

# AI in Retail and E-commerce: Transforming Business Models, Consumer Experience, and Strategic Decision-Making

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## Abstract

Artificial Intelligence (AI) has emerged as a transformative force in retail and e-commerce, reshaping business operations, customer engagement strategies, supply chain management, and strategic decision-making. As machine learning, big data analytics, computer vision, and natural language processing are more commonly integrated into retailing, AI is becoming an increasingly popular means of retailers to focus on personalization, optimize inventory management, forecast consumer behaviour, and enhance operational effectiveness. The paper is a theoretical one that examines conceptual backgrounds, technological aspect, strategic and ethical aspects of adopting AI within retail and e-commerce systems. The paper is based on the existing theories created to explain how AI is beneficial to sustainable competitive advantage and value creation, including Resource-Based View (RBV), Technology Acceptance Model (TAM), Diffusion of Innovation Theory and Customer Experience Theory. The applications of AI such as recommendation systems, dynamic pricing algorithms, chatbots, visual search, demand forecasting, fraud detection, and autonomous logistics are also evaluated in the discussion. In addition, it critically examines the issues related to the use of AI, such as the threat to privacy of information, bias of algorithms, displacement of workers, high costs of implementation, and regulatory complexities. The article posits that although AI usage presents both structural and moral issues, its strategic benefits largely exceed the constraints in long-term usage, which, as the paper presents, should be implemented in a responsible manner. It has given theoretical implications, managerial recommendations, and future research directions to inform the academicians and practitioners on the topic of AI-driven retail transformation.

**Keywords:** Artificial Intelligence, Retail Technology, E-commerce Innovation, Customer Personalization, Digital Transformation

## 1. Introduction

The fast-evolving digital technologies have significantly altered the retail situation in the world (Sandra, 2024). Physical shops are more being supplemented (or even substituted) by online trading platforms. The heart of this change is the Artificial Intelligence (AI) or the technology that can simulate human mental abilities, including learning, reasoning, and making decisions. The AI-driven systems can be

used to analyze large data sets to identify patterns and forecast trends, as well as automate operations, helping retailers to improve efficiency and customer interactions at the same time.

Raw data of consumer information created in retail and e-commerce industries is massive, in the form of transactions, history of browsing, social media interactions, and loyalty programs (Rofi'i, 2023). AI uses this information to provide actionable intelligence so that companies can begin to switch their decision-making processes between reactive and predictive as well as prescriptive decision-making models. Personalization and speed have become important success determinants in the hyper-competitive and consumer-centric age. AI does this through the provision of live suggestions, chat-support, and automated logistics.

In this research, the author theoretically discusses the complex role of AI in the retail and e-commerce spheres. It evaluates technological structures, strategic benefits, implications on consumer behavior, operational efficiencies, and ethical factor as it balances the talk with the existing theories on management and information systems.

## 2. Conceptual Foundations of AI in Retail

Artificial Intelligence (AI) is a type of computer-based systems that can take over tasks that are traditionally associated with human intelligence, including learning, reasoning, perception, language comprehension, and decision-making (Russell & Norvig, 2021). In a retail context, AI is not just a technological enhancement, but is a transformative technology that changes the way companies acquire, process, and use data to make strategic and operational decisions. The digital platform, mobile-based commerce, and omnichannel retailing have produced enormous quantities of both structured and unstructured data. Using this information, AI systems determine the trends, anticipate customer preferences and automate menial processes, enhancing efficiency and customer satisfaction (Davenport et al., 2020).

Some of the main subdomains in AI are especially applicable in the field of retail and e-commerce. Machine Learning (ML) is the technology that allows generating improvements in predictions over time, as systems learn about the past but do not require explicit programming (Jordan & Mitchell, 2015). Purchasing behavior is analyzed, customers are segmented, and marketing campaigns are optimized using ML algorithms that are applied by retailers. Natural Language Processing (NLP) helps the communication between humans and computers by understanding the language and makes chatbots and virtual assistants that deliver real-time customer service (Huang & Rust, 2021). Computer vision enables the machine to perceive visions which are used in visual search, automatic checkout system and shelf monitoring in-store. Deep Learning, a branch of machine learning with the application of neural networks improves image and voice recognition and demand forecasting. Predictive analytics combines these methods in order to predict the future with regards to historical trends, which enhances inventory management and pricing processes.

