



BINDURA UNIVERSITY OF SCIENCE EDUCATION FACULTY OF COMMERCE
THE IMPACT OF AI CHATBOTS USABILITY AND DIGITAL LITERACY ON ONLINE RETAIL
STORE PREFERENCE AND ONLINE PURCHASE INTENTION

BY
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RELEASE FORM

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DEDDICATION

I would like to thank the Almighty for His grace throughout. I dedicate this research to my parents and siblings for their unmatched support that helped me to persevere.

ABSTRACT

The rapid integration of artificial intelligence (AI) chatbots into e-commerce platforms has transformed digital retail, yet their influence on consumer behaviour in emerging markets remains poorly understood. This study investigated the impact of AI chatbot usability and digital literacy on online retail store preference and online purchase intention among consumers in Harare, Zimbabwe. Grounded in the Technology Acceptance Model (TAM) and Resource-Based View (RBV) theory, the study adopted a quantitative, descriptive survey design. Data were collected via structured questionnaire from 300 online retail consumers, and analysed using SPSS and structural equation modelling (SEM) through AMOS. The findings revealed that AI chatbot usability did not significantly influence online retail store preference, suggesting that consumers prioritise factors such as product quality, trust, price, and service reliability over chatbot functionality alone. Similarly, digital literacy showed no significant direct relationship with online retail store preference. However, demographic factors including education level, income, and prior technology experience were found to significantly shape consumers' digital literacy. Importantly, online retail store preference had a significant positive effect on online purchase intention, underscoring the role of store-level attributes such as website design, information quality, and security in driving purchasing behaviour. These findings contribute empirical evidence from a sub-Saharan African emerging market context to the growing body of literature on AI adoption in retail. The study recommends that online retailers prioritise trust-

building, product information quality, and platform usability, while policymakers invest in digital literacy programmes to strengthen consumer participation in the digital economy. Future research should explore the mediating role of trust and examine chatbot personalisation and emotional intelligence as drivers of purchase intention.

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I am solely responsible for any errors or omissions.

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The Impact of AI Chatbots Usability and digital literacy on online retail store preference and online purchase intention

CHAPTER ONE

1.1 Introduction

This chapter gives background to the study of the usability of AI Chatbot and Digital Literacy which are relevant to the study on Online Retail Preference and Online Purchase Intention. It includes also the problem statement as well as the goals of the study. This is followed by a discussion on Research questions and Hypothesis. This is followed by limitation and delimitations in this chapter where the significance of the study section is presented. A summary of the study comes at the end of the study preceded by the organization of the study, which explains how the study is organized.

1.2 Background

Artificial Intelligence (AI) has transformed the eCommerce sector and AI chatbots are now an essential element of the customer interaction ecosystem of eCommerce brands and their consumers. These chatbots play a role in the user experience by providing real-time assistance, recommending products to the users and delivering efficient customer service which can affect the perception of the users and influence their purchase decisions (Chikoko & Maumbe, 2023). However, the ease with which users can interact with the chatbot and benefit from it is a key factor affecting user satisfaction and purchase intent (Musungwini & Marambi, 2024). Furthermore, digital literacy is also an important influencing factor which affects the consumers' efficient use of online retail platforms along with depending on the automated systems (Dwivedi et al., 2021). Demographic factors, such as age, education and income are other significant factors

that can impact technology adoption and online purchasing behaviour (Chong et al., 2022). Hence, the relationship between chatbot usability, digital literacy and the demographic factors towards preference for online retail stores and purchase intention is critical in the design of the strategies in the digital marketing context, where AI is a vital part in retail. Artificial Intelligence (AI) is revolutionizing the way the world shops online and the experience of customers. AI chatbots are an essential component of digital retail strategies, providing businesses with the opportunity to provide 24/7 customer support, product recommendations, and personalized interactions (Gwagwa et al., 2020). According to Statista (2024), some of the leading online retailers are already using AI chatbots to enhance the customer experience, with over 88% of them doing so. According to Statista (2024), the majority of top online retailers are already using AI chatbots to enhance customer experience, with over 88% of them having implemented the technology. It is well recognised that these systems have a profound effect on consumer purchase intentions, making these systems efficient in providing services and reducing cognitive effort in decision making (Rahman et al., 2023). However, as of now, although NLP has made significant strides in enhancing the usability of chatbots, their trust in these chatbots, concerns about privacy and varying levels of digital literacy remain to impact on buy behaviour and adoption globally (Kvale et al., 2022). Although AI has not yet caught on as much in online retailing as in other developed countries, it is steadily gaining traction in Africa. With the increased use of smartphones and the advent of new technologies in the digital payment sector, such as M-Pesa, AI has opened new avenues for growth in the retail sector in Africa (World Bank, 2023). However, challenges, especially in digital competency, the poor infrastructure and consumers' skepticism about AI systems (Gwagwa et al., 2020) are there. In Nigeria, Jumia and Takealot have begun using AI chatbots to improve user interaction and order processing; similarly, Jumia has introduced AI chatbots for enhanced interaction and order management in Kenya and South Africa (Muthee, 2023). But, the presence of Chatbots in Africa is still limited due to consumers' low digital skills and their distrust towards automated systems (Quayson et al., 2020). The study of the relationship between digital literacy and chatbots' usability and their impact on purchasing intentions and shopping preferences in emerging countries is needed. The use of e-

commerce and AI solutions in Zimbabwe is still a fledgling industry, with several online retailers being interested in digital transformation. The Covid-19 pandemic has only exacerbated the shift in the retail industry towards digital channels, forcing businesses to explore digital channels and customer service using AI (Chikoko & Maumbe, 2023). However, AI chatbots' influence on consumer purchasing behavior has not been extensively researched. Some of the barriers to the benefits of AI being realised are the lack of connectivity to the Internet, digital literacy and the trust in automated retail systems (Muzvidziwa & Zhou, 2023). Moreover, there are also demographic variations, particularly in the interaction with AI interfaces and online shopping, which are further influenced in online shopping. The findings on the usability of Chatbots and Digital literacy and its effect on intention to purchase online are fascinating for sustainable growth of e-commerce and consumer engagement strategies in Zimbabwe's changing digital economy.

1.3 Problem Statement

While chatbots powered by Artificial Intelligence (AI) are increasingly being used in e-commerce platforms to improve customer engagement and boost sales, the extent to which they influence consumer buying decisions is not yet fully understood, especially in emerging markets like Zimbabwe. While AI chatbots have enhanced the efficiency of service provision and individualisation on a global scale, issues with the usability of chatbots, digital literacy and trust in automated systems have been observed in many emerging economies (Rahman et al., 2023; Adeleke & Ojo, 2022). Additionally, variations in age, education, and income can impact consumers' capacity to interact with AI-driven interfaces and their willingness to affect purchase decisions, potentially adding another layer of nuance. Furthermore, demographic factors like age, education, and income might further shape how consumers interact with AI interfaces and impact their purchase decisions, introducing an additional layer of complexity. Adoption of e-commerce has gained momentum in Zimbabwe, but how usable chatbots are, as well as demographic and digital literacy are influencing preference for online retail stores and purchase intention is under-studied. This lack of understanding has hindered retailers' capacity to create customer experiences that are inclusive, built on AI, and

build consumer trust and keep them engaged. This study therefore aims to investigate how the combined effect of the usability of AI Chatbots (UAC) and digital literacy (DL) along with the demographic characteristics and online retailing influences the online purchase influence of consumers in the digital marketplace in Zimbabwe.

1.4 Objectives

1. To examine the influence of AI chatbot usability on customers' online purchase influence.
2. To determine the effect of digital literacy on AI Chat bot usability and customers' online purchase influence.
3. To assess how demographic factors influence AI chat bot usability on online purchase decisions.
4. To evaluate the role of online retail store characteristics on AI chat bot usability on customers' purchase influence.

1.5 Research Questions

1. How does AI chatbot usability influence customers' online purchase influence?
2. What is the effect of digital literacy on AI chatbot usability and customers' online purchase influence?
3. How do demographic factors influence the relationship between AI chatbot usability and online purchase decisions?
4. What role do online retail store characteristics play in shaping the relationship between AI chatbot usability and customers' purchase influence?

1.6 Hypothesis

H1: AI chatbot usability has a significant positive influence on customers' online purchase influence.

H2: Digital literacy has a significant positive effect on AI chatbot usability and customers' online purchase influence.

H3: Demographic factors (such as age, gender, education, and income) significantly moderate the relationship between AI chatbot usability and online purchase decisions.

H4: Online retail store characteristics significantly affect the relationship between AI chatbot usability and customers' purchase influence.

1.7 Significance of the Study

The current study is relevant because of the growing knowledge base of the adoption of artificial intelligence (AI) and its impact on consumer behaviour in the e-commerce industry, especially in developing nations such as Zimbabwe. Although the use of AI chatbots has been adopted worldwide to improve customer interactions, personalisation and consumer purchasing decisions, little research has focused on the combined effects of usability and digital literacy on consumer outcomes in emerging markets. The results of this research will help online retailers, marketers and developers to create user-friendly interfaces for AI systems that cater to varying degrees of digital literacy. Furthermore, through the identification of the role of demographic factors and online retail stores, the study will support policy and business decision makers in designing strategies to improve the digital inclusion and trust in the digital economy and also to support sustainable growth in the digital economy. The academic contribution of research will be to further extend the use of theories of technology acceptance and consumer behaviour to an environment of AI in retail.

