

Technology Driven Consumer Protection for the Use of E-Commerce Platforms

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Annotation. In the context of the unprecedented development of online commerce, the need to implement consumer protection strategies while recognising and strengthening their rights is growing. This study aims to highlight the role of consumer protection in online purchasing transactions conducted on different e-commerce platforms using technology based on artificial intelligence (AI) systems and e-advertising. The authors' approach is to use a conceptual model and argue its relationships. To conduct the research, the authors employed a survey technique involving an online questionnaire distributed to 354 consumers. The analysis of the relations between the constructs of the conceptual model is carried out using structural equations via the lavaan library, version 06-12 of the R software. The research results emphasise that both artificial intelligence-based systems and e-advertising are influenced by the way consumer protection is achieved, and, in turn, influence consumer perception and confidence in online platforms. The paper extends the research on the Technology Acceptance Model by firstly investigating the relationships between constructs such as the commitment of e-commerce platforms and unawareness of consumers' rights when shopping online, and e-advertising; unawareness of consumers' rights when shopping online and trust in the chatbots of e-commerce platforms; and the respect of consumers' rights by e-commerce platforms and the increasing importance of e-advertising.

Keywords: consumer protection, e-commerce platforms, artificial intelligence (AI), e-advertising, e-retailers.

JEL classification: D18, L81, O52.

Introduction

In recent years, the volume of electronic transactions has sharply increased worldwide (Cramer-Flood, 2023). With the growing consumer tendency towards online shopping on e-commerce platforms, complaints have risen due to a lack of knowledge about consumer rights or e-retailers' non-compliance with legislative regulations (Riefa, 2022). Global fears of illegal business practices, hacker attacks, identity theft, unauthorised payments, and fraudulent transactions contribute to the perception of electronic businesses as risky, undermining consumer credibility in e-commerce platforms and the broader e-commerce sector (Alanians, 2015; Ben Said *et al.*, 2024; Riefa, 2022). These factors highlight the urgent need for effective consumer protection strategies against the abuse in electronic business worldwide (www.acm.nl, 2020).

Protecting consumers in e-commerce necessitates comprehensive legislative regulations that promote and safeguard consumer interests while ensuring that e-retailers respect these rights (Prakash, 2023). However, legislation alone is insufficient for consumer safety in online transactions. Numerous consumers are either unaware of their rights or lack complete information regarding their interactions with e-commerce providers, making AI support and competent e-advertising essential (Dwivedi *et al.*, 2021; Chang *et al.*, 2023). These measures would enhance consumer education and awareness, thereby increasing confidence in online shopping (Dwivedi *et al.*, 2021).

E-commerce platforms are central to the entire e-commerce ecosystem (Yang *et al.*, 2023) and play a crucial role in ensuring consumer protection during online purchases. This is vital for enhancing consumer trust in both e-commerce platforms and the overall e-commerce activity. The credibility of these platforms is influenced by factors such as accessibility, the clarity and accuracy of information, platform attractiveness (Nizam *et al.*, 2018; Yoshida, 2020; Jeannot *et al.*, 2022), the protection of consumer rights, the focus on e-advertising (Salameh *et al.*, 2022; Mupangavanhu, Kerchhoff, 2023; Dixon, 2023), and the effective use of AI for improved information and consumer protection. Together, these elements bolster consumer confidence in the entire process (Greenstein, 2022; Rodgers *et al.*, 2022; Gillespie *et al.*, 2023).

The literature has largely overlooked the complex issues of consumer protection in the online environment, creating a research gap that this study aims to fill by developing a conceptual model to capture the impact of e-commerce platforms' accessibility and attractiveness (PAA), consumer rights protection (CRP), consumer trust in AI-supported e-commerce platforms (TCP), commitment of e-commerce platforms (CP), and consumer trust in e-commerce platforms (CTP). The research also examines the relationships among these factors using structural equation modeling in the lavaan library of R software. Unlike existing literature on consumer protection (Wang *et al.*, 2021; Rabby *et al.*, 2021; Saoula *et al.*, 2023; Ciuchita *et al.*, 2023), which has focused on the link between platform accessibility and attractiveness, the importance of e-advertising, and consumer trust in AI, this research defines and explores new relationships concerning consumer rights protection, e-commerce platform commitment, unawareness of consumer rights when shopping online, and their influence on building trust in online platforms.

The purpose of this research is to identify the role of consumer protection in the electronic environment based on Romanian consumers' experiences and trust in e-commerce platforms, particularly regarding

the increasing importance of artificial intelligence and e-advertising. The success of implementing e-commerce platforms hinges on consumers' acceptance of technology, specifically AI-based systems. The Technology Acceptance Model explains how users and consumers are open to accepting and using technology for purchasing products or services. This approach highlights the impact of incomplete consumer protection legislation and the obligation to uphold rights, alongside the necessity of e-advertising, on increasing consumer trust in e-commerce platforms.

The paper is structured into four sections. It begins with an introduction, followed by a literature review and the formulation of hypotheses. The third section includes the research methodology, followed by a discussion section. Finally, the conclusions of the research are presented.

1. Literature Review and Hypotheses Development

The Technology Acceptance Model (TAM) is a well-known theory that posits two primary factors influencing an individual's intention to use new technology: the perceived ease of use and the perceived usefulness. The model is based on five fundamental elements (Davis, 1989): the perceived ease of use (the effort required to use technology), the perceived usefulness (the belief that technology enhances performance), the attitude toward using technology, the behavioural intention to use technology, and the actual technology use, which depends on interaction frequency. The higher the number of individuals perceive a technology as easy to use and performance-enhancing, the greater the acceptance rate (Setiyadi *et al.*, 2019; Nagy *et al.*, 2024). The TAM has been applied across various fields, particularly in services (Ovčjak *et al.*, 2015; Scherer and Teo, 2019), healthcare (Tung *et al.*, 2008), innovative product development (Hsu, 2016), intelligent business systems (Bach *et al.*, 2016), and online businesses (Fayad and Paper, 2015; Fedorko *et al.*, 2018). The model has expanded to include constructs such as modern technology, social networks, mobile applications, and online advertising (Fedorko *et al.*, 2018). Perceived usefulness in e-commerce is influenced by the quality of information and services, while ease of access depends on technology, modernity and system quality. Enhancements to the TAM also consider perceived enjoyment and transaction risk (Setiyadi *et al.*, 2019).