The application of AI in retail can be classified into three general dimensions, which are customer-facing, operational, and strategic. The customer-facing applications are aimed at improving the

consumer engagement and personalization. Patient-centered marketing and chatbots assisted by AI offer personalized experiences, which are more likely to increase satisfaction and loyalty (Roggeveen et al., 2017). Such systems will lower the costs of searching and lower the cognitive load and allow consumers to make faster informed decisions about making purchases.

Operation applications are concerned with efficiency and costs optimization. AI-based demand forecasting algorithms forecast sales trends and assist retailers in managing the inventory level to minimize the cases of stockouts and overstock. Warehouse robotics and supply chain analytics allow optimization of logistics and reduce operational interruptions. The investigations show that AI forecasting is a powerful tool to increase supply chain resiliency and profitability (Choi et al., 2018).

There is a managerial level of decision-making based on data and that is strategic application. AI helps in dynamic pricing, competitive intelligence and market trend analysis. Through the real time analysis of competitor pricing and the demand patterns among the consumers, firms can modify the strategies to maximize revenue and market share. Therefore, AI transforms the retail organizations, which relocated to the reactive model of decision-making, to the predictive and prescriptive approach to strategy formulation.

The ultimate result of the introduction of AI is the shift of retail as a product-centric model, where companies emphasize the sale of standardized products, to a customer-centric model with the focus on predictive personalization. Instead of mass marketing, retailers use AI to offer products based on a specific preference, thus generating value based on its relevance and timeliness (Cao, 2021).

### **3. Theoretical Frameworks Supporting AI Adoption**

#### **3.1 Resource-Based View (RBV)**

Resource-Based View (RBV) is a strategic perspective that can be used to comprehend the adoption of AI in retail. Barney (1991) says that organizations gain sustainable competitive advantage when they have resources that are valuable, rare, inimitable and non-substitutable (VRIN). In the digital economy, AI capabilities, specifically proprietary algorithms, consumer databases and sophisticated analytics infrastructure, serve as strategic resources. When retailers properly apply AI in their business, they gain a competitive advantage that is hard to imitate by their rivals. As an example, a retailer that has a lot of consumer data and advanced recommendation algorithms may provide highly personalized experiences, which may create switching costs and brand loyalty. The AI, then, is more than a technology device, but rather than an organizational strategic asset, it is an integral organizational ability that finds its way into the business processes (Wade & Hulland, 2004).

Additionally, AI-driven intelligence helps companies to constantly innovate and keep up-to-date with new market trends, which strengthens competitive advantage in the long term. Nevertheless, the AI strategic value is subject to complementary resources, including professional staff, culture, and data governance tools. In the absence of these supporting capabilities, these investments into AI might not produce sustainable benefits.

### 3.2 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) created by Davis (1989) is the model describing the way users accept and use the new technologies. TAM suggests that perceived usefulness and perceived ease of use are the most critical elements in determining whether technology is adopted or not. The AI-based tools used in the retail environment, including chatbots, personalized suggestions, and automated checkouts, should make the process more convenient and efficient to be accepted by consumers. Adoption rates might reduce in case the customers find AI systems to be intrusive, complex, or unreliable.

Empirical studies indicate that trust and transparency also have an additional effect on the acceptance of AI-based contexts (Gefen, Karahanna, and Straub, 2003). The retailers should, therefore, make sure that the AI applications are user-friendly, accurate, and ethically designed. Effective communication on the use of data and protection of privacy increases the perceived usefulness and minimizes resistance.

### 3.3 Diffusion of Innovation Theory

Diffusion of Innovation Theory by Rogers (2003) is an account on how technological innovation diffuses within social systems as time goes by. This framework is based on the relative advantage, compatibility, complexity, trialability and observability among factors in adoption. The adoption of AI technologies in the retail sector will be faster due to the apparent efficiency and customer interaction benefits.

First movers can enjoy the first-mover benefits of AI by streamlining the operations and earning customer trust before competitors do the same. As AI technologies become standardized and become available and popular over time, adoption will become a necessity to survive rather than a factor of differentiation. Therefore, the dynamic competitive environment emphasized by the diffusion theory is that of AI innovation in retail.

