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AI-Powered NLP Chatbots and Online Clothing Shopping in Pakistan: An Extended Behavioral Reasoning and Technology Readiness Model

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Abstract

Artificial intelligence (AI) based natural language processing (NLP) chatbots have become a prominent feature in online shopping platforms, but the factors influencing consumers' intentions to utilize these systems in the Pakistani context have not been thoroughly explored. The current study examines the factors influencing the attitude and intention of the Pakistani consumers for online shopping of clothes using AI powered conversational chatbots. The study combines the constructs of the Technology Acceptance Model (TAM), the Technology Readiness and the Behavioral Reasoning Theory (BRT) to approach both technology-acceptance and technology-resistance perspectives. A five-point Likert scale questionnaire was used to gather data. After data screening, 260 valid responses were obtained from 300 responses that were collected, and analyzed using partial least squares structural equation modeling (PLS-SEM) software in SmartPLS. The internal consistency of the items was established in a preliminary study of 45 respondents with a Cronbach's alpha of .930. The measurement model showed good reliability, convergent validity, and discriminant validity was confirmed by the HTMT, Fornell–Larcker, and cross-loading measurements. The structural results show that discomfort, insecurity, optimism and perceived innovativeness were statistically significant predictors of attitude and/or intention to use. Intention to use had a strong positive association with attitude ($\beta = .743$, $p < .001$). The latter (perceived usefulness, perceived ease of use, price value) were not significant in the reported structural model. Findings complement the previous research on chatbot adoption by showing the relevance of technology-readiness and behavioral-reasoning variables in the context of an emerging market online clothing environment and offer an implication for retailers and chatbot developers to boost consumer comfort, trust and adoption.

Keywords: AI-powered chatbots, natural language processing, online clothing shopping, technology readiness, Behavioral Reasoning Theory, Technology Acceptance Model, intention to use, Pakistan

Introduction

AI is transforming consumer, company communications through its ability to create conversational systems that can interact with customers via natural language. With natural language processing and other AI features, AI-powered chatbots can respond to inquiries, deliver

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information, help customers find products, and help them through digital transactions. Submitted thesis makes these systems more and more relevant in retail and other services, highlighting their ability to offer immediate, customized and perpetual support in online shopping.

The online fashion and clothing industry is significant since consumers frequently require information regarding product features, availability, sizes, recommendations, delivery and prices prior to buying. Conversational interfaces have the potential to simplify product searches and can offer a more dynamic user experience than traditional web browsing. Previous studies in the thesis indicate that factors such as the service quality, personalization, usability, trust and more user perceptions of interactions with chatbots may influence the user's responses to a conversational agent (Ashfaq et al., 2020; Chung et al., 2020; Rese et al., 2020).

But the adoption of chatbots cannot be seen just as the advantages. Consumers may also be reluctant to use it due to a lack of familiarity with the technology, a doubt of security or a preference for human interaction. There are theories that can be helpful in this regard, namely, Behavioral Reasoning Theory, which focuses on the reasons people give in favor of and against a behavior (Claudy et al., 2015; Westaby, 2005). Technology Readiness also distinguishes technology-related motivators and inhibitors such as optimism, innovativeness, discomfort and insecurity (Parasuraman, 2000). To get a wider explanation of chatbot adoption and resistance, thus, the thesis incorporates these perspectives and the TAM constructs.

This study is set in a significant context in Pakistan. The thesis reveals that there is a lack of empirical research on consumer resistance, consumer attitudes, motivations and consumer behavior towards AI-based conversational agent in Pakistani online shopping. It also reminds us of certain contextual factors such as language diversity, the digital literacy of consumers, their concerns about privacy, connectivity, and their continued preference for human interaction.

These contextual features indicate that relationships developed in other countries and other products cannot be extrapolated to the case of Pakistan.

Thus, this article centers the thesis around a single question: What are the factors which affect the attitudes and intention to use the AI driven chatbots for online shopping of clothes in Pakistan? The study is empirical in that it examines, for the first time, a mixed framework consisting of perceptions of TAM, technology-readiness dimensions, and reasoning about behavior in an emerging-market context of e-commerce.