1.8 Limitations of the Study

While this study aims to give a holistic understanding of the connection between AI chatbot usability, digital literacy, and online purchase influence, there are some limitations acknowledged. First, all data in the study were obtained by the self-report questionnaire, and may have experienced response bias and social desirability effects. Secondly, the cross sectionality of the study makes it difficult to determine causality between the variables. Third, the study concentrates on consumers who have access to the internet and have interacted with an AI chatbot in the past, leaving out consumers

who have not had an experience with digital retail platforms. Lastly, the research is limited in scope and duration, so it is possible that other external factors that influence online purchase behaviour may not have been captured, such as the culture's perception of AI and regional differences in internet connectivity.

1.9 Delimitations of the Study

The study is delimited to online retail consumers within Zimbabwe, focusing specifically on individuals who have interacted with AI chatbots while shopping on e-commerce platforms such as OK Zimbabwe Online, TM Pick n Pay Online, and international platforms like Amazon or Takealot. It excludes classic brick and mortar shopping experiences and systems, such as customer service, that are not AI-powered. Moreover, the study focuses on four independent variables (AI chatbot usability, digital literacy, demographic variables, and online retail store variables) and how these variables relate to the influence on online purchase. The research is quantitative, based on the survey data and the findings will therefore be statistical patterns and not detailed qualitative information about consumer's emotions and experiences.

1.10 Organization of the Study

This study consists of five chapters: The introduction is presented in Chapter One which includes the background of the study, statement of the problem, research objectives, research questions, research hypotheses, significance, limitations and delimitations of the study. Chapter Two is a literature review of related work, which is divided into three sections: theoretical framework, empirical studies and the conceptual framework used in the study. The research methodology is presented in Chapter Three with the research design, target population, sampling techniques, data collection instruments and data analysis procedures presented. The data analysis, interpretation and discussion of results with respect to the hypotheses and literature survey are presented in Chapter Four. Chapter Five provides the summary of findings, conclusions, recommendations, and suggestions for further research.

1.11 Chapter Summary

This chapter introduced the study by providing a detailed background that highlighted the growing role of AI chatbots in shaping online consumer behaviour and purchase decisions. It also provided a statement of the research problem, research objectives, research questions, research hypotheses and the importance of the research in the academic and practice fields. The chapter also included the limitations and delimitations of the study, thus explaining the scope and focus of the study. Finally, it gave an overview of the structure of the following chapters. The study draws from the existing literature to develop the theoretical and empirical foundation for this study, the next chapter reviews the literature related to AI chatbots in the context of their usability, digital literacy, demographic factors, online retail store characteristics, and influences of online purchases.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter begins with the conceptualization of the key terms of the study, and then the theoretical framework, which examines the different theories that support the study is discussed. the theoretical framework is followed by the literature review which focuses on previous studies done in relation to the objectives of the study including the Influence of AI chatbot usability on customers' online purchase influence, the effect of digital literacy on AI Chat bot usability and customers' online purchase influence, the influence of demographic factors influence AI chat bot usability on online purchase decisions and the role of online retail store characteristics on AI chat bot usability on customers' purchase influence. This then gives rise to the research gap of the study that is followed by the summary of the chapter.

2.2 Theoretical Framework

The study is based on the theoretical bases which are three critical theories related with the study. Some of these are the Technology Acceptance Model (TAM), the Resource Based View Theory.

2.2.1 Technology Acceptance Model (TAM)

The theory explains and predicts user and organisation adoption and acceptance of a technology (Aburbeian et al., 2022). It takes into account two important factors that are perceived usefulness (PU) and perceived ease of use. This means that when users or organizations believe a technology can help them solve their problems and issues and is not as complicated to use, that technology will likely be adopted and accepted.

This model can be applied to the present study to analyze the influence of Usability level of AI Chatbots and Digital Literacy on the preference of online retail store and

intention to make an online purchase. It also measures awareness of usefulness of AI, and ease of use of the AI technology. The understanding of these combination of factors and perceptions is highly needed as they can fully explain the acceptance of technologies by organizations (Aburbeian et al., 2022). The theory is also crucial because it shows a few of the barriers which are particularly relevant, such as those related to perceptions, which hinder the adoption of technologies in organizations. This then forms the groundwork for a very solid framework for the adoption of technologies in this case Artificial Intelligence (AI) (Wang et al., 2023).

2.2.2 Resource-Based View (RBV)

The Resource-Based View theory emphasizes the importance of the organization's resources to provide it with a competitive edge in the environment in which it operates. It also points out that an organization that understands and leverages its resources can tap and capture technologies that drive its business forward. (Davis & DeWitt, 2021) Finance is deemed to be one such resource along with technical expertise within that organization which allows the implementation of other resources like technologies (Malhotra et al., 2024).

The study can be justified using Resource Based view theory, can provide clarity on how the various resources can be tapped into in online retailers and can be used to aid in the adoption of AI chat bots in the design of online markets. This contributes to efficiency and when technology is added as another tool, it contributes to consumer retention, and overall sales (Davis & DeWitt, 2021). One of the key insights from the theory and its applicability to the study is that it highlights the importance of resources such as skilled personal, infrastructure as well as financial resources which are key factors in the adoption of AI within the online retail sector.

2.3 Influence of AI chatbot usability on customers' online purchase influence

Adoption of Artificial Intelligence (AI) is gaining momentum in the marketing industry and has an immense impact on the customer's preference in online shopping. AI has also been imbedded into chat bots which automatically capture customer preferences and also necessitating instant customer care services for the customers.

AI Chatbot Usability and Customer Experience

With the different platforms available, these are not a major part of the online retailing industry, to be incorporated by AI chatbots. Chen et al., (2023) highlighted that the inclusion of AI chat bots in the retail market is important in providing real customer assistance and personalized online interactions. The usability of the chatbots can have a significant impact on improving customer experience. Oktavia & Arifin, (2024) states that the usability of the chatbot is the ease with which users can interact with the chatbot system and focuses on the speed of the chatbot's response and the friendliness of the chatbot in providing and receiving information in customer interactions. Chatbots that are easy to use can enhance the overall customer experience by offering rapid responses, clarity and user-friendly communication. Le, (2023) has also found that usable and less complicated to use chatbots will lead customers to spend more time in interacting with the chatbots which in turn will encourage customers to make more purchases. Thus, AI chatbots greatly contribute to customer satisfaction and impact the online purchase decisions because of their usability.

Ease of Use and Online Purchase Behaviour

Another aspect of chatbot usability in online retailing that impacts on the purchasing behaviour of the customers is ease of use of the AI chatbot. When the customer feels easy to use the digital system, the hassles are reduced and hence less frustrations seen by the customer that make him/her willing to interact with the digital system. The Guo & Cai, (2024) perceived ease of use has a positive impact on users' behavioural intention to adopt technology. Another advantage pointed out by Teng et al., (2024) is that the chatbots are easy to use, allowing customers to access product information in a timely manner and assisting them in the buying process. This results in the customers making purchases as the simplified interface of the chat bot and its user-friendliness encourages them to engage more with the chat bot systems, impacting their purchase intentions positively.

Responsiveness and Customer Trust

The AI chat bot's responsiveness is one of the crucial usability elements that can impact the purchase behaviour and intent of the customers. As per the research done by Lopes et al., (2024) the instant responses to inquiries and queries when a customer interacts with the bots and systems that deliver this information leads to a boost in customers' confidence. This helps to increase the trust of customers in the online store and enhances its credibility and reliability. Besides, quick response times ensure minimal waiting times and boost the effectiveness of online customer service. According to Chen et al., (2021) customers are loyal if they trust the brand and in some cases, they establish trust with the brand via effective communication with the online retailing store even with the use of the chat bot. The more trust the greater will the customer be able to complete purchases. Moreover, this better service experience will make it more likely that customers will go ahead with a purchase as well.

Personalization and Product Recommendations

AI chatbots can provide one of the most basic yet significant advantages in marketing by tailoring the experience for customers through the use of machine learning algorithms. These personalized product suggestions, based on browsing history and preferences of the customer, improve the relevance of product suggestions, as stated by Chen et al., (2023). Customers feel they are getting value from the online shopping experience when they feel a chatbot's interaction with them is personalized. Customers feel they are getting value from the online shopping experience when they feel a chatbot's interaction with them is personalized. According to Oktavia & Arifin, (2024), custom chatbot support can result in a boost in product visibility and boost sales conversion rates. Consequently personalization brought about by AI Chatbots influence customer purchase decisions in retailing environment as well as marketing at the end for the retailer since they can pick metrics of the preferences of the majority of the customer (Le, 2023). The user-friendliness of AI chatbots has a broader impact on customers' online shopping experience. Ease of navigation, response clarity, reliability of the system and the satisfaction of users are all contributors of chatbots. The various positive user experiences emanating from the use of the AI chatbots increases loyalty and engagement of the customers to the online store (Guo & Cai, 2024). In the end, a

more user-friendly chatbot can boost customers' intent to purchase online and provide them with a better shopping experience via digital channels.

2.4 Effect of digital literacy on AI Chat bot usability and customers' online purchase influence.

Digital literacy is one of the vital elements which helps customers to interact with online platforms. Several literatures point out to the proportional relationship between interaction of the customers with online platforms which further leads to enhanced online purchase influence.

Digital Literacy & Technology Adoption

Increase in AI Chat bot usability, customer's online purchase influence are directly related to Digital literacy, hence the impact on technology adoption. The definition of digital literacy, as given by Timothy et al, (2024) is the ability of an individual to access, analyse and interact with information using digital technologies. This is crucial because it allows the customer to access websites and use digital tools that support AI Chatbots, thereby facilitating online transactions without any hassles. A study by Timothy et al., (2024) revealed that people with a higher level of digital literacy will be more inclined to embrace new technologies like AI chatbots. Visković et al., (2024) also pointed out that literacy can help the users to comprehend the prompts and commands from the chatbots, as well as the automated responses, when shopping online. This means that digitally literate consumers are more at ease with interacting with AI chatbots, driving greater engagement with online retail platforms and impacting their purchase behaviour.