The rapid growth of online commerce has been driven by technological advancements (Guo *et al.*, 2023; Saoula *et al.*, 2023), the COVID-19 pandemic (Khumalo *et al.*, 2023), and consumers spending more time online (De', 2020; Cramer-Flood, 2023). Online sales rose from US\$5.211 trillion in 2021 to US\$5.717 trillion in 2022, with a projected 24% increase by 2026 (Baluch, Main, 2023). However, this growth has led to consumer concerns about e-commerce platform credibility and the accuracy of information provided by e-retailers (Strzelecki, Rizun, 2022). Inadequate and unclear legislation further complicates consumer protection against non-compliant products (Chawla, Kumar, 2022), while many consumers remain unaware of their rights in online transactions (Custers, 2022). Key challenges include effective legislative implementation (Jaipuriar, 2020), ensuring real consumer protection, secure data management (Neacsu, 2016), and the accuracy of information provided by e-commerce platforms, as well as the efficiency of complaint resolution (Goundar *et al.*, 2021).

Concomitantly with the ease of access for clients to quality products and services in online transactions, companies active in e-commerce must also ensure their protection (Văduva *et al.*, 2024). Of course, in this endeavour, companies must respect the fundamental rights of consumers when conducting online transactions (Văduva *et al.*, 2024), guarantee the security and privacy of the data provided online, and respect the legislative framework in force at the national and EU levels (UNCTAD, 2017). The fundamental element in protecting consumer interests when resorting to electronic purchases is

legislation (Dhanya, 2015), which must be correct, truthful, and complete. As a result, unfair commitments of e-commerce platforms allowed by inefficient or incomplete legislation in consumer rights can favour negative experiences of customers who do not have enough knowledge about their rights. Based on these arguments, we formulate the following research hypothesis:

H₁: *Commitment of e-commerce platforms (CP) favours the unawareness of consumers' rights when shopping online (UCR).*

As electronic commerce grows and online transactions increase, specific legislative regulations have become crucial for ensuring consumer protection and transaction security (Kuanchin, Fadlalla, 2009). This surge in e-commerce has intensified online marketing, surpassing traditional advertising methods like newspapers and TV (Horbal *et al.*, 2017; Astinia, Panigorob, 2020). Platforms such as YouTube, Facebook, TikTok, and Instagram are now widely used for advertising (Mupangavanhu, Kerchhoff, 2023), as consumers spend more time researching and purchasing products online. Consequently, e-advertising is vital for capturing user attention and driving sales (Dixon, 2023). However, e-advertising must adhere to ethical standards and avoid subliminal or misleading messages (Csorba, 2015; Mupangavanhu, Kerchhoff, 2023). Regardless of the purchasing medium, consumers face issues regarding the accuracy of advertising messages (Van Eeden and Barnard, 2018) and may lack sufficient legislative protection (Crawford *et al.*, 2023). Literature suggests that consumer protection legislation must adequately address e-advertising to prevent false or misleading messages (Mupangavanhu, Kerchhoff, 2023). Both legislators and online sellers must ensure that e-advertising is accurate and ethically sound (Samuel, Sudhamathi, 2021). Overall, online sources provide easier access to information, allowing consumers to compare product features and prices effectively. Based on these arguments, we formulate the following hypothesis:

H₂: *Commitment of e-commerce platforms (CP) favours e-advertising (EA).*

The success of electronic commerce platforms increasingly depends on the extent to which they utilise elements based on artificial intelligence (Greenstein, 2022; Surugiu *et al.*, 2024), such as chatbots, which lead us to connect this with the TAM model. The more individuals are inclined to accept technology, the more open they will be to using chatbots. Such artificial intelligence systems are designed to promptly respond to users' consumer uncertainties and questions (Olujimi, Ade-Ibijola, 2023), contributing to generating and strengthening their trust in e-commerce platforms, better acceptance of online commerce, and increased satisfaction with e-retailers and their offers (Gillespie *et al.*, 2023). To enhance consumer credibility in AI-based systems, electronic sales technologies must respect consumers' online rights (Rodriguez, 2020; Surugiu *et al.*, 2024), provide accurate and truthful information on their transactions, and guide them through the purchasing process (Dwivedi *et al.*, 2021). To support online shoppers, the EU has developed the first legislative regulation regarding the use of artificial intelligence in 2023. This aims to protect consumers from the risks they face when using AI-based systems. At the same time, consumers are informed about their rights when making online purchases (ECO, 2022; Stăneiu *et al.*, 2024). The responsible development of AI-based tools in online commerce must minimise the risks consumers face when conducting online transactions and contribute to their accurate and complete information. Based on these arguments, we propose the following hypothesis:

H₃: *Unawareness of consumers' rights when shopping online (UCR) generates trust in the e-commerce platforms chatbot (TCP).*

When shopping, consumers want transactions to be conducted safely, and they want to be protected from the abuse that may arise from malware programs, invasive cookies, or the incorrect collection of data they provide (Larose, 2014). E-advertising must protect user-consumers from any form of abuse or unauthorised data collection or storage (Deshwal, 2016), with e-retailers managing e-commerce platforms being obligated to implement appropriate security measures to protect their customers and to help prevent the theft of any confidential consumer data (Miltgen *et al.*, 2019). To the extent that e-commerce platforms succeed in protecting consumers when they purchase products or services, consumer trust in them and the information provided by them increases. Therefore, the following hypothesis is assumed:

H₄: *E-commerce platforms' (CRP) respect of consumers' rights generates an increase in the importance of e-advertising (EA).*

Legislation must be developed in such a way as to ensure the respect of consumers' fundamental rights in purchases made through e-commerce platforms (Dhanya, 2015). Ensuring real protection for consumers against unethical, abusive, and deceptive practices by e-retailers must nurture their trust in those products and services (Nelson, 2023). Only in this way can consumer trust in e-commerce platforms increase, leading to a higher degree of use and accessibility. Of course, to the extent that these e-commerce platforms are more easily accessible, their attractiveness also increases (Yoshida, 2020; Jeannot *et al.*, 2022). Based on these arguments, it can be postulated that:

H₅: *E-commerce platforms' (CRP) respect of consumers' rights positively influences e-commerce platform accessibility and attractiveness (PAA).*