Research Objective

The main goal is to determine enablers and barriers of consumers' attitudes and intention to shop clothing online using AI-driven chatbots in Pakistan. Specifically, the study looks at perceived usefulness, perceived ease of use, perceived innovativeness, optimism, discomfort, insecurity and price value as factors influencing attitude and intention to use.

Research Question

What are the determinants that influence consumers’ use of AI-powered chatbots for online shopping in Pakistan?

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Literature Review and Theoretical Framework

AI-Powered Conversational Chatbots in Online Shopping

In the field of digital customer service, conversational agents are a crucial aspect that can offer automated responses, assist in product discovery, and engage customers throughout the customer journey. Based on the research found in the thesis, the following are areas in which consumers are likely to assess chatbots: usefulness, ease of interaction, personalization, trust, perceived value, privacy and conversational quality (Ashfaq et al., 2020; Rese et al., 2020). Chatbot systems can also help in continuous service and decrease the workload of human customer-service representatives in the retail industry (Chung et al., 2020).

It is also noted that the use of chatbots isn't always positive per the literature. Privacy, security, lack of human interaction, lack of understanding of context, and system limitations can decrease acceptance. The thesis thus posits chatbot adoption as a decision making process, with both reasons for use and reasons against use. This aligns with the long-term behavioral-reasoning approach suggested by Jan et al. (2023) that focuses on motivation and resistance when consumers shop with AI assistance.

Technology Acceptance Model

The Technology Acceptance Model (TAM) is a model that offers the explanation of technology acceptance mainly based on users' perceptions of the usefulness and ease of use of the technology (Davis, 1989). Perceived usefulness is the extent to which a person thinks that a system would help to accomplish a task or improve his/her performance, and perceived ease of use is the ease with which a person can use a system. These elements are relevant in the context of a chatbot because consumers are more likely to engage with a chatbot that they think is helpful and easy to use.

Behavioral Reasoning Theory

Behavioral Reasoning Theory is an explanation of behavior that takes account of the reasons that link values and beliefs to attitudes, intentions and then behavior (Westby, 2005). The theory is especially useful in technology adoption research, because it helps identify factors that drive adoption, and reasons that help with resistance. Claudy et al. (2015) used this approach to consumer resistance to innovation and showed that reason-based explanations of adoption decisions are useful.

Technology Readiness

Technology Readiness refers to people's readiness to use new technologies and has an enabling and inhibiting dimension. Optimism, innovativeness are identified as the motivators for technology readiness by Parasuraman (2000), and discomfort, insecurity are identified as inhibitors. Optimism is defined as a positive attitude towards technology and hopes for increased control, flexibility and efficiency; innovativeness conveys a focus on new and unique technologies; discomfort conveys feeling overwhelmed or feeling out of control; and insecurity conveys skepticism and concerns of technology reliability and safety in the thesis framework.

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Hypothesized Relationships

The thesis originally developed relationships between the seven focal predictors and attitude/intention, together with the relationship between intention to use and attitude. For the journal article, the hypotheses are expressed as directional expectations while the reported PLS-SEM coefficients are presented exactly as reported in the thesis.

H1. Perceived usefulness positively influences attitude toward using AI-powered conversational chatbots.

H2. Perceived ease of use positively influences attitude toward using AI-powered conversational chatbots.

H3. Perceived innovativeness positively influences attitude toward using AI-powered conversational chatbots.

H4. Optimism positively influences attitude toward using AI-powered conversational chatbots.

H5. Discomfort negatively influences attitude toward using AI-powered conversational chatbots.

H6. Insecurity negatively influences attitude toward using AI-powered conversational chatbots.

H7. Price value has an adverse effect on attitude toward using AI-powered conversational chatbots.

H8. Intention to use is positively associated with attitude toward AI-powered conversational chatbots.

