct effect on purchase intentions across diverse online retail contexts (Biswas and Mishra, 2019). However, foundational TAM constructs are often insufficient within highly interactive transactional spaces. Consequently, consumer trust emerges as a critical complementary factor that minimizes perceived risk and enhances transactional security (Wang and Xu, 2022). In e-commerce settings, trust fundamentally fortifies the behavioral paths established by PEOU and PU (Siagian et al., 2022). Therefore, an extended TAM integrating consumer trust provides a highly robust and specialized theoretical lens for evaluating artificial intelligence (AI) chatbots in modern conversational commerce.

Social presence

Social presence, originally conceptualized within telecommunications, refers to the degree to which a medium allows users to experience others as psychologically present (Short et al., 1976). In e-commerce, it represents an artificial intelligence chatbot's ability to simulate human warmth, sociability, and empathy, attributes that significantly enhance digital trust and purchase intentions. While traditional Technology Acceptance Model constructs reliably predict online purchase behaviours (Prihatna et al., 2024), functional efficiency alone often fails to build rapport. Instead, social presence acts as a critical relational enhancer that positively influences user perceptions of platform usefulness and ease of use, indirectly promoting purchases (Kartawinata et al., 2024). Furthermore, a human-like social presence fosters community, mitigates perceived transactional risk, and builds the essential trust required to complete online transactions (Pour et al., 2024). Integrating social presence with traditional TAM constructs thus provides a far more holistic understanding of consumer behaviour in AI-driven commercial environments.

Trust

Across digital platforms, consumer purchase intentions are fundamentally shaped and governed by the level of established trust. In e-commerce, trust is inherently multi-dimensional; key dimensions such as capability, integrity, and benevolence strongly govern consumer choices, with capability and integrity being particularly critical (Kurniawan and Budiyo, 2025). Within transactional environments, trust is cultivated through perceived privacy, security, and delivered value, which collectively minimize perceived risk and enhance subsequent purchase intentions (Sharma et al., 2024; Bulsara and Vaghela, 2023). Crucially, trust frequently operates as a fundamental mediating mechanism in digital commerce, bridging online interaction stimuli with final transactional responses (Sawaftah, 2020). In modern conversational B2C environments, projecting these multidimensional trust dynamics through interactive interfaces is paramount. When consumers engage with artificial intelligence (AI) chatbots, the system's capacity to demonstrate technical competence while simultaneously simulating human-like empathy serves as the core psychological mechanism for building platform trust (Aziz et al., 2024).

Purchase intention

Purchase intention denotes the probability or propensity of a consumer to buy a specific product or service following a comprehensive psychological evaluation (Giri et al., 2020). Within digital commerce, online purchase intention specifically reflects a consumer's likelihood to complete a transaction via an e-commerce platform, a behavioral outcome governed by interface quality, perceived security, and usability features (Ghosh, 2024; Lee et al., 2024). Beyond these baseline functional systems, social interactions and digital engagement shape intent by cultivating consumer attachment (Chen and Yang, 2023). Crucially, across diverse digital environments, consumer trust consistently emerges as the ultimate determinant of online purchase intentions, acting as the fundamental psychological mechanism to mitigate transactional wariness and risk perceptions (Varma et al., 2020). Therefore, to effectively stimulate transactional intent, e-commerce platforms must optimize system interactions while systematically prioritizing strategic architectures that cultivate robust digital trust (Zhao et al., 2024).

Conceptual framework and hypotheses development

Figure 1 illustrates the proposed conceptual framework, delineating the structural relationships between AI chatbot attributes (perceived ease of use, perceived usefulness, and social presence), trust, and purchase intention within Malaysian B2C e-commerce platforms. Furthermore, it highlights trust's critical mediating role in bridging these specific attributes with the consumer's final behavioral outcome.

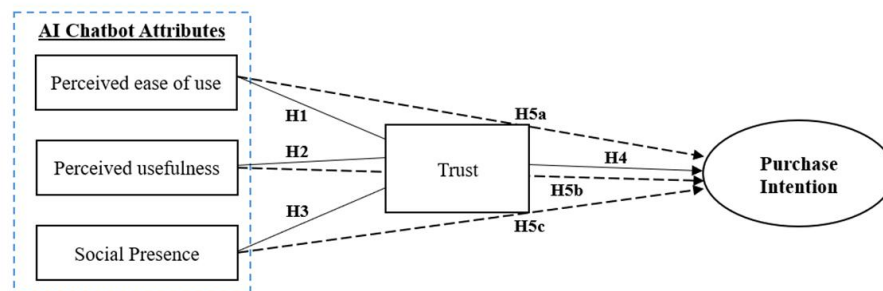


Figure 1. Conceptual framework.