Digital Skills and Chatbot Usability

The usability of AI chatbots is greatly affected by digital literacy of the users which is the user's ability to interact with the system effectively leading to completion of purchases. For customers that are educated and knowledgeable about digital marketing tools, those who possess good digital skills tend to be easily guided through and interact with the interfaces of chat bots, says Zulfiqar et al., (2025). Based on Nazzal et al., (2021) digital literacy allows consumers to be able to interpret the information needs

of the chat bot and be able to provide them. In addition, digital literacy enables users to comprehend how to inquire with a set of queries that are relevant and how to follow instructions from Chatbot systems. Ullah et al., (2025) also states that having digital skills by the consumers allows them to build a complete trust and have positive views towards the usefulness and ease of use of the chat bots. Therefore, the more digitally literate people are, the more useful they find AI chatbots to be, resulting in higher satisfaction and higher rate of online purchases.

Digital Literacy and Consumer Confidence in Online Shopping

One important aspect of digital literacy that impacts consumers' interaction with online shopping platforms is their confidence in online shopping. This is because, if people are highly literate, they will have different experiences compared to those who are low in literacy, as they may feel anxious and scared towards AI chat bots and other automated systems. This is also supported by Oke et al., (2024) which also points out that "knowledge of security practices and payment procedures and systems boosts confidence and trust in the AI chatbots and digital retail online environment (Visković et al., 2024)". This makes customers more ready to engage in automated systems in their shopping activities. Such confidence helps to increase purchase intentions and repeat online purchases.

Information Access and Decision-Making

The amount of information that one has about the product is also a reflection of sound decision making, which in turn is the product of digital literacy. Digital literacy is a very important aspect as it enables consumers to search the web to find, assess and interpret information prior to making purchases. The consumers are given specifications and recommendations of the product, which are tailored to the consumers and interpreted by the chatbots. Accordant to Zulfiqar et al., (2025) effective analysis and digestion of the content comes with digital literacy which enables the consumer to make purchase decisions on online retailing platforms. Nazzal et al., (2021) also adds that, consumers with high digital literacy often are more certain and confident in their product selection which also contributes to them completing the purchase without hassle. Therefore,

digital literacy strengthens the influence of chatbot interactions on customers' purchasing decisions.

Digital Literacy and Online Purchase influence.

Overall, the digital literacy of the consumer is a key factor in shaping their interaction with AI Chatbots and other digital assets within online retail platforms. Ullah et al., (2025) found that customers that have higher digital competence are more likely to think of chatbots as useful, reliable and easy to use. Furthermore, positive attitudes towards the usability of chatbots lead to greater engagement of using them and enhance the overall online shopping experience (Timothy et al., 2024). Moreso, enhanced interaction between digitally literate consumers and chatbot systems leads to higher levels of trust and satisfaction. Ultimately, digital literacy significantly influences customers' online purchase behaviour by improving their ability to effectively utilize AI chatbot technologies.

2.5 Influence of demographic factors influence AI chat bot usability on online purchase decisions.

Demographic Factors and Technology Adoption

Demographic details of the consumer like age, educational qualification, gender and income has a vital part in the usability of AI chatbots and online buying. The factors typically influence consumer interactions with AI chatbot and other digital solutions in eCommerce industries. The studies of other authors like Manigandan & Alur (2024), Singh et al. (2024), Tan & Lim (2023) have shown that there is a variation in adoption of digital tools among different demographic groups, as well as their level of leave of confidence, trust and familiarity with digital platforms. In the end, the demographics of consumers impact their interactions with AI chatbots and the information they gain from them to guide their online purchasing decisions. In this context, it is crucial for retailers to be aware of these demographic variations to develop a chatbot system that caters to different user demographics and improves the online purchasing process.

Age and AI Chatbot Usability

Age is one of the most important considerations that retailers should consider when designing digital tools like AI chat bots, as it can impact the adoption of technology and its usability. The younger generation are more likely to be familiar with digital technologies as a result of their frequent use of mobile phones and latest technologies. The younger generations appear to be more comfortable with using AI chatbots than older consumers, who typically have less familiarity with interfaces, according to Singh et al. (2024). Based on the results of Tan & Lim, (2023) the interaction between the consumers and the chatbot system is significantly influenced during the online shopping process due to the age characteristics. Therefore, the variations in technology use by age may influence the level of trust, satisfaction and purchase intention of using the chatbot for shopping.

Education Level and Digital Interaction

Another critical factors which influence interaction of consumers with digital technology is educational level. Education can influence the consumers' decision making process on the uptake of any technology, as higher educated people are likely to have digital skills that makes them to seamlessly navigate online market places. Additionally, Timothy et al., (2024) pointed out that users with higher education qualifications have the ability to interpret the responses of chatbots and analyse product recommendations, as well as follow the automation response. This can lead to greater satisfaction with the use of AI chatbots in e-commerce settings, particularly among those with more education. This can result in higher satisfaction for using AI chatbots in e-commerce settings, especially among more highly educated individuals. Such enhanced user-friendliness can make it more likely for users to use a chatbot for online transactions.

Income and Access to Technology

The interactions between consumers and digital devices, internet connectivity, and other technological tools required to interact with AI chatbots are the most important interactions that can be influenced by income, according to Oke et al., (2024). Higher

income consumers are more likely to have access to smartphones, computers, and reliable internet services, all of which are important to enable online shopping activity. Visković et al., (2024) also noted that greater access to technology means that these consumers can have more experience with technology and AI services. This acquaintance can enhance their capacity to communicate with the chatbots on eCommerce sites. Therefore, the usability of chatbots can be indirectly related to income, which can also impact the online purchasing behaviour.

Gender and Online Shopping Behaviour

Similarly, Nazzal et al., (2021) also suggested gender as one of the key factors that effects the use of digital technology and consumer behaviour. Men and women do have differences in their attitudes towards the use of an online platform, as well as their trust and confidence in automated systems. This then has an impact on the relationship of these groups with online platforms and AI chatbots. Gender differences can impact users' interaction with AI chatbots during online shopping, such as the time spent on the platform, the types of products they seek out, and how they seek to engage with the AI. In addition, Nazzal et al., (2021) also points out to gender various in the perception of risk and technology acceptance with men usually taking more risks than women who are more risk averse which also leads to variations in the confidence in the use of chatbot-assisted transactions. This can affect how useful or influential AI chatbots are to people, and can be influenced by gender.

2.6 Role of online retail store characteristics on AI chat bot usability on customers' purchase influence.

Online Retail Store Characteristics and Digital Customer Experience

The digital journey of a consumer with a retail store is greatly influenced by the characteristics of the store. The characteristics as per (Lopes et al., 2024) are the attributes and features of the online retail platform that affect the way customers interact with the platform and their decision making process. According to Ullah et al., (2025) characteristics of the design, navigation processes, product information quality, system reliability and security features has a significant impact on the online

experience of the consumers. AI chatbots can be more useful and user-friendly on well-designed online retailing platforms because they provide a seamless and engaging shopping experience, prompting shoppers to make purchases. Singh et al., (2024) argued that chatbot systems could be integrated with the online retail store interface to allow customers to easily access information and support services about a given product. Consequently, positive website features of online retail stores may enhance the usability of chatbots and positively impact customers' buying decisions.

Website Design and Chatbot Integration

Another critical factor that determines the interactions of the consumers with the chatbot system is the interactions website design. according to Tan & Lim, (2023) intuitive interfaces which are clear enable the user to navigate with ease on the platform accessing important chatbot features thereby easily initiating conversations when in need for assistance. Poorly designed websites will make it difficult to use the chat bots by customers and hence they will not be able to help them during the shopping process, Manigandan & Alur, (2024) suggests. According to Oke et al., (2024), chatbot systems can also be seamlessly incorporated into the website design, so that customers can receive help when they need it, without having to leave the page. Website design thus has a substantial impact on the usability of chatbots and can drive customers to finish online transactions.

Product Information Quality and Customer Decision Making.

Accurate, relevant, and detailed information about products is a defining feature of good online shopping platforms that directly contributes to the decision-making processes of the customers (Teng et al., 2024). When shopping digitally, without being able to touch or see the product, consumers are heavily dependent on the description, images, specifications and reviews. AI chatbots, on the other hand, can be used to complement it by providing more in-depth information on products, answering specific questions, and making real-time comparisons between products and services (Oktavia & Arifin, 2024). The meaningfulness of the interactions between users and the chatbot is enhanced when the information on the website is clear, consistent, and reliable,

allowing users to easily understand and verify the information given (Chen et al., 2021). The combination of informative product details and a responsive chatbot minimizes uncertainty and risk, allowing customers to confidently and informedly make purchase decisions. In turn, it can improve the usability of chatbots, making them more effective at driving customer purchasing habits and boosting the conversion rates, thereby deepening its impact on customer conversion. Ultimately, online retail platforms with a high-quality information quality boost the effectiveness of chatbot usability, which in turn, enhances their impact on customer purchasing behavior, thereby increasing the likelihood of transaction completion.

Trust, Security and Customer Confidence

Online retailers need to prioritize trust and security to ensure customer engagement, especially when it comes to personal and financial details. AI chatbots can become more popular and better accepted, and AI-recommended products are more likely to be bought, when consumers feel a sense of security, credibility, and transparency in online stores (Guo & Cai, 2024). These key security measures, including encryption of payment methods, safeguarding of data privacy and clear return and refund policies, help foster this trust. In these settings, the conversations with chatbots come across as predictable extensions of the retail expertise, versus unpredictable automatic instruments. As users become more comfortable with the security of their information and transactions, they are more likely to trust and rely on chatbot systems when seeking help, product suggestions, and even purchasing products (Le, 2023). This boosts the trust level, making the user experience better and improving the persuasiveness of the chatbots in influencing purchase intent. Thus, trust and security play a facilitating role in enhancing the usability of chatbots and customers' online purchase decisions.