Customers are more confident in e-commerce platforms if the information provided through AI-based elements (e.g. Chatbots, Snapchat, etc.) is accurate and complete, and if the technology does not violate their fundamental rights (Dwivedi *et al.*, 2021). Consumer trust in AI is influenced by key factors such as institutional factors (current legal regulations and trust in governments), motivational factors, perceived risk when using AI-based systems, and the extent to which consumers understand the role of AI and how to use it, as well as their ability to access e-commerce platforms (Gillespie *et al.*, 2023). The inclusion of AI-based systems within e-commerce platforms must adhere to such principles as fairness, accountability, and transparency (Balasubramaniam, 2023). Gaining consumer trust in AI-based systems could increase their acceptance (Gillespie *et al.*, 2023), but it requires consumers to be aware of their rights. In this context, the fact that a user-consumer must always feel safe when conducting online transactions and consider themselves vulnerable or exposed to risks when using a computer system that is not well known or is little known (ECO, 2022) is extremely important. If consumers feel wronged or harmed or have the impression that their rights are not respected, they will refrain from using the e-commerce platform and will resort to alternative methods to meet their consumption needs. Based on these arguments, the following hypothesis is formulated:

H₆: *E-commerce platforms' (CRP) respect of consumers' rights positively influences trust in the e-commerce platforms Chatbot (TCP).*

AI-based systems are intended to support online businesses while also being the key to the efficiency of e-commerce platforms (Qin, Jiang, 2019; Rodgers *et al.*, 2022), and certainly also to the success of product promotion and the entire online business (Alawaad, 2021). E-retailers managing e-commerce platforms provide advertising messages and product or service descriptions to potential customers

through social media platforms such as Facebook, Google, Instagram, etc. (Haleem *et al.*, 2022). Such e-advertising contributes to the rapid identification of useful information by customers, facilitating purchasing decisions (Van Esch *et al.*, 2020). In promoting products or services, e-retailers must adhere to ethical principles, as only in this way can consumer trust in this type of commerce increase (Rodgers *et al.*, 2022). Thus, we consider that:

H₇: *Trust in the e-commerce platforms Chatbot (TCP) generates an increase of the importance of e-advertising (EA).*

When customers appreciate the truthfulness and usefulness of product promotion in the online environment, their inclination towards such purchases increases, and implicitly so does their satisfaction (Salameh *et al.*, 2022). Of course, online purchases depend on the extent to which they have available e-commerce platforms that they can access and use easily (Nizam *et al.*, 2018). Flexibility, ease of access, and reply speed of e-commerce platforms are the elements that determine customer views (Garett *et al.*, 2016). The attractiveness of e-commerce platforms increases to the extent that they contain visual or written elements promoting products, as well as additional information, recommendations, or various suggestions (Hsu *et al.*, 2014; Dwivedi *et al.*, 2021). Thus, we state the following hypothesis:

H₈: *An increase of the importance of e-advertising (EA) favours e-commerce platform accessibility and attractiveness (PAA).*

The success of an online business depends on its ability to retain current customers as well as attract new ones (Awiagah *et al.*, 2016), which makes the existence of an e-commerce platform with a beautiful, new, innovative, user-friendly, and quality design necessary (Shin *et al.*, 2013; Hsu *et al.*, 2014; Mintah, 2018). A user-friendly e-commerce platform promotes extended purchases and leads to an increase in purchase intention (Amponsah, Antwi, 2021).

A quality e-commerce platform must contain new and accurate information, facilitate navigation, be intuitive, and have quality services associated with it (Amponsah, Antwi, 2021). The content of the e-commerce platform must be relevant, complex, personalised, and easy to understand (Hsieh, Tsao, 2014; Tsao *et al.*, 2016), always available, offer added value and utility, be reliable, and be accessible at any time without interruptions. Because consumers often need additional information about the offered products or services, e-retailers must provide the ability to quickly identify this information so that the purchasing process can proceed quickly and smoothly (Amponsah, Antwi, 2021).

E-platforms must provide consumer-users with all the necessary elements for accurate and complete information, as well as comply with legislative requirements. To increase customer trust in an e-commerce platform, not only the graphics and the design are relevant, but also the volume and complexity of the information transmitted, as well as their truthfulness and correctness. Of course, this information must be quickly identifiable and always accessible (Radu, 2018; Paștiu *et al.*, 2020). The quality of the information and how it is made available to potential consumers, as well as how consumer-users perceive information about the products and services sold online, contribute to increasing purchase intention and strengthening consumer trust in these purchases (Ganguly *et al.*, 2010; Al-Adwan *et al.*, 2020). Practically, the attractiveness and accessibility of e-commerce platforms contribute to boosting purchases by increasing consumer trust in them (Ganguly *et al.*, 2010; Paștiu *et al.*, 2020;

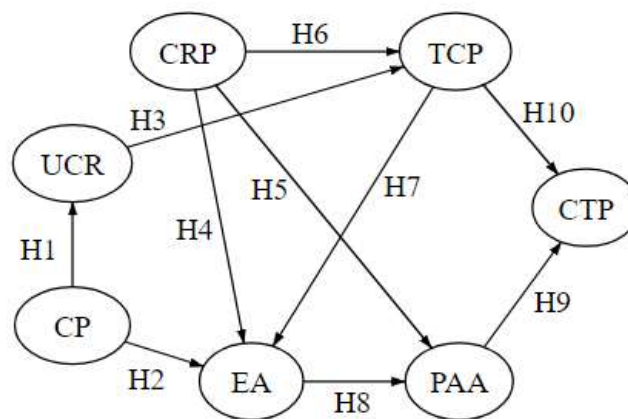
Chawla, Kumar, 2022; Krupa, 2023; Saoula *et al.*, 2023; Saeed, 2023). Therefore, we propose the following hypothesis:

H₉: *E-commerce platform accessibility and attractiveness (PAA) favours consumers' trust in e-commerce platforms (CTP).*

Trust has a direct positive effect on customer experience in using AI-based systems, just as the quality of services provided by AI-based systems has a direct positive effect on consumer trust in them (Ameen, 2021). The integration of AI in online sales has generated a significant increase in consumer trust in online purchases (Takyar, 2023), as well as the use and communication with various AI-based systems such as Snapchat or chatbots (Chen and Lee, 2018; Dima *et al.*, 2023). An e-commerce platform that provides security and privacy via AI encourages customers to have greater trust in the online store, the company, and the products and services sold, as the ease of use of an e-commerce platform contributes to developing a favourable attitude toward it (Saeed, 2023). We postulate the following hypothesis:

H₁₀: *Trust in e-commerce platforms Chatbot (TCP) favours consumers' trust in e-commerce platforms (CTP).*

Based on the literature review, we proposed the research model (see Figure 1), which indicates not only the role of the necessity of protecting consumer rights in the online environment in the context of the expansion of AI-based systems and the development of advertising in electronic transactions, but also the influence links between the following determinants: commitment of e-commerce platforms and unawareness of consumers' rights when shopping online, commitment of e-commerce platforms, and the importance of e-advertising. Respect of consumers' rights by e-commerce platforms and an increase of the importance of e-advertising positively influence e-commerce platform accessibility and attractiveness, and trust in the e-commerce platforms chatbot. Trust in the e-commerce platforms' chatbot increases the importance of e-advertising while influencing consumer trust in e-commerce platforms. Stressing the importance of e-advertising favours e-commerce platform accessibility and attractiveness, which further favours consumers' trust in e-commerce platforms. Unawareness of consumers' rights when shopping online generates trust in the e-commerce platforms Chatbot.



Notes: PAA: E-commerce platform accessibility and attractiveness; CRP: Respecting consumers' rights by e-commerce platforms; CTP: Consumers' trust in e-commerce platforms; TCP: Trust in the Chatbot of e-commerce platforms; CP: Commitment of e-commerce platforms; UCR: Unawareness of consumers' rights when shopping online; EA: E-advertising.

Source: created by authors'.

Figure 1. Research Model

Of the seven proposed constructs, five refer to the issue of consumer protection in electronic purchases, namely consumer rights respected by e-commerce platforms, consumers' trust in e-commerce platforms, trust in the chatbot of e-commerce platforms, commitment of e-commerce platforms, and unawareness of consumers' rights when shopping online.

2. Research Methodology

2.1 Data collection and analysis methods

The present study aims to identify the role of consumer protection in online commerce, considering current trends in the expansion of AI-based systems and the increasing importance of e-advertising. To achieve this goal, a market study was conducted from April to July 2023 based on an online questionnaire. This was implemented using the snowball sampling method. The survey questions were derived from the literature, and respondents were invited to express their degree of agreement on a 5-point Likert scale (total disagreement to total agreement). 354 completed surveys were obtained. The sample consists of individuals aged between 19 and 73 years, with 70.9% of them being young people under 30. The respondents are primarily from urban areas (70.3%) and are predominantly female (71.19%). In terms of education, 16.1% of respondents have completed postgraduate studies, 42.9% have completed university studies, and 41% have completed high school studies. The investigation of the relationships in the conceptual model was carried out using structural equation models to analyse the hypotheses presented in Figure 1. The analyses were conducted using the lavaan library, version 06-12 of the R software (Brown, 2015; Li, 2016).

2.2 Evaluation Procedure: The Measurement Models

In the measurement models, the reflective method was used to create the constructs presented in Table 1. To evaluate them, the reliability of the constructs was analysed (construct reliability), estimating factor loadings to see if the latent variables appropriately reflect the items (Chin, 1998; Brown, 2015; DeVellis, 2017; Danish *et al.*, 2019; Hair *et al.*, 2021). The values of the factor loadings range from 0.895 to 0.988, exceeding the minimum value of 0.708 recommended in the literature (Hair *et al.*, 2021). To measure the internal consistency reliability of the constructs, the composite reliability and Cronbach's alpha indicators were calculated. Their values range from 0.890 to 0.947 and from 0.902 to 0.949, respectively, falling within the range of 0.7 to 0.95 recommended by the literature (Hair *et al.*, 2010; Brown, 2015; Taber, 2016; Hair *et al.*, 2021). Convergent validity was estimated using the average variance extracted (AVE) indicator. The obtained values range from 0.845 to 0.936, well above the minimum value of 0.5 specified in the literature (Chin, 1998; Brown, 2015; DeVellis, 2017; Hair *et al.*, 2021).

Table 1. Scales and Constructs

Item	Measurement	Loading	α /CR/AVE
E-commerce platform accessibility and attractiveness (PAA) adapted after Hsu <i>et al.</i> , 2014; Garrett <i>et al.</i> , 2016; Nizam <i>et al.</i> , 2018; Yoshida, 2020; Paştiu <i>et al.</i> , 2020; Jeannot <i>et al.</i> , 2022; Saeed, 2023			
An e-commerce platform is attractive to me if...			
PAA1	... I can access it easily.	0.954	0.948/ 0.945/ 0.936
PAA2	... I can access it quickly.	0.988	
PAA3	... I can order easily.	0.960	
Respecting consumers' rights by e-commerce platforms (CRP) authors' own development			

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<i>The rights I have as a consumer of online products/services offered on e-commerce platforms are respected if...</i>			
CRP1	... they guarantee the privacy of my personal data.	0.938	0.902/
CRP2	... they guarantee that they do not contain false advertising.	0.898	0.890/
CRP3	... they provide me with a contact (phone, e-mail, address, etc.) that I can reach in case my rights were violated	0.924	0.847