### 3.4 Customer Experience Theory

The Customer Experience Theory focuses on the idea that value creation goes beyond the functional features of products and includes emotional, cognitive, and sensory experiences (Lemon & Verhoef, 2016). The use of AI supplements physical retailing through the creation of immersive, interactive, and personalized online spaces. The recommendation engines envisage needs in advance, the virtual assistant can offer support immediately, and the virtual product can be tested with the help of augmented reality devices.

The emotional incentive created by the personalized interface and a sense of value, which enhances the satisfaction and probably loyalty, is influenced. Retailers can develop smooth customer journeys through AI, which supports changing consumer expectations in a manner that is integrated into their omnichannel journeys. In turn, AI becomes a technological and experience-enabling tool that is re-defining value co-creation between retailers and consumers in online markets.

## 4. Applications of AI in Retail and E-commerce

### 4.1 Personalized Recommendation Systems



Figure 4.1. Personalized Recommendation Systems 1

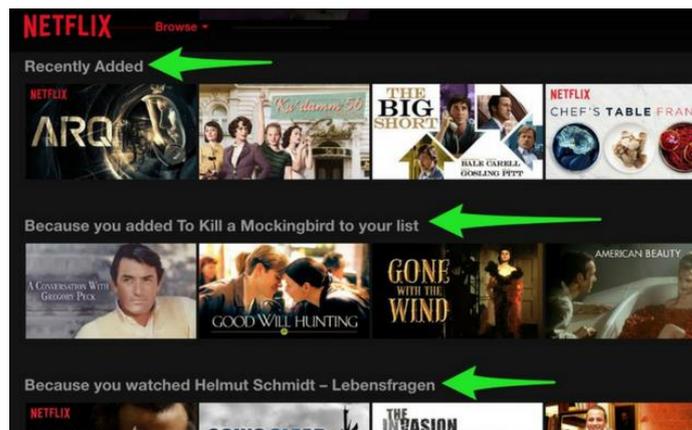


Figure 4.2. Personalized Recommendation Systems 2

One of the most influential ways that Artificial Intelligence can be applied to retail and e-commerce is recommendation engines. These systems scan huge amounts of customer data such as browsing history, previous purchases, search history, product reviews and demographics to make predictions about customer preferences and recommend suitable products. Recommendation engines detect patterns in users with similar behavior using methods like collaborative filtering, content-based filtering and hybrid models and suggest items that match inferred interests (Ricci et al., 2021).

Social platforms like Amazon were the first to adopt the large-scale collaborative filtering systems that revolutionized the online shopping experiences. Through customer purchase correlations, including the idea of customers who purchased this product also purchased, Amazon was able to maximize the cross-selling and upsell opportunities. The studies indicate that individual suggestions can boost conversion rates, average order value and customer retention by lowering the search effort and mental load (Schmutz et al., 2009).

In addition to improving revenue, recommendation engines help in customer satisfaction since they provide their customers with the right and timely recommendations. Consumers will trust the platform when they see the recommendations as useful and correct and build long-term loyalty. Therefore, recommendation systems that use AI provide an equal level of value to both retailers and customers as they are designed to balance between personalization and profitability.

## 4.2 AI-Powered Chatbots and Virtual Assistants



Figure 4.3. AI-Powered Chatbots and Virtual Assistants 1



Figure 4.4. AI-Powered Chatbots and Virtual Assistants 2

NLP-based chatbots have become an indispensable element of the contemporary retail and e-commerce processes. These smart systems are available 24/7 to the customer, to answer their commonly asked questions, help them in searching products, order tracking, and in returns or refunds. Retailers also save a great deal of operational costs by not needing a human agent to handle routine interactions as automation lowers dependency and can also guarantee a consistent service quality. Response speed is also enhanced by chatbots that reduce waiting time and customer satisfaction. Incorporated chatbots are improved through past experiences, allowing them to communicate more personally and based on the context. Consequently, they enhance customer interaction, efficiency, as well as facilitating scalability of service delivery through digital platforms.