Service Efficiency and Customer Satisfaction

One of the critical factors that contribute to customer satisfaction in online retail is the efficiency of the service. A major factor in customer satisfaction in online retail is the efficiency of the service, which also influences consumers' perception of digital shopping platforms. AI chatbots can enhance customer service efficiency by providing

quick responses, addressing multiple customer inquiries at once, and delivering automated customer service like order tracking, complaint resolution, and product recommendations (Singh et al., 2024). These features of chatbots, when combined with a robust and dependable online retail platform, result in a smooth and hassle-free customer shopping experience. Consumers' satisfaction with online shopping will be affected by efficient service delivery, as convenience, speed and reliability are important factors (Chen et al., 2023). When customers are happy with the chatbot system, they are more likely to have positive attitudes towards it and the online store, resulting in higher trust in the system, repeat purchases, and brand loyalty. In short, online retailers that focus on providing efficient services with their chatbots will emerge.

Trust, Security and Customer Confidence.

Online retailers need to prioritize trust and security to ensure customer engagement, especially when it comes to personal and financial details. AI chatbots are more likely to be adopted and trusted by consumers if they view the online store as secure, credible and transparent (Singh et al., 2024). This trust is enhanced by key security measures like encrypted payment methods, protecting user data privacy, and open and transparent policies on returns and refunds. In these settings, users feel chatbots are not just automated tools but extensions of the retail experience, making them more reliable than they would be in other settings. If customers trust the safety of their data and transactions, they are more likely to use chatbot systems to get help, product suggestions, and to facilitate their purchases (Manigandan & Alur, 2024). This increased trust can positively impact user experience and boost the persuasive potential of chatbots when it comes to influencing buying decisions. Thus, trust and security play a facilitating role in enhancing the usability of chatbots and customers' online purchase decisions.

Quality of service and customer satisfaction

In the realm of online retail, service efficiency plays a crucial role in customer satisfaction and is a fundamental part of consumers' perception of digital shopping

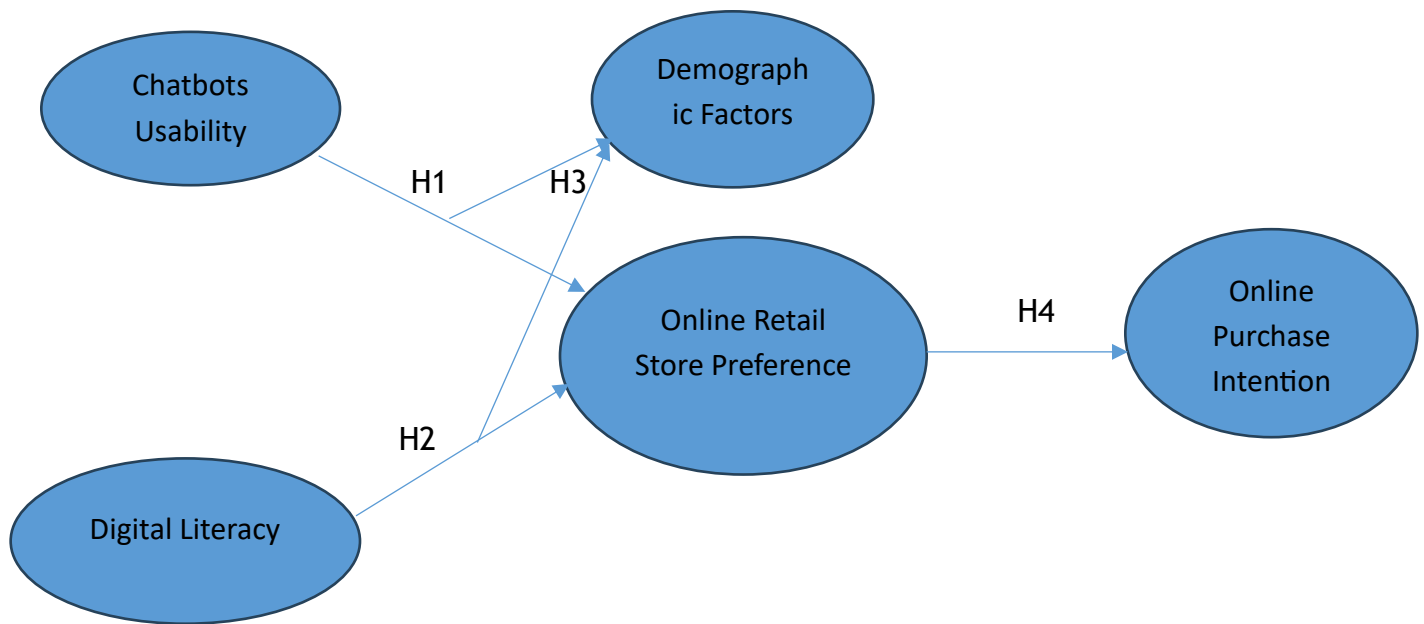
platforms. By offering real-time responses and automated support, such as order tracking, complaint resolution, and product recommendations, AI chatbots help enhance service efficiency. AI chatbots help to improve service efficiency by providing instant responses and handling multiple customer queries at once, as well as by offering automated support services like order tracking, complaint resolution, and product recommendations (Timothy et al., 2024). These features of chatbots, when combined with a robust and dependable online retail platform, result in a smooth and hassle-free customer shopping experience. In the context of online shopping, efficient service delivery is a key element that contributes to the convenience, speed, and reliability of the shopping experience, playing a crucial role in improving consumer satisfaction (Oke et al., 2024). Happy users will be more inclined to have positive attitudes towards the chatbot system and online store, resulting in greater trust, re-purchases and brand loyalty. In conclusion, online retailers who focus on efficiency in their retail service by effectively engaging with customers through their chatbots and system performance, will be more aligned with having an impact on customers' purchase decision-making process and improve the overall consumer engagement process.

2.7 Conceptual Framework

This study adopts a conceptual framework that discusses the relationship among the independent variables namely the usability of an AI chatbot, digital literacy, demographic factors and online retail store characteristics and dependent variable namely the influence of the online retail store purchase by the customers. User-friendly, responsive and reliable AI chatbot systems are likely to directly influence the decision-making process while online shopping, thereby improving the customer experience. Digital literacy is also hypothesized to be important because an increase in digital skills should enable users to have a more successful interaction with chatbot systems, leading to higher rates of online shopping. In addition, age, education, and income are taken into account to determine the usability of the chatbots and overall online shopping behavior, since different demographics have different levels of technological competency and shopping behavior.

Furthermore, the features of the online retail store (website design, information quality, trust, service efficiency) are hypothesized to affect the usability of the chatbot and the influence of the chatbot on customers' purchase. A supportive online retail environment, designed for both efficacy and security, can empower chatbots to facilitate smooth transactions and communication. An effective and secure online retail environment can support chatbots for smooth transaction and communication. These independent variables are therefore interrelated, such that digital literacy might be a moderating variable that can influence the relationship between the usability of chatbots and purchase influence, and online retail store characteristic may be an enabling variable that can intensify the relationship between the usability of chatbots and purchase influence.

Research Model



2.8 Research Gap

Although there is a wide range of literature on the use of Artificial Intelligence (AI) in e-commerce, most of the research has been conducted in developed countries where digital infrastructure, technological adoption and consumer readiness are quite high (Oke et al., 2024; Timothy et al., 2024). The existing literature mainly focuses on the overall effectiveness of AI chatbots in elevating customer service, engagement, and purchase intent, with less consideration for the usability aspect of chatbots and the impact it has on customer decision-making. Moreover, although digital literacy has been acknowledged as being one of the main factors affecting technology adoption, very few studies have attempted to simultaneously assess the impact of digital literacy and the usability of chatbots on customer's online purchase influence. The relationship among these variables has not yet been fully studied, especially in a situation in which users might have different levels of digital competency and access to technology (Zulfiqar et al., 2025).

Moreover, empirical studies that combine both demographic and online retail store characteristics in one model to understand their effect on the usability of chatbots and purchase decisions are almost nonexistent. The majority of previous research focus on these variables individually and fail to consider how these variables can influence and affect consumer behavior. The use of AI chatbots in online retail remains in its infancy in Zimbabwe, and there is not a lot of research available concerning the impression and usage of AI chatbots by local consumers. This leaves a glaring lack of knowledge regarding the combined impact of usability of chatbots, online retail attributes and demographic difference on online purchase behaviour (Nazzal et al., 2021). Hence, the purpose of this study is to fill this gap and make a comprehensive study on this interrelated issues in a context of an emerging market.

Chapter Summary

The literature review of the study has been discussed in this chapter. It started with the theoretical framework which was based on the Technology Acceptance Model and the Resource Based View. It also presented the review of literature on the objectives of the study, and the conceptual framework which illustrated the relationships among the individual variables in the study. Moreover, it has the section of research gap which is brief Analysis of previous studies and the gaps identified in previous studies. This chapter paves the way for the chapter on the Research Methodology implemented in the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology employed in the study on the impact of the usability and applicability of AI on the intentions of online purchases. This chapter begins with the research design and then the target population and the sampling framework upon which the study was based are presented. Next, the instruments used in the data collection, followed by the measurement scales used, are presented, followed by the data collection procedure used in this study. This is followed by a brief description of the pilot study used in the study, the data analysis procedure and the data presentation. The chapter closes with the ethical considerations as well as the chapter summary.