Table 1 (continuation). Scales and Constructs

Consumers' trust in e-commerce platforms (CTP) adapted after Ganguly <i>et al.</i> , 2010; Al-Adwan, 2020; Dwivedi <i>et al.</i> , 2021; Chawla and Humar, 2022; Krupa, 2023; Saoula, 2023			
<i>I always trust electronic platforms because the products and services I purchase online...</i>			
CTP1	... always meet my expectations.	0.934	0.908/
CTP2	... are always identical in quality and appearance with those I chose online.	0.929	0.914/
CTP3	... have the best prices on the market in terms of their quality/price ratio.	0.895	0.845
Trust in the chatbot of e-commerce platforms (TCP) adapted after Greenstein, 2022; Rodgers <i>et al.</i> , 2022; Gillespie <i>et al.</i> , 2023; Balasubramaniam, 2023			
<i>E-commerce platforms' chatbot is trustworthy because it offers me information...</i>			
TCP1	... that is truthful about product quality and its characteristics.	0.946	0.949/
TCP2	... that is clear about the price of the product and additional taxes involved.	0.960	0.942/
TCP3	... on legal matters about a possible solutioning of complaints/dissatisfaction that might arise in the process.	0.946	0.904
Commitment of e-commerce platforms (CP) authors' own development.			
<i>E-commerce platforms' promises may be risky for me as a consumer if the law doesn't protect me against...</i>			
CP1	... fake curative properties of certain products.	0.949	0.927/
CP2	... false special advantages.	0.979	0.935/
CP3	... unsolicited and insistent offers.	0.901	0.890
Unawareness of consumers' rights when shopping online (UCR) authors' own development			
<i>I had negative experiences with e-commerce platforms because of my lack of knowledge on...</i>			
UCR1	... my fundamental rights I have as an online consumer.	0.941	0.947/
UCR2	... the fact that I can appeal to the civil society or the Consumer Protection Association in case my interests are harmed.	0.973	0.947/
UCR3	... the fact that I can appeal to the court of law in case of wrong-doing and in case my complaint was not solutioned.	0.936	0.903
E-Advertising (EA) adapted after Horbal <i>et al.</i> , 2017; Alawaad, 2021; Rodgers <i>et al.</i> , 2022; Salameh <i>et al.</i> , 2022; Mupangavanhu and Kerchhoff, 2023; Dixon, 2023			
<i>The publicity and promotion of products and services and the information that can be accessed online are important to me because...</i>			
EA1	... I can access them whenever I wish.	0.899	0.944/
EA2	... I can learn about visual and written info regarding the online products or services.	0.969	0.945/
EA3	... they can offer me additional information regarding the company and its products as compared to radio/TV advertising.	0.943	0.878
EA4	... I have visual access to all the products offered, which eases my final decision.	0.936	

Notes: α – Cronbach Alpha; AVE-Average Variance Extracted and CR-Composite Reliability.

Source: own calculations.

Table 2. Analysis of the Discriminant Validity of Constructs (Fornell-Larcker Criterion)

	PAA	CRP	CTP	TCP	CP	UCR	EA
PAA	0.967						
CRP	0.776	0.920					
CTP	0.565	0.512	0.919				
TCP	0.444	0.530	0.571	0.951			
CP	0.526	0.656	0.358	0.387	0.944		
UCR	0.139	0.159	0.198	0.362	0.242	0.950	
EA	0.528	0.568	0.427	0.558	0.502	0.214	0.937

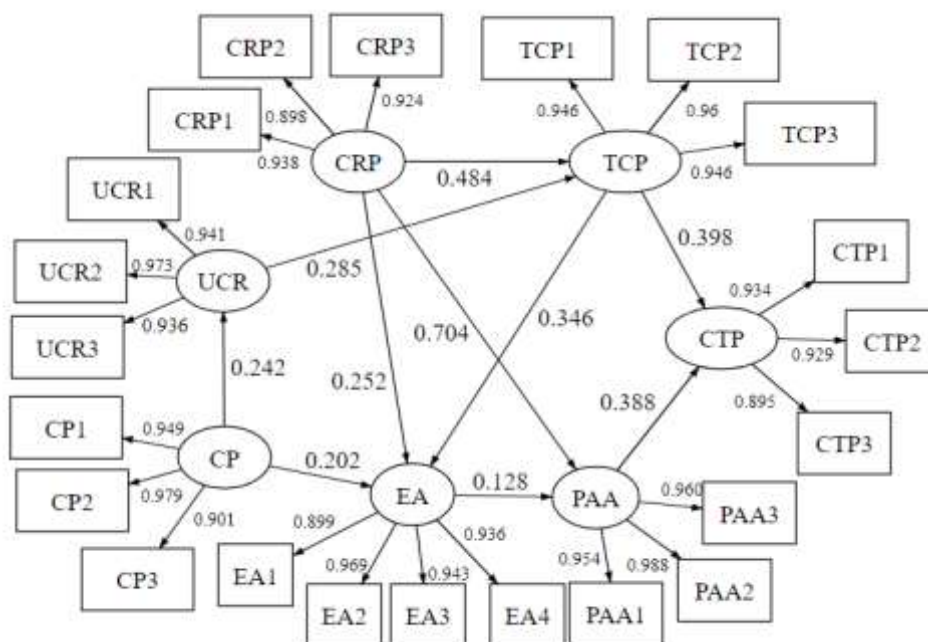
Notes: Values on the diagonal are the indicators extracted from square root of the average variance (see Table 1). PAA: E-commerce platform accessibility and attractiveness; CRP: Respect of consumer rights by e-commerce platforms; CTP: Consumers' trust in e-commerce platforms; TCP: Trust in the Chatbot of e-commerce platforms; CP: Commitment of e-commerce platforms; UCR: Unawareness of consumer rights when shopping online; EA: E-advertising.

Source: own calculations.

The assessment of the discriminant validity of latent variables was carried out using the Fornell-Larcker criterion (Fornell, Larcker, 1981). The obtained values (Table 2) confirm the discriminatory validity of the constructs, because the correlation between the constructs is inferior to the square root of the AVE indicator.

3. Results

To see if the structural model is affected by multicollinearity, the variance inflation factor (VIF) was calculated. The maximum value is 1.448 (CP→EA), which is below the maximum value of 3 (Diamantopoulos, Siguaw, 2006). Brown (2015) and Li (2016) recommend the use of covariance-based structural equation modeling with the robust weighted least squares method for ordinal variables, which led to the choice of this method. The results obtained validate the model in Figure 2 and Table 3. Thus, the indicators Tucker and Lewis's Reliability Coefficient (TLI) and Comparative Fit Index (CFI) recorded values of 0.992 and 0.994, respectively, exceeding the minimum recommended value of 0.95. The Approximate Root Mean Square Error (RMSEA) has a value of 0.05, with a confidence interval of 0.043–0.058, and the Standardised Root Mean Square Residual (SRMR) has a value of 0.054, both indicators falling below the level of 0.08 specified in the literature (Schreiber *et al.*, 2006; Brown, 2015; Sarstedt *et al.*, 2021).



Source: own calculations.