Research Model

The focused research model below consolidates the empirical relationships reported in the thesis. The model contains the seven focal antecedents—perceived usefulness (PU), perceived ease of use (PEOU), perceived innovativeness (PI), optimism (OPT), discomfort (DIS), insecurity (INS), and price value (PV)—and links them to attitude and intention to use. The thesis also displays a broader behavior construct in its conceptual graphic; however, a corresponding behavior path is not reported in the empirical path-analysis table. Therefore, behavior is not included in the focused empirical model presented here.

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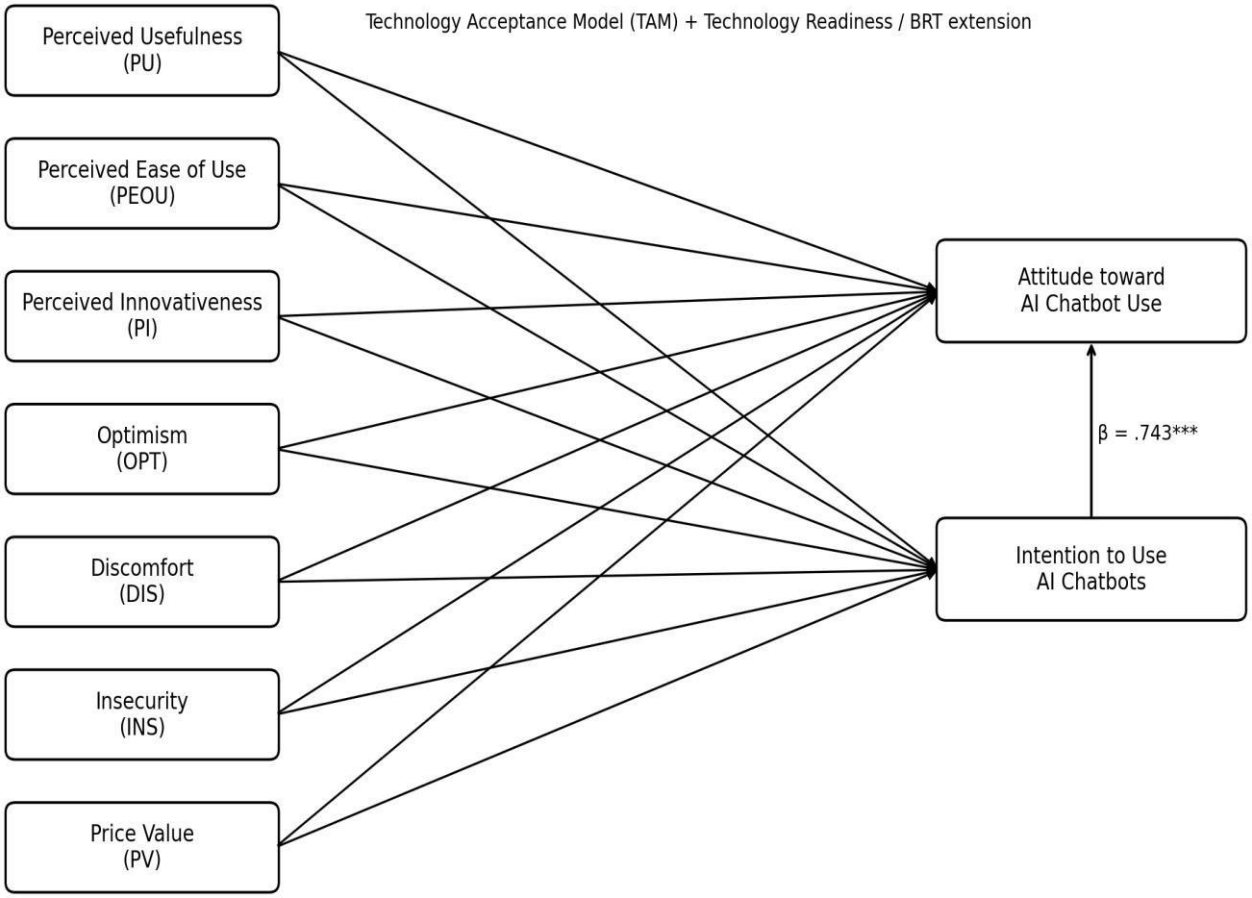


Figure 1: Focused research model for AI-powered chatbot adoption in online clothing shopping.