3.2 Research Design

The survey research design was employed to determine the influence of the Chat bot usability, digital literacy and demographic on customers' online purchase influence. This also included a quantitative research approach which is a design meant to analyse numerical data meant to identify the relationships between variables thereby drawing conclusion using hypothesis (Nyimbili & Nyimbili, 2024). Moreover, the descriptive survey design is important as it enabled the researcher to gather data of standardized data from a large number of respondents (Taherdoost, 2021). This is crucial for online retailing industries that would discover patterns and trends in the behaviour of consumers on the internet which is the focus of this study. This approach provides a point of statistical analysis to the relation between the variables analysed in the study, such as between usability of the AI chatbot, digital skills and their impact on an online purchase.

3.3 Target Population

For this study the target population will be Online retail consumers in Harare CBD that have interacted with a Chat bot on E-commerce platforms. They have been chosen as they are key cities in the country and are an e-commerce hub with high penetration of internet, high usage of smartphones and a growing e-retailing platforms. The consumers in the area are expected to be more involved in e-commerce, online platforms as well as interact with AI driven technologies when compared to other urban and rural areas. Therefore, the context of Harare provides a good and practical backdrop to discuss the relationship between the usability of the chatbot and digital literacy and influence on purchasing online (Le, 2023).

3.4 Sampling Frame

The study's target population is online retail consumers that have previously used online retail platforms in Harare CBD who encountered AI chatbots. These respondents were located using easily reached platforms like Facebook Market place, WhatsApp groups, emails and customer groups that are connected to web based retailing. Consumers who use a cell phone to make online purchases will also be part of the frame as will consumers who use a computer or Internet-enabled gadgets to make their online purchases. It is crucial that these are included as they represent individuals that can offer appropriate information on the usability of chatbots, digital literacy and online purchase decisions. The research also aims at digitally active consumers in Harare, and the chances of getting valid and relevant responses that will meet the research aims are strengthened (Hirose & Creswell, 2023).

3.5 Sampling Size

The sample size was determined using Cochran's formulate for sample size determination since the population is undefined. Cochran's formula is appropriate where the target population is large or undefined and provides a statistically reliable sample for quantitative studies (Taherdoost, 2021). The formula is expressed as,

$$n_0 = \frac{(Z^2 * p * q)}{e^2}$$

Where n_0 is the sample size, Z is the standard normal deviation at 95% confidence level (1.96), p is the estimated proportion of the population possessing the desired characteristics (0.5), q is $1 - p$, and e is the acceptable margin of error (0.05). Substituting these values into the formula gives:

$$n_0 = \frac{(1.96^2 * 0.5 * 0.5)}{(0.05^2)}$$

The sample size for this study is 89 respondents.

3.6 Sampling Procedure

It was a non-probability sampling procedure as the selection of one respondent didn't affect the selection of another. The respondents were selected using purposive sampling, which involves choosing individuals based on their expertise and experience in the field of AI chatbots and using online stores (Ames et al., 2019). One of the key benefits of this approach was that only individuals with knowledge and experience were chosen and it is also critical for the deduction of relevant and accurate inferences from meaningful data collection (Mazhar, 2021).

3.7 Data Collection Instruments

Questionnaire was used as the major instrument for the collection of data in the study. This data collection tool aimed to gather data about the usability of AI chatbots, data literacy and demographic factors as well as online retail store characteristics in customers' preferences for online retail stores. The data collection instrument helped in collecting the quantitative data, which is relevant to the quantitative approach of this study.

3.7.1 Research Questionnaire

The questionnaire employed in this research has several sections that correspond with the objectives of the research so that the data obtained is comprehensive and relevant to the research. Each of these sections contains demographic data, digital literacy, AI Chatbot usability, online retail store characteristics, and online purchase influence and captures specific variables of this study. Questions are carefully drafted to use simple

words to improve the understanding of the respondents, and to reduce ambiguity in the questions, leading to more reliable and valid responses. The majority of the items are presented in closed ended items with Likert scale so that the persons can easily respond and also can the quantitative analysis (Pawar, 2020). Questionnaire is suitable for this study because it can gather data from a large number of respondents in a limited time and with relatively low costs, and can also ensure the uniformity and comparability of the respondents' answers (Creswell, 2017).

3.8 Measurement Scales

It used the 5-point liker scale in the study to determine what experiences the respondents had with an AI chatbot and to measure their digital literacy and online retail characteristics. The scale is from Strongly Agree (5) to Strongly disagree (1). The liker scale is important because it can be used to quantify the subjective and qualitative variables and makes it easier to be analyzed statistically.

3.9 Pilot Study

This study used a pilot study to get ready for the actual date of data collection three weeks ahead of time. A dry run of the data collection tool, which is conducted to a small sample, to check the reliability and quality of data collection in capturing the relevant views. For the pilot, it was conducted with 10 non-study participants and changes were made in the questionnaire based on the experiences from the pilot.

3.10 Data collection Procedure

Data collection was done online, firstly the links to the google forms were sent to the various respondents who were supposed to also complete them online. The online method was preferred since it allowed for rapid dissemination of the questionnaires to an extensive number of respondents intended (Mazhar, 2021). The respondents were also given instructions on how to fill the online questionnaire and given contact to give feedback if they had any or to ask questions if they did ask. The return of incomplete online completed forms within the designated time frame for each week was followed up with the respondents.

3.10.1 Primary Data

Questionnaire method of the study was applied to obtain primary data. This information comprised perceptions, experiences and behaviors of the respondents in relation to AI use of chatbots, digital literacy, and online purchase decisions. Primary data played a crucial role in meeting the needs of the research and testing the research hypotheses.

3.10.2 Secondary Data

The secondary data was gathered from academic journals, books, reports, and online sources regarding AI Chatbots, Digital Literacy and e-commerce. This information was used to aid in literature review and also for theory justifying the study. Secondary sources were also used for contextualisation of the research and in the context of what has been already discovered.

3.11 Data analysis and presentation Procedure

The study employed quantitative data analysis procedures. The data collected was analysed using SPSS version 25. The table below shows the data analysis framework for the study.

Research Objective	Data Collected	Statistical Analysis Method Used
1. To examine the influence of AI chatbot usability on customers' online purchase influence.	Responses on chatbot usability (Likert scale) and online purchase influence (Likert scale).	Descriptive statistics (mean, standard deviation) and Regression Analysis to determine the effect of chatbot usability on purchase influence.
2. To determine the effect of digital literacy on AI chatbot usability and	Responses on digital literacy, chatbot usability, and purchase influence (Likert scale).	Correlation Analysis to assess relationships and Multiple Regression Analysis to determine the effect of

customers' online purchase influence.		digital literacy on chatbot usability and purchase influence.
3. To assess how demographic factors influence AI chatbot usability on online purchase decisions.	Demographic data (age, gender, education, income) and chatbot usability responses.	ANOVA and Cross-tabulation to compare groups, and Regression Analysis to test influence of demographic variables.
4. To evaluate the role of online retail store characteristics on AI chatbot usability on customers' purchase influence.	Responses on online retail store characteristics, chatbot usability, and purchase influence (Likert scale).	Correlation Analysis and Multiple Regression Analysis to determine relationships and combined effects on purchase influence.

The results of the study were presented in charts, graphs as well as tables for easier comprehension.

3.12 Ethical Considerations

Ethical principles of research were followed in the study. Participation to the research was voluntary which meant that the participants were not forced to take part and were allowed their right to withdraw from the process any time they felt like. Further, the right of participant's privacy was also secured and sensitive information was not recorded and confidentiality was well explained to them. All data gathered was also stored in a secure password protected device and was also used only for its academic purpose.

3.13 Chapter Summary

The research methodology used in this study is explained in this chapter. This study used research design of quantitative approach and descriptive survey design was

applied. In addition, purposive sampling was used to select the respondents of the study. Moreover, the questionnaire was the main instrument of data collection, which was given online. In the study, the data collected were analysed using regression, correlation and ANOVA which were used in conjunction with descriptive statistics. A respect for confidentiality, anonymity, privacy and voluntarism of the subjects of the study was also followed in the study.

CHAPTER IV

DATA PRESENTATION, ANALYSIS AND DISCUSSION

This chapter devoted to the presentation, analysis and discussion of the data received from the respondents related to the influence of usability of the AI chatbot and digital

literacy on the preference for an online retail store and intention to purchase online. Primary data was collected using questionnaires, which were sent to online consumers who have experience with online retail platforms and AI chatbots. To examine the relationships between the study variables, the data were subjected to analysis with SPSS and AMOS software packages.

4.1 Response Rate

Response rate is the proportion of questionnaires that are completed and returned by the respondents from the questionnaires sent out (Claide, 2024). It is calculated by dividing the number of questionnaires received by the number of questionnaires mailed then multiplying by 100. The study sent out 320 questionnaires and 300 of these were completed and returned.

Table 1: Questionnaire Response Rate

	Frequency	Rate
Questionnaires dispersed	320	100%
Questionnaires submitted	300	93.8%

Source: Primary Data

The response rate for the study was 93.8%, which indicates a very high participation rate from respondents. This high response rate enhanced the reliability and validity of the findings because most targeted respondents successfully participated in the study.

4.2 Demographic Profile of Respondents

The study examined the demographic characteristics of respondents. The demographic variables included gender, age, educational qualifications, income levels, residence, shopping frequency and chatbot experience. The demographic statistics are presented below.