Relationship between AI chatbot attributes with trust

The relationship between technological attributes and user trust is central to digital consumer behaviour. While foundational TAM frameworks positioned perceived ease of use and perceived usefulness as direct determinants of technology adoption, contemporary research highlights their roles as vital antecedents to digital trust. For instance, when users find a digital interface intuitive and easy to navigate (perceived ease of use), it minimizes cognitive effort and signals vendor competence, directly fostering trust toward the platform (Tu et al., 2024). Similarly, perceived usefulness fundamentally drives trust formation; when an AI chatbot effectively resolves queries and delivers tangible value, consumers perceive the platform as functionally reliable (Nila Febrianti and Darma, 2023). Beyond these functional elements, relational attributes profoundly govern trust. A strong social presence mitigates the psychological isolation inherent in digital spaces, fostering the interpersonal trust necessary to drive

subsequent online purchasing behaviour (Wut et al., 2025). Collectively, these dynamics demonstrate that an AI chatbot's combined functional and social attributes are pivotal to cultivating platform trust. Based on this literature, the following hypotheses are proposed: (H1): Perceived ease of use of AI chatbots has a positive impact on consumer trust in Malaysian B2C e-commerce platforms; (H2): Perceived usefulness of AI chatbots has a positive impact on consumer trust in Malaysian B2C e-commerce platforms; (H3): Social presence of AI chatbots has a positive impact on consumer trust in Malaysian B2C e-commerce platforms.

Relationship between trust with purchase intention

The relationship between consumer trust and purchase intention is extensively documented across digital commerce contexts. At its core, trust acts as a critical catalyst transforming consumer browsing behavior into actual financial transactions. For instance, Bulsara and Vaghela (2023), affirm that trust in websites and e-retailers directly predicts and positively impacts both initial and repeat purchase intentions. The primary mechanism driving this relationship is the mitigation of perceived risk. Because digital transactions inherently lack traditional physical and institutional assurances, trust serves as the essential psychological bridge compensating for uncertainty across various digital landscapes (Furner et al., 2022). Qalati et al. (2021) note that this dynamic is notably amplified under conditions of high perceived risk; robust trust significantly diminishes the negative effects of risk perception, thereby strengthening a consumer's willingness to complete a transaction. Furthermore, research by Cao and Putit (2024) indicates that trust acts as a vital driver and mediator for purchase intentions specifically within complex e-commerce environments. Collectively, these findings underscore the imperative for B2C e-commerce platforms to actively cultivate consumer trust. By successfully reducing perceived risks and fostering positive consumer attitudes, trust emerges as the fundamental prerequisite for driving purchase intentions and achieving sustained commercial success. Therefore, this study proposes the following hypothesis: (H4): Consumer trust has a positive impact on purchase intention in Malaysian B2C e-commerce platforms.

Mediating effect of trust between AI chatbot attributes and purchase intention

Contemporary e-commerce literature suggests that technological features often do not drive purchase intention in isolation. Instead, attributes like perceived ease of use, perceived usefulness, and social presence act as environmental stimuli shaping a consumer's cognitive and affective state, specifically, their level of trust which subsequently dictates their behavioural response (Aziz et al., 2024; Sawaftah, 2020). Therefore, trust is positioned as a pivotal mediating mechanism bridging a chatbot's interactive qualities with the final transaction outcome. When users interact with an intuitive, navigation-friendly system (perceived ease of use), it significantly alleviates consumer anxiety and cognitive load. This seamless interaction acts as a structural assurance that builds platform trust, successfully mitigating the perceived risks inherent in online shopping and providing the psychological safety required to proceed with a purchase (Bulsara and Vaghela, 2023; Qalati et al., 2021). Similarly, perceived usefulness relies heavily on trust to impact financial transactions. When an AI chatbot efficiently resolves complex issues, it enhances a platform's reputation for capability. This perceived technical expertise builds the "ability" and "integrity" dimensions of