Method

Research Design and Approach

This study was a quantitative type of research that was applied in an explanatory research model with correlational design. The aim was to recognize and statistically analyze the relationships between the constructs of attitudes and intention to use online shopping with AI-powered chatbots. Partial least squares structural equation modeling (PLS-SEM) 4.1.0.4 was used in the thesis.

Population, Sampling, and Data Collection

The target group were general population of the city of Karachi, Pakistan, and the selection criterion was the experience with the online applications. The data was collected through a questionnaire which was a 5 point Likert scale with strongly disagree to strongly agree. The sampling technique used was convenience sampling and described in the thesis. There were a

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total of 300 completed responses, with data screening and outlier removal leaving 260 valid responses for analysis.

Pilot Study and Data Screening

A preliminary study was done with 45 respondents for the test–retest of the instruments. The internal consistency of this instrument was determined by Cronbach's alpha and found to be .930. A total of 300 responses were taken from the main dataset. The thesis states that during screening, outliers were identified and 260 of the responses were valid for analysis.

Measures

The questionnaire assessed perceived usefulness (PU), perceived ease of use (PEOU), perceived innovativeness (PI), optimism (OPT), discomfort (DIS), insecurity (INS), price value (PV), attitude, and intention to use. The item wording was adapted from various constructs that have been used in previous research about TAM, technology readiness (from Parasuraman 2000) and other sources cited in the reference section in the thesis.

Data Analysis

The evaluation of the measurement model was carried out by reliability test and validity test, which includes the Cronbach Alpha coefficient, composite reliability, average variance extracted (AVE), HTMT, Fornell–Larcker criteria and cross loadings. Path analysis was then performed to examine the structural model based on path coefficients, SEs, t statistics, and p values. The significance criterion used in the thesis is $p < .05$.

Results

Measurement Model

The reliability and convergent-validity statistics reported are satisfactory. Cronbach's alpha ranged from .704 to .897, composite reliability ranged from .833 to .924 and AVE ranged from .556 to .796. The reported AVE values were all greater than .50.

Table 1: The reliability and convergent-validity statistics of the thesis were reported.

Construct	Cronbach's α	Composite Reliability	AVE
Attitude	0.888	0.918	0.691
Discomfort	0.861	0.905	0.705
Insecurity	0.754	0.886	0.796
Intention to Use	0.897	0.924	0.708
Optimism	0.787	0.876	0.703
PEOU	0.868	0.898	0.639
PI	0.765	0.833	0.556
PU	0.704	0.833	0.626
PV	0.822	0.882	0.652

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Discriminant Validity

There is satisfactory discriminant validity reported in the thesis, measured by multiple criteria. The values for the HTM were reported below the .85 threshold including values of .826 for attitude–intention to use, .846 for attitude–optimism, and .792 for PI–PU. The Fornell-Larcker criterion was also met as the square root of AVE for each construct was larger than the correlation between the construct and other constructs. The results of cross-loading were also satisfactory.

Structural Model and Hypothesis Testing

The structural model results show that several technology-readiness and innovativeness variables were statistically significant, while the conventional TAM variables were not significant in the reported model. Table 2 reproduces the path coefficients, standard errors, t statistics, and p values reported in the thesis.