Table 2: Demographic Frequencies

	Category	Frequency	Percentage %
Gender	Male	167	55.7%
	Female	133	44.3%
	Total	300	
Age	26-35 years	31	10.3%
	36-45 years	129	43%
	46-55 years	91	30.3%
	55 years & above	49	16.3%
		300	
Educational	Primary	6	2%
	Secondary	35	11.7%
	Certificate/Diploma	66	22%
	Degree	117	39%
	Master's Degree	76	25.3%
		300	
Income	Less than \$100	27	9%
	\$100-\$300	28	9.3%
	\$301-\$600	83	27.7%
	\$601-\$1,000	75	25%

	Above \$1,000	87	29%
		300	
Residence	Urban	147	49%
	Peri-urban	103	34.3%
	Rural	50	16.7%
		300	
Shop Frequency	Never	17	5.7%
	Rarely (a few times/year)	50	16.7%
	Sometimes (monthly)	87	29%
	Often (weekly)	99	33%
	Very often (several times/week)	47	15.7%
		300	
Chatbot experience	No	106	35.3%
	Yes	194	64.7%
		300	

The table above presents the demographic details of respondents who answered the study. There were more male (55.7%) than female (44.3%) respondents. This means that men were more likely than women to use AI Chatbots and conduct online retail shopping. The majority of the respondents were aged between 36-45 years with 43% of the respondents. 46-55 years (30.3%) and 55 years old and above (16.3%) were the two age bands that had the highest numbers of respondents. Of all the respondents, 10.3% were aged between 26 and 35 years. This implies the middle aged are more active online retailing and in using the chatbots. On the educational qualification front, the largest group was degree holders (39%), followed by Masters level (25.3%) and Certificate/ Diploma (22%). 11.7% of all secondary education holders and 2% primary education holders. This means that those with more education are more likely to be online retailers and more likely to use AI chatbot technologies. As far as earnings are concerned, 29% of respondents made more than \$1,000, while 27.7% made between \$301- \$600. The groups earning between \$601-1000 made up 25% of respondents, and those earning less than \$300 made up smaller percentages of respondents. This indicates that the income level has an effect on consumers' participation in online shopping activities. The study also showed that the number of urban residents outnumbered peri-urban residents (49% rural residents outnumbered urban residents by 16.7%). Also, the respondents demonstrated that they were going online every week, 33% of them on a regular basis. Furthermore, 64.7% said that they had used a chatbot before, suggesting that AI chatbots are increasingly seen in online retail platforms.

4.3 Uni-Dimensionality Test

The validity and reliability of the research constructs were tested using one dimensionality. All constructs were factor analysed and only items with significant factor loadings were present in the measurement model for the test of the hypotheses.

4.3.1 Digital Literacy

All items loaded significantly in the uni-dimensionality test on 6 items of digital literacy.

Table 3: Factor Analysis Results of Digital Literacy

Item	Factor
I can use smartphones or computers confidently.	.854
I can navigate online retail platforms without assistance.	.855
I am comfortable making online payments.	.786
I can follow instructions provided by online automated systems.	.800
I learn to use new digital tools quickly.	.806
I understand how to verify secure websites and online links.	.824

Source: IBM SPSS

The factor analysis results for digital literacy items revealed that all of the six items loaded significantly, ranging from 0.786 to 0.855. Hair et al. (2019) state that the items with factor loading greater than 0.50 are contributing greatly to the measurement of a construct. The two statements with the highest loading were “I can use smartphones or computers confidently” (0.854) and “I can navigate online retail sites without help” (0.855). This resonates with having a high level of technological skills to undertake online retail operations. The factor loadings in the relatively high range suggest that respondents had a general view of themselves as competent online users and independent users of online technologies. The discovery is significant because digital literacy is often seen as a prerequisite for successful interaction with AI chatbots and online shopping platforms. The findings overall provide support for the validity and reliability of digital literacy as a construct in the field of online retail shopping.

4.3.2 AI Chatbot Usability

Six statements were used with significant loading for all items on the uni-dimensionality test for AI chatbot usability.

Table 4: Factor Analysis Results of AI Chatbot Usability

Item	Factor
The chatbot is easy to use.	.855
The chatbot responds quickly to my questions.	.863
The chatbot provides clear and understandable information.	.886
I find the chatbot helpful when shopping online.	.865
The chatbot makes it easier for me to make purchase decisions.	.883
I feel confident interacting with the chatbot.	.846

Source: IBM SPSS

AI Chatbot Usability Factor analysis results were all high and ranged from 0.846 to 0.886. The most critical statement was “The chatbot gives information that is easy to understand” with an average score of 0.886.

This would imply that the most crucial factor affecting users' perceptions of the usability of Chatbots is information clarity. Consumers are more likely to appreciate the chatbot that gives them accurate, comprehensible and relevant information during their shopping process.

In a similar vein, the usability of chatbots seems to be a multi-faceted phenomenon, with ease of use, responsiveness, and helpfulness all having high loadings.

The results corroborate the Technology Acceptance Model (TAM) that suggests that perceived ease of use is an important factor in the acceptance of technological systems.

4.3.3 Demographic Factors

Table 5: Factor Analysis Results of Demographic Factors

Items	Factor
Age affects how easily I interact with AI chatbots.	.808
Gender affects my interaction with AI chatbots.	.767
Education level affects how easily I use AI chatbots.	.842
Income level affects my ability to use AI chatbots effectively.	.800
Prior experience with technology affects my chatbot interactions.	.791
Frequency of online shopping affects how I use AI chatbots.	.800

Source: IBM SPSS

The factor loadings indicate that all demographic variables loaded significantly and contributed positively towards the demographic factors construct.

4.3.4 Online Retail Store Characteristics

Table 6: Factor Analysis Results of Online Retail Store Characteristics

Item	Factor
The online store is easy to navigate.	.842
The online store provides clear product information.	.845

The online store layout makes it easy to find what I need.	.843
The online store loads quickly without delays.	.824
The online store provides secure payment options.	.818
The overall design of the online store increases my trust.	.833

Source: IBM SPSS

All the factor loadings for the online retail store characteristics were within the range of 0.818-0.845, suggesting high correlation between the observed items and the construct to be observed.

The highest factor loading was associated with the statement "The online store provides clear product information" (0.845). This means that information quality is a key factor in determining the preference of online retail stores.

Product description, specifications and reviews are of great importance to consumers when purchasing online because they are unable to physically evaluate the product. Consequently, if the retailer offers extensive product details, then it is more likely that he or she will have more consumer trust and preference.

In the same way, navigation, website speed and payment security are also key drivers of product loadings, as consumers are looking for convenience, efficiency and security when assessing online retail stores.

4.3.5 Online Purchase Intention

Table 7: Factor Analysis Results of Online Purchase Intention

Item	Factor
I prefer to buy products from online stores	.883
I prefer purchasing products online rather than visiting physical store	.837
I am likely to recommend online shopping to others based on my purchasing experience	.881
There is a high possibility that I will continue shopping online in the future	.858
I am willing to try new online stores for future purchases	.852
I prefer online shopping because it is convenient and time saving	.865

Source: IBM SPSS

All online purchase intention items loaded significantly, confirming the validity of the construct.

4.4 Reliability and Validity

Reliability was measured using Composite Reliability while validity was measured using Average Variance Extracted (AVE).

Table 8: Reliability and Validity

Construct	Number of Items	Composite Reliability	Validity
Digital Literacy	6	0.93	0.67
AI Chatbot Usability	6	0.95	0.75

Construct	Number of Items	Composite Reliability	Validity
Demographic Factors	6	0.92	0.64
Online Retail Characteristics	6	0.93	0.70
Online Purchase Intention	6	0.95	0.74

All constructs were found to be reliable and valid for the recommended threshold values in the reliability and validity assessment.

The Composite Reliability (CR) value of Digital Literacy was 0.93 while its Average Variance Extracted (AVE) value was 0.67. The CR of AI Chatbot Usability was 0.95 and the AVE was 0.75. The OPI index also obtained a highCR of 0.95 and a highAVE value of 0.74.

Hair et al. (2019) stipulated that Composite Reliability values of more than 0.70 signify good internal consistency of the instrument, while AVE values greater than 0.50 mark good convergent validity.

The results accordingly indicate that the used measurement instruments have been reliable and valid instruments to use. This means that the constructs were valid in measuring the concepts they were designed to measure.

The high reliability scores also indicate that the items of the questionnaire were understood in the same way by the respondents, giving confidence to the results.

4.5 Measurement Model

The measure model was carried out to see if the research constructs were valid and reliable in measuring the proposed constructs. The results of the measurement showed that all variables loaded significantly, and the model was acceptable to be tested.

Table 3: Goodness of fit-Results for measurement model

Goodness of fit statistics	Desired range of standards for good fit	Value for the study
Incremental fit index (IFI)	>0.90	0.997
Normal Fit Index (NFI)	>0.90	0.945
Tucker Lewis Index (TLI)	>0.90	0.997
Comparative Fit Index (CFI)	>0.90	0.997
Root-Mean Error Square of Approximation (RMSEA)	<0.08	0.013
Chi-square (CMI/DF)	<3.00	1.048