### 4.3 Dynamic Pricing Algorithms

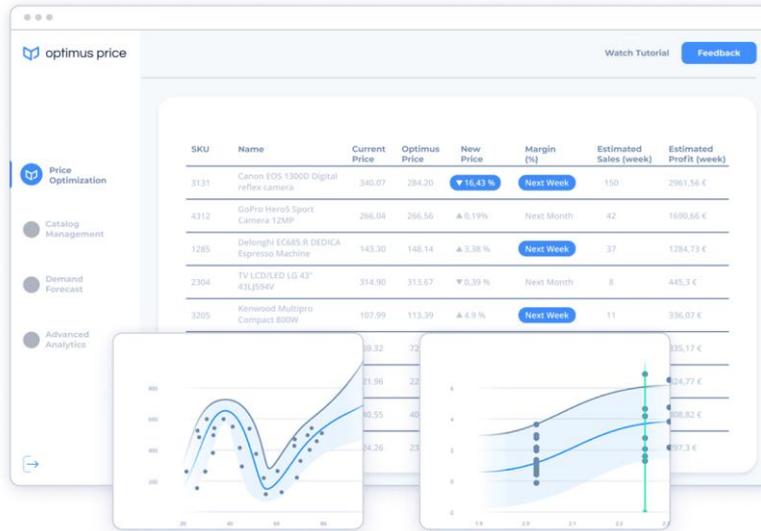


Figure 4.5. Dynamic Pricing Algorithms 1

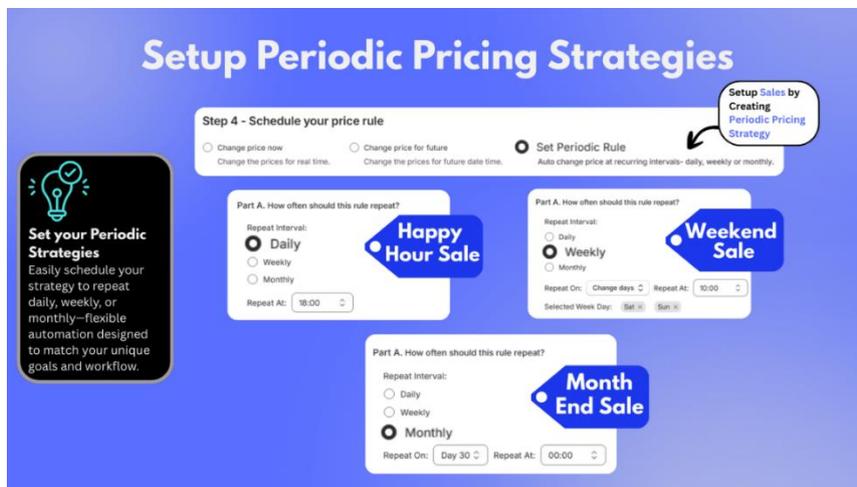


Figure 4.6. Dynamic Pricing Algorithms 2

The AI-powered dynamic pricing allows retailers to change the prices of its products dynamically in response to the current demand trends, prices of competitors, inventory, and customer behavior. With machine learning algorithms, systems constantly analyze the market data to find the best pricing strategies that can maximize the revenue and remain competitive. When there are high demand times, the prices can be quoted higher to earn high margin whereas discounts can be offered at low times with the aim of boosting sales. This fact-based strategy is more profitable and responsive to changes in the market. Dynamic pricing also enables the retailer to be dynamic in a highly competitive environment to make price decisions according to market real time intelligence and the shifts in consumer demand.

#### 4.4 Inventory and Demand Forecasting



Figure 4.7. Inventory and Demand Forecasting 1



Figure 4.8. Inventory and Demand Forecasting 2

Mechanisms Predictive analytics models are based on past sales data, seasonal trends, promotion schedule, and external factors like economic conditions or weather forecasts to better predict the consumer demand in the future. The use of machine learning algorithms and sophisticated methods of statistics enables retailers to predict product needs at a location and channel-based granules. This will minimize the possibility of stockouts that affect customer satisfaction and brand loyalty not to mention overstock situations that tie up capital and escalate storage expenses. Smooth forecasting enhances the management of inventory turnover and working capital by providing an opportunity to match procurement and actual demand. Additionally, predictive insights will strengthen supply chains through the ability to make proactive changes in the sourcing, production, and distribution strategies to respond to the market changes.