Figure 2. Structural Model

Table 3. Analysis of the Validity of Hypotheses

Effects	Coefficient	Standard Error	Z value	p-value	Hypotheses
CP→UCR	0.242	0.057	4.238	0.000***	H ₁ – confirmed
CP→EA	0.202	0.058	3.282	0.001***	H ₂ – confirmed
UCR→TCP	0.285	0.049	5.898	0.000***	H ₃ – confirmed
CRP→EA	0.252	0.078	3.111	0.002***	H ₄ – confirmed
CRP→PAA	0.704	0.053	13.449	0.000***	H ₅ – confirmed
CRP→TCP	0.484	0.043	11.314	0.000***	H ₆ – confirmed
TCP→EA	0.346	0.052	6.365	0.000***	H ₇ – confirmed
EA→PAA	0.128	0.066	2.045	0.041**	H ₈ – confirmed
PAA→CTP	0.388	0.056	6.758	0.000***	H ₉ – confirmed
TCP→CTP	0.398	0.052	7.612	0.000***	H ₁₀ – confirmed

Notes: Values on the diagonal are the indicators extracted from square root of the average variance (see Table 1). PAA: E-commerce platform accessibility and attractiveness; CRP: Respect of consumer rights by e-commerce platforms; CTP: Consumers' trust in e-commerce platforms; TCP: Trust in the Chatbot of e-commerce platforms; CP: Commitment of e-commerce platforms; UCR: Unawareness of consumer rights when shopping online; EA: E-advertising.

Source: own calculations.

The research results allowed for the validation of all formulated hypotheses. Thus, **H₁** assumed that the commitment of e-commerce platforms generates unawareness of consumers' rights when shopping online. The results ($\beta=0.242$; Z-value=4.238; $p=0.000$) show a significant positive relation between the constructs and are even more significant since previous literature has not yet managed to delineate any similar construct or demonstrate the significance of the relationship between the two dimensions, which is an original aspect of this research. Based on these arguments, we consider **H₁** to be validated.

H₂ assumed that the commitment of e-commerce platforms favours e-advertising. The results ($\beta=0.202$; Z-value=3.282; $p=0.001$) show a positive relation between the two latent constructs, which has not been previously researched in the literature. Clearly, e-advertising is gaining increasing importance and relevance, contributing to enhancing consumer satisfaction and implicitly the credibility of online purchases (Horbal *et al.*, 2017; Salameh *et al.*, 2022; Mupangavanhu, Kerchhoff, 2023; Dixon, 2023). The literature often refers to the risk that subliminal and misleading advertising can exert on generating consumer trust in online transactions (Van Eeden, Barnard, 2018; Mupangavanhu, Kerchhoff, 2023), as well as the potential risk that online product promotion may contradict legislation (Csorba, 2015). Thus, we recognise that hypothesis **H₂** is accepted.

H₃ states that unawareness of consumer rights when shopping online generates trust in the chatbot of e-commerce platforms. The results ($\beta=0.285$; Z-value=5.898; $p=0.000$) show a strong positive relation between these constructs, which have not been conceptualised in this way in literature. Trust in the chatbot of e-commerce platforms is based on developments in the literature (Rodriguez, 2020; Greenstein, 2022; Rodgers *et al.*, 2022; Balasubramaniam, 2023; Gillespie *et al.*, 2023). Thus, the results allow us to validate hypothesis **H₃**.

H₄ assumes that the respect of consumer rights by e-commerce platforms generates an increase in the importance of e-advertising. The results ($\beta=0.252$; Z-value=3.111; $p=0.002$) show a significant positive relationship between the two dimensions, with the validation of this relationship also being achieved for

the first time, because the construct of respecting consumer rights does not appear in the literature. The necessity of protecting consumers from the abuses that e-advertising itself can generate has been analysed in the literature (Larose, 2014; Miltgen *et al.*, 2019). The results obtained lead us to accept hypothesis **H₄**.

H₅ states that the respect of consumer rights by e-commerce platforms positively influences accessibility and attractiveness of e-commerce platforms. The results ($\beta=0.704$; $Z\text{-value}=13.449$; $p=0.000$) reveal a very strong positive relation between the two constructs, which has not been previously confirmed. The literature analyses the favourable impact that easing the accessibility of e-commerce platforms, along with improving their attractiveness, has on e-retailers (Hsu *et al.*, 2014; Garrett *et al.*, 2016; Yoshida, 2020; Jeannot *et al.*, 2022). Based on these results, we accept the validation of hypothesis **H₅**.

H₆ assumes that the respect of consumer rights by e-commerce platforms positively influences trust in the e-commerce platforms chatbot. The results ($\beta=0.484$; $Z\text{-value}=11.314$; $p=0.000$) show a strong positive relation between the constructs, which has not been previously confirmed. Dwivedi *et al.* (2021) established a similar link between trust in e-commerce platforms when information to customers is provided through AI and the elements of fairness and legality of the technology used, so that it does not violate consumers' rights. However, it did not emphasise the idea of respecting consumers' fundamental rights in online transactions. This result leads us to validating hypothesis **H₆**.

H₇ states that trust in the e-commerce platforms' chatbot generates an increase in the importance of e-advertising. The results ($\beta=0.346$; $Z\text{-value}=6.365$; $p=0.000$) show a positive relation that should not be overlooked between the two variables. The existence of a positive influence and conditioning relationship between AI-based systems and e-advertising has been previously studied (Van Esch *et al.*, 2020; Alawaad, 2021), as well as the sense of trust that customers perceive in relation to both AI and e-advertising (Rodgers *et al.*, 2022; Cramarenco *et al.*, 2023), which also addresses the issue of intelligent advertising in the era of artificial intelligence. Based on these results, we validate hypothesis **H₇**.

H₈ assumes that an increase in the importance of e-advertising favours e-commerce platform accessibility and attractiveness. The results ($\beta=0.128$; $Z\text{-value}=2.045$; $p=0.041$) show a significant positive relationship between the two constructs. The importance of ease of access and use of e-commerce platforms in stimulating online purchases has been analysed by Garrett *et al.* (2016) and Nizam *et al.* (2018), as well as the impact of the attractiveness of e-commerce platforms on customer satisfaction by Hsu *et al.* (2014). Previous studies have not validated the relationship between these constructs, only the link between the utility of promoting products in the online environment and the inclination towards purchases, as well as consumer satisfaction (Salameh *et al.*, 2022). However, the results lead us to validate hypothesis **H₈**.