Source:Amos

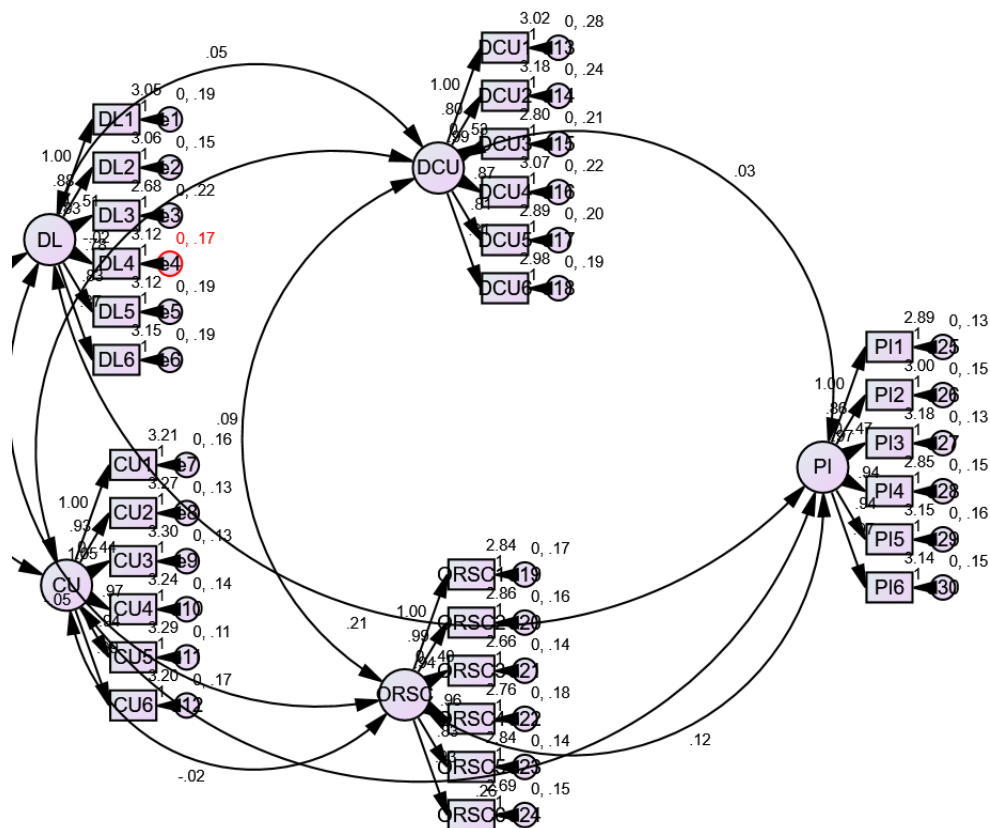
The measurement model showed an excellent fit to the data. The chi square to degrees of freedom ratio (CMIN/DF=1.048) was under the recommended threshold of 3.0, while the probability value (p=0.343) exceeded minimum required value of 0.05, showing that the model adequately fits the observed data.

The Root Mean Square Error of Approximation (RMSEA) value was 0.013, which is regarded below the maximum acceptable threshold of 0.08. This shows a very small approximation error and therefore an excellent model fit.

The Tucker Lewis Index (TLI) value of 0.997 and the Comparative Fit index (CFI) value of 0.997 were both significantly higher than the allowed value of 0.90. These results explain that the variables have a strong overall fit.

The Incremental Fit Index (IFI) value of 0.997 was above the recommended threshold of 0.90 showing that the proposed model gives a substantially better fit than the null model. The Normal Fit Index value of 0.945 was higher than the accepted level of 0.90, showing a satisfactory fit between the model and the data.

Figure 4: Measurement Model



Source: AMOS

The measurement model was evaluated to assess the relationship between observed variables and latent constructs. The model demonstrated acceptable factor loadings across all constructs, indicating that the measurement items adequately represented their respective variables.

The satisfactory measurement model results suggest that the constructs of Digital Literacy, AI Chatbot Usability, Demographic Factors, Online Retail Store Preference and Online Purchase Intention were measured accurately and reliably.

The acceptance of the measurement model provided a basis for proceeding to structural model analysis and hypothesis testing.

Table 6: Goodness of fit results for structural model

Goodness of fit statistics	Desired range of standards for good fit	Value for the study
Incremental fit index (IFI)	>0.90	0.978
Normal Fit Index (NFI)	>0.90	0.927
Tucker Lewis Index (TLI)	>0.90	0.976
Comparative Fit Index (CFI)	>0.90	0.978
Root-Mean Error Square of Approximation (RMSEA)	<0.08	0.036
Chi-square (CMI/DF)	<3.00	1.390

Source: Amos

The IFI value of 0.927 exceeded the advised threshold of > 0.90, showing an excellent incremental fit. This shows that the structural model fits significantly better than the null baseline model. The NFI value of 0.927 surpassed the >0.90, demonstrating that the proposed model accounts 94% of the covariance in the data compared to the independence model.

The TLI of 0.976 substantially exceeded the >0.90 threshold. This near perfect number indicates excellent model fit while accounting for model complexity and degrees of freedom. The CFI value of 0.976 greatly surpassed the >0.90 showing an outstanding fit.

The RMSEA value of 0.036 is well below the <0.08 threshold, putting it in the excellent fit category. A value is near to zero indicating minimal variance between hypothesized model and the population correlation. The chi square ratio of 1.390 is well within the acceptable range of <3.00 . A value this near to 1.0 signifies a near perfect model data correspondence, with no significant difference between the reproduced and observed covariance.

4.6 Hypothesis Testing

Structural Equation Modelling using AMOS was used to test the study hypotheses.

Figure 5: Structural Equation Modelling

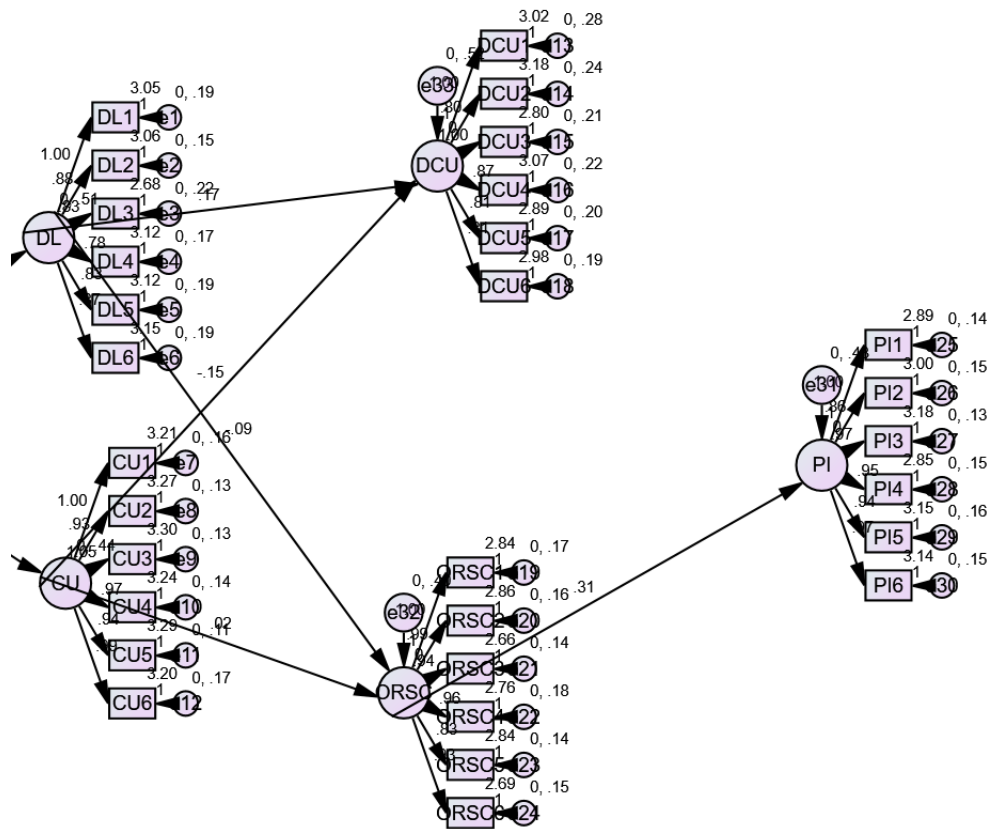


Table 9: Hypothesis Testing

Hypothesis	Relationship	Beta	P-value	Decision
H1	Chatbot Usability→ Online Retail Store Preference	0.024	0.743	Rejected
H2	Digital Literacy→ Online Retail Store Preference	-0.092	0.179	Rejected
H3	Chatbot Usability→ Demographic Factors	-0.149	0.079	Rejected
H4	Digital Literacy→ Demographic Factors	0.17	0.032	Accepted

H5	Online Retail Store Preference →Online Purchase Intention	0.306	<0.001	Accepted
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Source: AMOS SPSS

The results showed a beta coefficient of 0.024 and a p value of 0.743. The p-value was > 0.05 so the hypothesis was not accepted. The result indicated that the improvement of the usability of the chatbots has no significant impact on consumers' preference for online retail stores. While the ease of use of a chatbot might be valued by consumers, the cost, quality of products, and the reputation and reliability of delivery with online retailers may come into play. The insignificant effect suggests that there is no significant impact on consumer's store preference when considering the functionality of the chatbot. The negative beta coefficient for the response variable (-0.092) and the p value (0.179) from the results showed that there was no significant relationship between the control factors and the response value. The hypothesis was thus rejected. The findings suggest that consumers' level of digital skills is not statistically significant in relation to the online retail stores they choose to shop at. This may be because of the increasing convenience and availability of internet shopping sites even for customers who aren't highly skilled in the digital realm. It would appear that there are other factors influencing preference for online retail stores, beyond digital literacy. The third hypothesis was determined as the positive usability of the chatbot on the demographic factors. The hypothesis was not accepted since it had a p value of 0.079 which is more than 0.05. The B coefficient was 0.170, and the p value was 0.032. So the hypothesis was accepted as the p value is less than 0.05. It turns out that a person's demographic characteristics influence their digital literacy. Those individuals with more technology exposure, higher income, and higher education levels have higher digital literacy. The outcome corroborates the results of earlier research that posits that demographic factors are significant in influencing technological competence and digital adoption behaviour. The results gave a beta coefficient of 0.306 ($p < 0.001$). This was therefore taken as a hypothesis. The data shows if there are significant differences between the likelihood that consumers will be online shopping activity between people who like online retail stores and people who do not like online retail stores. This result

provides the evidence that boosting consumers' preference for online retail stores can directly boost consumers' intentions to purchase the goods and services. Therefore, the quality of the website, customer experience, building trust and convenience must be improved, so that consumers are more appreciative, and further promote consumers' online purchasing behaviour.