Table 2: Path results obtained from the structure in the thesis

Path	β	SE	t	p	Reported Decision
DIS → Attitude	0.206	0.042	4.921	< 0.001	Supported
DIS → Intention to Use	0.278	0.056	4.957	< 0.001	Supported
INS → Attitude	0.140	0.057	2.472	0.013	Supported
INS → Intention to Use	0.188	0.075	2.500	0.012	Supported
Intention to Use → Attitude	0.743	0.049	15.256	< 0.001	Supported
OPT → Attitude	0.291	0.061	4.729	< 0.001	Supported
OPT → Intention to Use	0.391	0.072	5.464	< 0.001	Supported
PEOU → Attitude	0.008	0.041	0.196	0.845	Not supported
PEOU → Intention to Use	0.011	0.056	0.196	0.845	Not supported
PI → Attitude	0.117	0.057	2.075	0.038	Supported
PI → Intention to Use	0.158	0.074	2.126	0.034	Supported
PU → Attitude	0.049	0.056	0.878	0.380	Not supported
PU → Intention to Use	0.066	0.076	0.876	0.381	Not supported
PV → Attitude	0.035	0.048	0.728	0.467	Not supported
PV → Intention to Use	0.047	0.065	0.726	0.468	Not supported

The thesis narrative has directional-sign inconsistencies in some resistance constructs that is worthy of attention. The empirical path analysis table displays positive coefficients for DIS and INS, while parts of the narrative describe insecurity as negative and conceptual hypotheses describe discomfort and insecurity as inhibitors. This article will then give the numerical coefficients of the empirical table without changing their sign. The directionality issue as discussed in the theoretical interpretation below focuses on the relationships that were observed, where the coefficients represent the directionality. This means that this limitation could be checked against the original SmartPLS results before submission to the journal.

Discussion

This study reveals that the traditional technology-acceptance perceptions are insufficient to explain consumers' attitudes towards AI-powered chatbot in the context of Pakistani online

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clothing shopping. The strongest structural relationship found is between intention to use and attitude (β = .743, p < .001). This indicates that there is a strong association between intention and general assessment of chatbot use, in this sample. The findings are comparable with the general technology-adoption literature, as attitudes and behavioral intentions are closely related, and the thesis argument that it is crucial to understand the psychological reaction of the consumer to the chatbot adoption is also supported. Optimism proved to be one of the strongest antecedents. Its association with intention to use was β = .391 (p < .001), and its association with attitude was β = .291 (p < .001).

Theoretically, the positive attitude toward technology and the anticipation of more control, flexibility and efficiency in shopping could make people more likely to accept the involvement of AI in shopping assistance (Parasuraman, 2000). The findings indicate that communication that focuses on convenience, control, innovation, and practical advantages could be beneficial for Pakistani retailers to establish a more positive mindset towards the adoption of chatbots.

Perceived innovativeness was also found to be significant in the model, β = .117 (p = .038) for attitude and β = .158 (p = .034) for intention to use. The discovery aligns with the thesis that consumers' perceptions of AI chatbots as new and a novel idea can push for their adoption.

This finding reinforces previous findings which focused on the importance of consumer innovativeness and technology features for adoption decisions (Agarwal & Prasad, 1997; Arts et al., 2011). The reported effects of discomfort and insecurity need to be taken with a pinch of salt. It can be seen from the empirical table that the value of the discomfort coefficient to predict the attitude variable is +.206 (p < .001) and +.278 (p < .001) while for the attitude variable it is +.140 (p = .013) and +.188 (p = .012) to predict the variable of intention. The directions are not like the theoretical directions given in the thesis in which the factors of discomfort and insecurity are considered as threats. This discrepancy might be due to coding, construct orientation or due to a reporting error within the thesis. As the raw data underlying the development of the articles and the SmartPLS project are not available in the submitted PDF, the article does not interpret these coefficients as negative.

In the reported structural model, there was no significant relationship between perceived ease of use, perceived usefulness and attitude and intention. For both paths, PEOU had coefficients of .008 for attitude and .011 for intention, both of which were not significant (p = .845). PU showed coefficients of .049 and .066, with p = .380 and .381, respectively. This is significant because usefulness and ease of use have been a major concern in TAM (Davis, 1989). In this context, consumers might consider AI shopping chatbots beyond their practical value and usability, instead from a wider psychological and technology-ready perspective.