H₉ assumed that accessibility and attractiveness of e-commerce platforms favour consumer trust in e-commerce platforms. The results ($\beta=0.388$; $Z\text{-value}=6.758$; $p=0.000$) show a statistically significant positive relation between the two dimensions. Without resorting to 'improving accessibility' but referring to e-commerce platforms with a unique and easy-to-navigate design that supports their attractiveness, Hsu *et al.*, (2014) show the favourable relationship between the accessibility and attractiveness of e-commerce platforms. A similar link between how customers perceive the quality of information provided by an e-commerce platform and their perception of its credibility has also been previously validated by

Ganguly *et al.* (2010) and Al-Adwan *et al.* (2020). The attractiveness of an e-commerce platform's design (Krupa, 2023; Saoula *et al.*, 2023; Saeed, 2023) and the accessibility of the platform (Paștiu *et al.*, 2020) favour consumer trust in electronic transactions. These findings and the results obtained lead us to confirm hypothesis **H₉**.

H₁₀ states that trust in the e-commerce platforms' chatbot favours consumer trust in e-commerce platforms. The results ($\beta=0.398$; Z-value=7.612; $p=0.000$) show a significant positive relation between the two variables. If the specific elements of an AI-based e-commerce platform increase customers' sense of security, it will enhance their trust in that platform (Chen, Lee, 2018; Saeed, 2023). At the same time, AI elements can also increase trust in the entire e-commerce activity (Ameen, 2021; Takyar, 2023). The results allow for the acceptance of hypothesis **H₁₀**.

4. Discussion

The present research has analysed the relationship between the theory of technological acceptance and the extent to which consumers accept and adopt the use of electronic commerce platforms (Harsanto *et al.*, 2023), concluding that ease of use and use are the main factors influencing the user's acceptance and actual use of new information technology systems, such as artificial intelligence in electronic commerce. The TAM model has also been used to assess the level of technical acceptance of e-commerce systems by users or the entire community (Kumajas *et al.*, 2021). The results indicate that most e-commerce system users agree that they help make purchasing decisions and that electronic commerce should pay attention to the interest, perceived value, perception and ease of use of e-commerce systems' implementation and development. Such results aim to provide relevant information for managers and system analysts, as they can be more attentive to the interests, perceptions of utility, and convenience which is needed for the implementation and development of electronic commerce information systems (Kumajas *et al.*, 2021). Based on the obtained results, managers of companies managing e-commerce platforms can better base their decisions regarding the adaptation of these platforms' characteristics to the needs and online behaviour of potential customers in terms of mobile commerce app technological adoption (Andronie *et al.*, 2021), multisensory extended reality metaverse (Lăzăroiu and Rogalska, 2024), and consumers' decision-making process (Lăzăroiu *et al.*, 2020).

The conducted research utilised constructs that have not been previously validated in the specialised literature (respect of consumer rights by e-commerce platforms, commitment of e-commerce platforms, unawareness of consumer rights when shopping online), as well as constructs validated in previous research, such as accessibility and attractiveness of the sales platform (Hsu *et al.*, 2014; Garrett *et al.*, 2016; Nizam *et al.*, 2018; Yoshida *et al.*, 2020; Jeannot *et al.*, 2022), the importance of e-advertising (Horbal *et al.*, 2017; Alawaad, 2021; Rodgers *et al.*, 2022; Salameh *et al.*, 2022; Mupangavanhu, Kerchhoff, 2023; Dixon, 2023), the increasing trust in artificial intelligence (Greenstein, 2022; Rodgers *et al.*, 2022; Gillespie *et al.*, 2023; Balasubramaniam, 2023), and the increasing trust in e-commerce platforms (Ganguly *et al.*, 2010; Al-Adwan, 2020; Dwivedi *et al.*, 2021; Chawla, Humar, 2022; Krupa, 2023; Saoula, 2023).

Of the ten formulated hypotheses, only three have been validated in previous studies (**H₇**, **H₉**, **H₁₀**), the rest being new hypotheses that have been confirmed for the first time in this study: trust in the e-commerce platforms' chatbot generates an increase in the importance of e-advertising, e-commerce platform accessibility and attractiveness favours consumers' trust in e-commerce platforms, while trust in chatbot favours consumers' trust in e-commerce platforms. Five of the seven constructs address the

field of consumer protection: respecting consumer rights and trust by e-commerce platforms, as well as in the chatbot, commitment of e-commerce platforms, and unawareness of consumer rights when shopping online.

Hypothesis H₇, which refers to the positive impact of trust in the e-commerce platforms' chatbot on the increasing importance of e-advertising, has also been tested and confirmed by the literature (Van Esch *et al.*, 2020; Alawaad, 2021; Rodgers *et al.*, 2022). Hypothesis H₉ asserts that e-commerce platform accessibility and attractiveness favor consumers' trust in e-commerce platforms, a similar relationship having been previously validated in the literature (Ganguly *et al.*, 2010; Radu, 2018; Al-Adwan *et al.*, 2020; Chawla, Kumar, 2022), which emphasised the impact of complete and accurate information for consumers through platforms on the credibility of e-commerce operations. An e-commerce platform with an attractive design and easy accessibility also leads to increased consumer trust in it (Paştıu *et al.*, 2020; Saeed, 2023; Krupa, 2023; Saoula *et al.*, 2023). Additionally, the influence of the chatbot on consumers' trust in e-commerce platforms has been previously validated by the literature (Ameen, 2021; Takyar, 2023; Saeed, 2023). The authors have highlighted the necessity of integrating AI into e-commerce, as this advanced technology provides safety, privacy, and trust for consumers.