4.7 Discussion of Results

4.7.1 Relationship between Chatbot Usability and Online Retail Store Preference

The results showed that usability of the AI Chatbot is not a significant factor in influencing online retail store preference. Even though chatbots can provide instant answers and support, they might not be the most effective way to influence consumers' buying decisions for online retail stores, as consumers are equally concerned with factors such as product quality and trust. Simple regression is used for the analysis of Digital Literacy correlation with Online Retail Store Preference. Simple correlation analysis is available for the correlation of Digital Literacy with Online Retail Store Preference. The findings showed that Digital Literacy has no significant relationship with the preference for online retail stores. This does not imply that using digital technologies is the same as consumers' desire for online retail stores. The study investigated how the factors of age and gender influenced the usability of the chatbots. This study looked at the study correlation between age and gender with respect to the usability of the chatbots. The results of the empirical test show that the demographical characteristic is not significantly different when using the chatbot in the form of an interface. This means that the use of the chatbots is somewhat similar across all age groups.

4.7.2 Link between Digital Literacy and Demographic factors

The results indicated that the digital literacy was significantly associated with the demographic factors. This suggests that education, income and previous experience with technology are all important factors that affect digital literacy among consumers. The online purchase intention is influenced by the relationship between the Online Retail Store Preference. Online Purchase Intention is influenced by the Online Retail

Store Preference. The results indicated that preference towards the online retailers is significantly positively related to the intention to purchase online. Online retail store shoppers would be future online shoppers and future promoters of online shopping more likely than those who prefer offline retail stores. In this chapter the findings of the study have been presented, analysed and discussed. Data analysis was done using SPSS and AMOS software packages. The results of reliability and validity tests showed that the research constructs were reliable and valid. The Structural Equation Modelling method was used in testing the hypotheses of the study. There were five hypotheses tested, two were accepted and three were rejected. Results showed that digital literacy has a significant impact on demographic factors, and online retail store preference has a significant impact on online purchase intention. The results and recommendations of the study are summarized, presented and discussed in the next chapter.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes the results of the study, draws conclusions from the study, makes recommendations based on the results and suggests contribution of the study and future recommendations. The study aimed to look at the effect of AI chatbot usability and digital literacy on the preference of online retail stores, and intention to purchase on the internet among online retail consumers in Harare, Zimbabwe. The study ends with a summary of the findings. The study was motivated by the use of Artificial Intelligence (AI) Chatbots in online retailing, and Digital Literacy in the shaping of the consumer-interactions during the use of digital platforms. A quantitative research method and descriptive survey design was used. The methodology used was the use of structured questionnaire and data analysis using SPSS Software and Analysis using AMOS Software with 300 online retail consumers in Harare.

5.2 Summary of Findings

But the study found no significant differences in the usability of AI chatbots versus preference for shopping at an online retail outlet. Nor was there any significant relationship between digital literacy and preference for online retail store. Demographic factors did not have a significant correlations with Chatbot usability. But, demographic factors were affected by digital literacy. The study also found that the preferred online retail store significantly positively affected the online purchase intention.

5.3 Conclusions

But the researchers find that the usability of the chatbot is not sufficient to influence the decision on which online retail store to choose. Consumers seem to be more aware of the importance of factors like trust, price, product quality, convenience and service reliability. Digital literacy does not cause people to prefer buying from online stores, but it is one of the important factors that contribute to technological competence. Moreover, the study reveals that preference towards online retail stores is one of the important factors influencing online purchase intention.

5.4 Recommendations

The need exists to improve the usability of online retailer, to provide them improved product information, security and service delivery. Every AI chatbot developer should improve their AI chatbots' responsiveness, personalization and conversational intelligence. Policymakers and educational institutions need to support digital literacy programmes, as a strategy to promote consumer participation in the digital economy. Additionally, online retailers need to pay attention to the trust they generate and the functionality of their websites to enhance purchase intentions. The contributions made by The Study are summarized. The Summary is the contribution of the Study. The study builds on the existing knowledge base on the adoption of AI chatbots, digital literacy, and consumer behavior in an online retail context. It will offer empirical evidence from Zimbabwe and will build on the Technology Acceptance Model in AI-enable retail environments.

5.5 Areas for Further Research:

Based on this, further studies are suggested that examine the mediating effect of trust between chatbots' usability and purchase intention. The researchers can also study customer satisfaction, the personalisation of the chatbots and emotional intelligence of the chatbots. More research is recommended in other parts of Zimbabwe and can be a mixed method/mixed qualitative approach.

5.6 Chapter Summary

The summary of the findings, conclusions, recommendations, contributions of the study and suggestions for future research were presented in this chapter. The results revealed that online retail store preference had significant relationship with the online purchase intention, and in the other hand digital literacy had significant relationship with demographic factors. Recommendations were made for retailers, developers, policy makers and future researchers to make suggestions.

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APPENDICES



BINDURA UNIVERSITY **OF** **SCIENCE EDUCATION** **RESEARCH SURVEY QUESTIONNAIRE**

RESEARCH QUESTIONNAIRE

The Impact of AI Chatbot Usability and Digital Literacy on Online Retail Store Preference and Online Purchase Intention

Dear Respondent,

My name is Nyasha Masocha, you are kindly requested to participate in this academic research study being conducted as part of my dissertation for the completion of a degree at the Bindura University of Science Education (BUSE). The purpose of this study is to examine how AI chatbot usability and digital literacy influence online retail store preference and online purchase intention among online retail consumers in Harare, Zimbabwe.

Your participation is entirely voluntary and you may withdraw at any time. All information you provide will be kept strictly confidential and used solely for academic purposes. There are no right or wrong answers, please respond as honestly as possible.

Thank you for your time and cooperation.

Questionnaire

Section A: Demographic Information

Please tick or write where appropriate.

1. Age: _____

2. Gender

Male []

Female []

3. Highest level of education:

Primary []

Secondary []

Diploma/Certificate []

Bachelor's degree []

Postgraduate []

4. Occupation: _____

5. Monthly income (in local currency or range):

Less than \$100 []

\$100–\$300 []

\$301–\$600 []

\$601–\$1,000 []

Above \$1,000 []

6. Place of residence:

Urban []

Peri-urban []

Rural []

7. How often do you shop online?

Never []

Rarely (a few times/year) []

Sometimes (monthly) []

Often (weekly) []

Very often (several times/week) []

8. Have you ever interacted with an AI chatbot on an online retail site (e.g., for queries, recommendations, returns)?

Yes []

No []

SECTION B: DIGITAL LITERACY

Please tick in the box with the appropriate response per each statement

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Statement	1	2	3	4	5
I can use smartphones or computers confidently.	☐	☐	☐	☐	☐
I can navigate online retail platforms without assistance.	☐	☐	☐	☐	☐
I am comfortable making online payments.	☐	☐	☐	☐	☐
I can follow instructions provided by online automated systems.	☐	☐	☐	☐	☐
I learn to use new digital tools quickly.	☐	☐	☐	☐	☐
I understand how to verify secure websites and online links.	☐	☐	☐	☐	☐

SECTION C: AI CHATBOT USABILITY

Please tick in the box with the appropriate response per each statement

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Statement	1	2	3	4	5
The chatbot is easy to use.	☐	☐	☐	☐	☐

The chatbot responds quickly to my questions.	☐	☐	☐	☐	☐
The chatbot provides clear and understandable information.	☐	☐	☐	☐	☐
I find the chatbot helpful when shopping online.	☐	☐	☐	☐	☐
The chatbot makes it easier for me to make purchase decisions.	☐	☐	☐	☐	☐
I feel confident interacting with the chatbot.	☐	☐	☐	☐	☐

SECTION C: DEMOGRAPHIC FACTORS AND CHATBOT USABILITY

Please tick in the box with the appropriate response per each statement

Scale: 1 = No Influence, 2 = Little Influence, 3 = Moderate Influence, 4 = High Influence, 5 = Very High Influence

Demographic Factor	1	2	3	4	5
Age affects how easily I interact with AI chatbots.	☐	☐	☐	☐	☐
Gender affects my interaction with AI chatbots.	☐	☐	☐	☐	☐
Education level affects how easily I use AI chatbots.	☐	☐	☐	☐	☐
Income level affects my ability to use AI chatbots effectively.	☐	☐	☐	☐	☐
Prior experience with technology affects my chatbot interactions.	☐	☐	☐	☐	☐
Frequency of online shopping affects how I use AI chatbots.	☐	☐	☐	☐	☐

SECTION D: ONLINE RETAIL STORE CHARACTERISTICS

Please tick in the box with the appropriate response per each statement

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Statement	1	2	3	4	5
The online store is easy to navigate.	☐	☐	☐	☐	☐
The online store provides clear product information.	☐	☐	☐	☐	☐

The online store layout makes it easy to find what I need.	☐	☐	☐	☐	☐
The online store loads quickly without delays.	☐	☐	☐	☐	☐
The online store provides secure payment options.	☐	☐	☐	☐	☐
The overall design of the online store increases my trust.	☐	☐	☐	☐	☐

SECTION E: Online Purchase Intention

Please tick in the box with the appropriate response per each statement

Scale: 1 = No Influence, 2 = Little Influence, 3 = Moderate Influence, 4 = High Influence, 5 = Very High Influence

Online Purchase Intention	1	2	3	4	5
I prefer to buy products from online stores	☐	☐	☐	☐	☐
I prefer purchasing products online rather than visiting physical store	☐	☐	☐	☐	☐
I am likely to recommend online shopping to others based on my purchasing experience	☐	☐	☐	☐	☐
There is a high possibility that I will continue shopping online in the future	☐	☐	☐	☐	☐
I am willing to try new online stores for future purchases	☐	☐	☐	☐	☐
I prefer online shopping because it is convenient and time saving	☐	☐	☐	☐	☐