Price value was also non-significant, with β = .035 (p = .467) for attitude and β = .047 (p = .468) for intention. This indicates that price factors, in terms of the present study, appear not to account for consumers' chatbot responses. The thesis is also to persuade the retailers to tell, apart from the costs, the main value of using chatbots, such as the fact that they are available at any time of the day, they can provide personal assistance, and service is much faster.

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Theoretical Implications

This study makes a unique and valuable contribution to the existing literature because it integrates the TAM, Technology Readiness, and BRT-related reasons in the context of AI-powered shopping chatbots. Based on the results, it may be concluded that psychological readiness and perceived innovativeness of the technology may be assumed to be factors that affect technology adoption in an emerging-market clothing context in addition to the functional perceptions of the technology. In this regard, the high intention–attitude relationship also underscores the role of consumer evaluations in understanding consumer adoption of chatbots.

The study also builds on the existing literature on AI conversational agents but targets a context where this literature is less explored than that of developed markets, which is Pakistan. The results, therefore, offer a foundation for further country-, product-, and digital maturity-based cross-cultural comparative studies of chatbot adoption.

Practical Implications

Retailers and chatbot developers should consider building positive technology experiences rather than assuming that the more functional the experience is, the more it will be adopted. This is a deep impact of optimism, suggesting that educating consumers, providing transparent explanations, and open demonstrations could cultivate trust in AI-driven shopping experiences. In addition, cultural and linguistic localization including local language and local dialects sensitivity and local reference is suggested in the thesis.

In the context of Pakistan, security and trust are also critical issues and retailers should explain transparency of data collection and protection. Security can be enhanced by using expressions of privacy, good signage indicating security measures, good disclosure of pricing, and human support. The thesis concludes that social media platforms like WhatsApp, Facebook and Instagram are viable platforms which can be used to incorporate the chatbot experience into the customer journey.

Finally, developers must not forget the human assistance in complex and sensitive interactions. The ultimate aim is to leverage AI chatbots to augment, not replace, customer service, especially when customers need judgment or reassurance, or a thorough response.

Limitations and Future Research

There are a number of restrictions to bear in mind. Collectively, it was a study using convenience sampling and the respondents were limited to the city of Karachi, hence the findings are not generalizable to the population of Pakistan. Secondly, the final sample size was 260 (a larger recommended sample size is mentioned in the thesis). Third, the cross sectional design only captures perceptions at a specific moment in time and it is not possible to evaluate attitude and intention changes as the consumer gains more experience with an AI chatbot.

Probability sampling and larger multi-city samples could be used in future research in Pakistan. Comparative studies might also involve comparing text-based and voice-based chatbots, comparing the differences between clothing and other product categories, or comparing differences between experienced and inexperienced chatbot users. In the future, the consistency

in the directionality of some theoretical hypotheses to reported coefficients must also be checked, with the original SmartPLS output, prior to replication, construct coding.

The thesis also suggests that the language and cultural references in the chatbot should be localized, that the chatbot should be integrated to well-known social platforms, that local fashion brands should be included in the chatbot partnership, and that the accuracy of NLP should be continually improved. These are areas that present useful suggestions for both researchers and practitioners.

Conclusion

The present study explored the influences on consumers' attitudes and intentions toward AI-powered NLP chatbots in the context of online clothing shopping in Pakistan. The study adopted a focused framework of TAM, Technology Readiness and Behavioral Reasoning Theory with 260 valid questionnaires being analyzed with PLS-SEM. The measurement model had good reliability and validity. The structural analysis shows high correlations between the variable's optimism, perceived innovativeness, discomfort, insecurity and intention to use, but not for the perceived usefulness, perceived ease of use and price value in the presented model.

Overall, the findings indicate that the implementation of chatbots might need more than just usability and functionality. Other considerations involve consumers' overall psychological attitude towards technology and their perception of innovation, along with their attitudes towards AI-powered shopping. Consequently, it is crucial for Pakistani online clothing retailers to work on establishing trust, localizing services, educating customers, being transparent, and providing a positive user experience.

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