### 4.5 Visual Search and Computer Vision

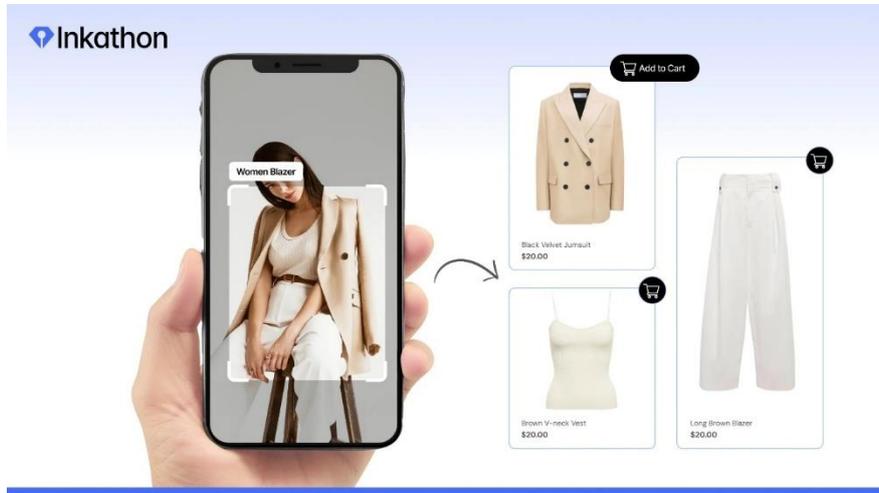


Figure 4.9. Visual Search and Computer Vision 1



Figure 4.10. Visual Search and Computer Vision 2



Figure 4.11. Visual Search and Computer Vision 3

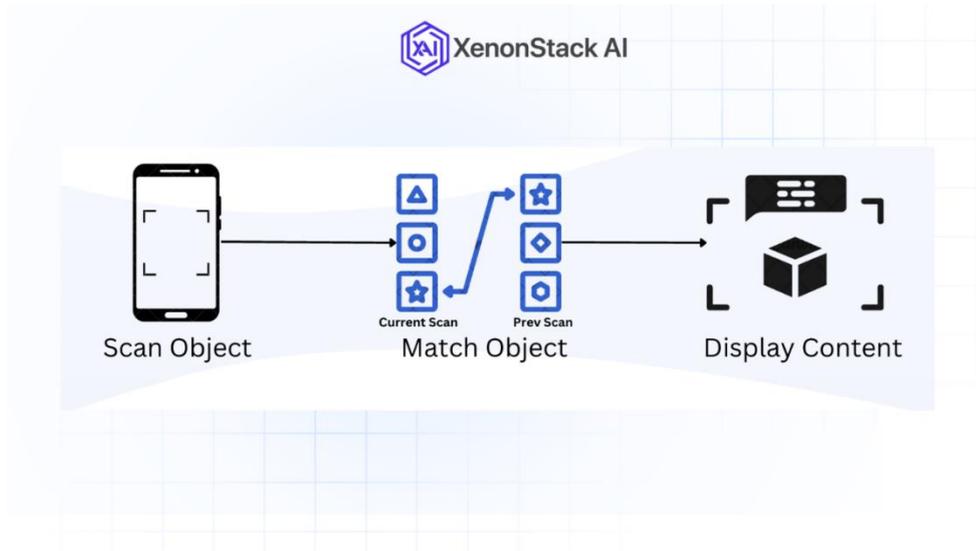


Figure 4.12. Visual Search and Computer Vision 4

Computer vision technology allows machines to read and understand what is seen and revolutionizes the retail experiences. The images can be uploaded by customers and then used to discover products that are visual similar to them which allows easy product discovery and helps in personalization. It is especially helpful in the fashion and home decor industry. Computer vision is used in the physical stores to facilitate automated checkouts, shelf monitoring and theft detection based on the patterns of placing products on the shelf and monitoring the movement of customers in the store. The retailers enjoy better inventory control and loss prevention. Through image recognition and AI analytics, businesses build frictionless online and offline customer experiences that enhance convenience, operational and security in the retail setting.

#### 4.6 AI in Logistics and Autonomous Delivery



Figure 4.13. AI in Logistics and Autonomous Delivery 1



Figure 4.14. AI in Logistics and Autonomous Delivery 2

Robotics (AI) is transforming the management and the processes of warehouse operations in the retail and e-commerce sectors. Picking, packing, sorting, and transportation of goods are part of the process that is performed by automated robots in fulfillment centers to speed up the process and minimize mistakes by humans. In the case of the deliveries optimization, AI algorithms are used to plan the routes to reduce the usage of fuel and the length of time it takes to deliver. Smart systems that study the road traffic and schedules determine the most efficient delivery in the last-mile delivery. These innovations reduce the cost of operation and enhance the accuracy of the order. AI-based robotics can support scalable and robust logistics networks with competitive logistics in retail sectors by simplifying supply chain operations, making order fulfillment faster, and enhancing customer satisfaction.