trust, converting functional satisfaction into definitive purchase intention (Nila Febrianti and Darma, 2023). Furthermore, the absence of face-to-face interaction in digital commerce creates a psychological distance that hinders purchasing. An AI chatbot's ability to simulate human warmth directly counters this impersonality; by fostering a sense of being heard and cared for, social presence fulfils the "benevolence" dimension of trust (Ren et al., 2025). The interpersonal trust derived from a chatbot's social presence acts as the critical psychological bridge that overcomes digital wariness and drives the consumer toward completing a purchase (Wut et al., 2025). Based on these dynamics, the following hypotheses are proposed: (H5a): Trust mediates the relationship between perceived ease of use and purchase intention in Malaysian B2C e-commerce platforms; (H5b): Trust mediates the relationship between perceived usefulness and purchase intention in Malaysian B2C e-commerce platforms; (H5c): Trust mediates the relationship between social presence and purchase intention in Malaysian B2C e-commerce platforms.

Materials and Methods

To empirically validate the conceptual framework, this study proposes a quantitative, cross-sectional design. Target respondents are active Malaysian online consumers with prior experience using AI chatbots on major B2C platforms (e.g., Shopee, Lazada, TikTok Shop). Purposive sampling ensures participants possess the necessary experiential relevance to accurately evaluate these attributes. Primary data is proposed to be collected via a structured, self-administered online questionnaire. To ensure content validity, measurement items for the five latent constructs were adapted from established academic scales: Perceived Ease of Use and Usefulness (Shih, 2011; Davis, 1989), Social Presence (Nuanchaona et al., 2021), Consumer Trust (Swilley and Goldsmith, 2007), and Purchase Intention (Jain, 2021). All items are assessed using a five-point Likert scale. A pilot study will first establish instrument clarity, initial reliability, and validity within the local context. As this paper is conceptual in nature, empirical data have not yet been collected. However, for future empirical execution, the study propose analysing the data using Partial Least Squares Structural Equation Modelling (PLS-SEM) to evaluate the measurement model and rigorously test the hypothesized direct and mediating relationships.

Results and Discussion

This conceptual paper offers significant contributions to consumer behavior and Information Systems (IS) literature by advancing the traditional Technology Acceptance Model (TAM). While foundational TAM constructs like perceived ease of use and perceived usefulness adequately explain the adoption of static technologies, the interactive nature of AI requires a modernized approach (Rubiyanti et al., 2023). As Shahzad et al. (2024) and Cheng et al. (2022) argue, functional efficiency alone is insufficient to drive behavioral outcomes in digital environments where AI simulates human interaction. By integrating social presence as a core relational attribute, this framework expands TAM to capture the psychological nuances of human-computer interaction in digital commerce (Ren et al., 2025; Kartawinata et al., 2024). Furthermore, by positioning trust as a pivotal mediating mechanism, this model provides a comprehensive theoretical pathway illustrating how functional and social AI

chatbot attributes collectively mitigate digital risks to stimulate purchase intention (Aziz et al., 2024; Qalati et al., 2021). From a managerial perspective, the proposed framework provides actionable insights for business-to-consumer (B2C) e-commerce platforms operating in Malaysia, such as Shopee, Lazada, and TikTok Shop. Currently, platforms deploy AI chatbots primarily to handle massive transaction volumes and improve operational efficiency (Christopher et al., 2024). However, to combat rising consumer "bot frustration," developers must shift from purely functional designs to relational architectures. This framework suggests programming AI chatbots to exhibit higher social presence by simulating empathy, warmth, and sociability (Deng et al., 2021). When consumers interact with an empathetic digital assistant, it directly fosters platform trust (Wut et al., 2025). Subsequently, managers who invest in these relational attributes will optimize immediate customer service satisfaction while driving long-term commercial loyalty.

Conclusion

In conclusion, the rapid integration of AI chatbots within the Malaysian B2C e-commerce ecosystem presents unprecedented operational advantages alongside complex trust challenges. as Kartawinata et al. (2024) observe, relying solely on functional utility is no longer sufficient to drive actual digital transactions. Consequently, this paper proposes an extended TAM framework that harmonizes perceived ease of use, perceived usefulness, and social presence, deliberately highlighting the indispensable mediating role of trust (Aziz et al., 2024; Sawaftah, 2020). Through future empirical validation, researchers and industry practitioners will gain a deeper, more holistic understanding of how to optimize AI-driven customer experiences and secure consumer purchase intentions within a highly competitive digital marketplace.

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Conflict of interest

The authors confirm that there is no conflict of interest involve with any parties in this research study.

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