The first hypothesis, which is not confirmed by the literature, states that the commitment of e-commerce platforms generates unawareness of consumers' rights when shopping online (H₁). Even though such a relationship has not been validated, the literature (Chawla, Kumar, 2022) addresses inadequate or insufficient legislation covering potential deviations from e-retailers, the need for effective implementation of legal regulations (Dhanya, 2015; Jaipuria, 2020), and the importance of consumers knowing their rights (Custers, 2022). Hypothesis H₂ highlights that the commitment of e-commerce platforms favours e-advertising. Such a hypothesis has not been validated in the literature, although the importance of e-advertising has been the subject of several studies (Van Eeden, Barnard, 2018; Dixon, 2023; Mupangavanhu, Kerchhoff, 2023), highlighting the negative impact of subliminal and misleading advertising (also prohibited by legislation) on consumer security and trust in the electronic environment. At the same time, the issue of legislative provisions in the field of consumer protection that receive less emphasis in the electronic environment is also being debated (Crawford *et al.*, 2023), however, without naming the construct 'commitment of e-commerce platforms' as defined in the present research. Hypothesis H₃ assumes that unawareness of consumer rights when shopping online generates trust in the e-commerce platforms' chatbot. The link between these constructs is validated for the first time in the present study. The literature has so far highlighted the importance of legislation on consumer protection when they use AI-based applications in generating consumers' trust in them (Greenstein, 2022; Gillespie *et al.*, 2023), and the respect of consumer rights by e-commerce platforms (H₄) (Rodriguez, 2020). This hypothesis has also not been validated by the previous studies, highlighting the positive impact of respecting consumer rights on the importance of e-advertising. However, references are made in other studies to the abuse in the use of e-advertising and to the lack of consideration of consumers' rights (Larose, 2014; Miltgen *et al.*, 2019).

Hypothesis H₅ establishes a favourable link between respecting consumer rights by e-commerce platforms and e-commerce platform accessibility and attractiveness. Even though it is validated for the first time in this research, the need to develop legislation to ensure the respect of consumers' fundamental rights has been proposed by the literature (Dhanya, 2015). The importance of easing accessibility and improving the attractiveness of e-commerce platforms has been highlighted by several studies (Yoshida *et al.*, 2020; Jeannot *et al.*, 2022; Saeed, 2023).

Neither hypothesis H₆, which states that e-commerce platforms' respecting consumers' rights positively influences trust in the e-commerce platforms' chatbot, nor hypothesis H₈, which shows the positive influence of the increasing importance of e-advertising on the accessibility and attractiveness of platforms, have been validated by literature. However, consumer trust in AI and the importance of these technologies for consumers have been analysed (Dwivedi *et al.*, 2021; Gillespie *et al.*, 2023). The importance of visual and written promotional elements in ensuring the attractiveness of online transactions has been previously revealed in a study by Hsu *et al.* (2014), and the importance of easing platform accessibility for consumers has also been addressed by Garrett *et al.* (2016) and Nizam *et al.* (2018).

The need to respect consumer rights in the online environment positively influences consumers' trust in artificial intelligence, the accessibility and attractiveness of e-commerce platforms, and the importance of e-advertising. Consumers' trust in artificial intelligence favourably influences the importance of e-advertising and trust in e-commerce platforms. Unawareness of consumer rights when shopping online has a favourable impact on trust in the e-commerce platforms' chatbot, while the commitment of e-commerce platforms has an unfavourable effect on the awareness of consumer rights but simultaneously leads to an increase in the importance of e-advertising. The latter positively influences the accessibility and attractiveness of e-commerce platforms, which in turn favour consumers' trust in them.

Conclusions and recommendations

This research extends the application of the TAM model to consumer protection in e-commerce and AI-based applications like chatbots. E-retailers must respect consumer rights during online purchases, as the perceived ease of use influences website accessibility and attractiveness, while the perceived usefulness affects trust in AI systems and the significance of e-advertising. As e-commerce evolves, consumers' concerns about risks in electronic transactions have grown, stemming from inadequate legislation and a lack of awareness of their rights, leading to diminished trust in e-retailers due to issues such as identity theft. To ensure sustainable business practices, effective consumer protection strategies are essential to maintain credibility in e-commerce.

From a managerial standpoint, the paper seeks to raise awareness among e-retailers about the risks of neglecting consumer rights, which can harm their businesses. Implementing AI and clear, honest advertising can enhance consumers' trust and ensure accurate information, thereby protecting consumer interests. Managers should recognize the interconnectedness of AI and e-advertising, as advancements in one area can benefit the other.

From a social perspective, the research encourages authorities to develop clear regulations prioritising consumer interests and educating them about their rights in online transactions. Regulations should also address the implementation of AI systems, ensuring that chatbot information is accurate to avoid consumer misinformation. E-retailers must base their advertising on solid principles, avoiding misleading elements. Effective consumer protection requires collaboration between relevant bodies and the government to inform and educate consumers, minimising risks in online transactions.

The limitations of the present research include its focus on major cities, where e-commerce activity is more intense. Future studies should gather data from rural areas and compare localities based on development levels. While this research provides a foundation for digital businesses, effective consumer

protection necessitates government intervention through strong legislative measures and consumer self-education about their rights and existing regulations.

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TECHNOLOGIJOMIS PAREMTA VARTOTOJŲ APSAUGA NAUDOJANTIS E. PREKYBOS PLATFORMOMIS

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Santrauka. Atsižvelgiant į precedento neturinčią e. prekybos plėtrą, didėja poreikis įgyvendinti vartotojų apsaugos strategijas pripažįstant ir stiprinant jų teises. Tyrimo tikslas – pabrėžti vartotojų apsaugos svarbą perkant internetu įvairiose e. prekybos platformose, kai naudojamos dirbtiniu intelektu (DI) ir e. reklama paremtos technologijos. Straipsnyje pasitelktas conceptualusis modelis ir jo sąsajų argumentavimas. Tyrime taikyta apklausa – e. klausimynas, kuris buvo pateiktas 354 vartotojams. Konceptualiojo modelio struktūrų tarpusavio ryšiai buvo analizuojami taikant struktūrinių lygčių modeliavimą, naudojant „lavaan“ biblioteką (versija 0.6-12) programinėje įrangoje R. Rezultatai atskleidė, kad tiek DI grindžiamos sistemos, tiek e. reklama priklauso nuo to, kaip užtikrinama vartotojų apsauga, o tai savo ruožtu veikia vartotojų suvokimą ir pasitikėjimą e. platformomis. Straipsnyje papildomi technologijų priėmimo modelio tyrimai ir siūloma pirmiausia ištirti ryšį tarp tokių struktūrų kaip e. prekybos platformų įsipareigojimai ir vartotojų teisių nežinojimas apsiperkant internetu, vartotojų teisių nežinojimas apsiperkant internetu ir pasitikėjimas e. prekybos pokalbių robotais, e. prekybos platformų pagarba vartotojų teisėms ir auganti e. reklamos svarba.

Reikšminiai žodžiai: vartotojų apsauga; e. prekybos platformos; dirbtinis intelektas; e. reklama; e. prekybininkai.