## 5. AI and Consumer Behavior

The impact of Artificial Intelligence on consumer choices is dramatic because it repackages the presentation and manipulation and taking action upon information on the online platforms. The enhanced level of information processing is one of the most prominent ones. There are too many choices in online shopping sites in terms of products and this may end up overwhelming the consumer leading to cognitive overload. The curation and sorting of all types of content are made with the help of the AI-powered personalization systems, which rely on preferences, browsing, and purchasing history of individuals and guided selection of the content required to make a specific choice. AI is less complicated and seen as more convenient with the help of relevant suggestions and personalized search options. This is a watered down experience that generates satisfaction and likelihood of making a purchase.

It also increases the impulse buying behavior caused by AI. The impulse buying behavior is induced by the use of real-time recommendations, time-based incentives, and personalized messages. At suitable points in the decision-making process, whenever the algorithms establish the likes of a consumer and make likely conjectures in regard to their inclinations, they can display complementary or trending products at the juncture of choice. Such kind of algorithmic nudging may lead to the displacement of the

buying behavior because of the appeal to the emotional response and the ability to experience instant gratification. Behavioral economics calculates that tiny digital signature, such as other customers bought, two left, etc. cause people to experience rush and social verification and therefore drives greater buying and reduces the time to ponder.

The other notable behavioural outcome impacted by AI is the development of trust. The choice of systems providing flawless and pertinent recommendations makes consumers believe that the platform is effective and reliable at all times. Predictive accuracy enhances user confidence that boosts the long-term loyalty and frequent purchases. However, there is a low trust level and it is directly related to transparency. Consumers will become more skeptical when AI systems are providing recommendations that appear to be intrusion or manipulation of the system.

One of the biggest counter forces of AI-powered retail is also the problem of privacy. The ethical concerns on data collection procedures mandating the provision of personal data, location tracking, and behaviors have ethical issues. The customers are increasingly aware of what they are and the fear of being spy ware and abused might adversely affect the trust. Consequently, AI enhances individualization and interaction, on the one hand, however, it also transforms the notion of consumer autonomy, interfering with the choice of purchases on the subliminal level, on the other hand.

## **6. Strategic Implications of AI Adoption**

The application of AI brings a strategic shift to the retailing organizations. One of the consequences is the cost leadership. Operations such as customer service and demand forecasting as well as inventory management are automated and this saves labor cost and operations inefficiencies. Supply chain is made easier with the help of predictive analytics and artificial intelligence-driven robotics, which minimize wastes and streamline logistics. Such efficiencies provide that the companies have the opportunity to commercially price their goods and still earn profits.

AI also encourages differentiation strategies. The hyper-personalized experiences will allow the retailers to promote products to the customers on one-by-one basis thereby enhancing the brand value and customer loyalty. Individual interfaces, dynamic pricing, and special offers offer unique shopping experiences, and the interfaces may be challenging to replicate by the competitors. The implementation of AI by firms as innovative and customer-centric in an effort to create further market differentiation will be a successful move.

The other change strategy involves the establishment of a data culture. Historical insights of action are inferred by the AI systems when the large volumes of data are applied because the latter can be utilized to make evidence-driven decisions. The use of predictive analytics is increasing and fewer managers rely on intuition but predictive analytics to make pricing and marketing decisions as well as product development decisions. The transformation enhances the organizational flexibility and adaptability to market forces.

Omnichannel integration is an example of the AI worth. Artificial intelligence can facilitate a continuous retailing experience at the physical stores, the mobile apps, and at the online stores through the coordination of the online and offline data. Some of the companies that incorporate AI to harmonize digital and physical retail ecosystem using AI include the Alibaba group that integrates real time data analytics and in-store innovations. Such an integration generates an improved customer convenience and competitiveness.

## 7. Ethical and Regulatory Challenges

Despite these positive parties, the ethical and regulatory consequences of AI are massive. One of the key areas of concern is the violation of privacy because retailers collect much personal and behavioral information. Lack of robust institutions of governance would lead to misuse or unlawful use of the data, which would damage the reputation of the brand and confidence in the consumer.

The other issue that is on fire is algorithmic bias. Use of AI applications that are trained using biased data might be discriminating against a specific consumer segment with regard to pricing, product visibility, or credit worthiness. These biases create suspicions of justice and may result in litigation. There is also the issue of accountability because of the necessity to bring transparency into algorithmic decision-making. Consumers and regulators have yet to understand the process of producing AI-generated outputs properly, and that is the reason why demand in explainable AI models is high.

Displacement of the workforce and cybersecurity vulnerabilities are also problematic. Automation can eliminate some of the job positions and the overdependence on digital systems increases the possibility of cyber threats. To eliminate these risks, retailers should implement responsible AI frameworks characterized by fairness, accountability, transparency, and adherence to the changing regulations.

## 8. AI and Workforce Transformation

The retail sector is being strongly transformed with AI as it modifies the employment patterns in the industry. Monotonous and repetitive jobs, including cashiers work, stock audit and simple customer service, are automated. As much as automation increases efficiency, it decreases the level of demand of some traditional positions.

At the same time, the demand grows in the number of elite professionals like data analysts, AI engineers, and experts in digital marketing. The retail organizations need to have knowledge in interpreting data, maintaining systems, and optimizing algorithms to maximise the power of AI. The employees are moving towards strategic and relationship-oriented positions, which emphasize interaction with the customer, brand storytelling, and problem-solving as well.

The integration of the workforce in a sustainable manner therefore requires reskilling as well as upskilling. Retailers need to invest in training, which will educate staff to collaborate digitally with AI systems. The concept of human-AI synergy is the best way to achieve long-term organizational resilience, instead of AI replacement.

## 9. Competitive Advantage and Sustainable Growth

AI plays an important role in sustainable competitive advantage. Operational efficiency helps firms to lower their costs, and increase their profitability. Improved predictive power facilitates proper forecasting of demand and planning, reducing risks of uncertainty. Constant innovation fuelled by AI helps in product development, being responsive to the market, and customer interaction.

In addition, the customized experiences also enhance customer loyalty and lifetime value. Repeat purchases are higher when the consumers feel that the products are relevant and convenient. But it is not just the adoption of technology, but also ethical governance and long-term alignment of digital strategies that can be considered to be the key to sustainable growth. Companies that strike a balance between innovation and responsibility have higher chances of remaining trustful and competitive.

## 10. Managerial Implications

Retail managers must adopt a strategic and phased approach to AI implementation. Investment in robust data infrastructure forms the foundation of effective AI deployment. High-quality data management systems ensure accuracy and reliability in predictive models.

Managers should prioritize cybersecurity and data governance to protect sensitive consumer information. Algorithm transparency must also be emphasized to build trust and comply with regulatory expectations. Phased implementation allows organizations to test AI applications, evaluate outcomes, and minimize risks before scaling operations.

Finally, fostering human-AI collaboration is critical. Rather than viewing AI as a replacement for employees, managers should integrate technology in ways that enhance human capabilities. Strategic alignment between business objectives and AI initiatives ensures long-term value creation.

## 11. Future Research Directions

Future research may explore AI-driven sustainability initiatives within retail supply chains, particularly regarding environmental impact and resource optimization. Studies examining consumer trust models in AI-based commerce would provide deeper insights into adoption behaviors. Cross-cultural comparisons could reveal variations in AI acceptance across different markets.

Additionally, the integration of generative AI in retail marketing represents an emerging area of interest. Research into ethical AI governance frameworks and regulatory compliance mechanisms is also essential to ensure responsible innovation.

## 12. Conclusion

Artificial Intelligence has fundamentally redefined retail and e-commerce paradigms. Through predictive analytics, personalized engagement, dynamic pricing, and automated logistics, AI strengthens competitive positioning and operational resilience. Theoretical perspectives such as the Resource-Based View and Technology Acceptance Model illuminate AI's strategic and behavioral implications. While ethical, privacy, and workforce challenges persist, responsible AI governance can generate long-term stakeholder value. The retail industry is transitioning from reactive commerce to intelligent commerce. Organizations that strategically integrate AI into core operations will not only enhance profitability but also shape the future of digitally driven consumer engagement.

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