



Friendly AI Shopping Assistants, Customer Trust, and Sudden Buying Choices in Online Retail: A Conceptual Framework

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Abstract

Artificial Intelligence (AI) has quietly rewritten the rules of online retail, and nowhere is this more visible than in the rise of intelligent shopping assistants that chat, recommend, and reassure customers in real time. A growing body of work now treats “friendliness” warmth, empathy, responsiveness, and human-like conversational style as a design variable in its own right, distinct from raw functional performance (Cheng et al., 2022; Singh et al., 2024). This conceptual paper asks how friendly AI shopping assistants shape customer trust and, through that trust, sudden or unplanned (impulse) buying in online retail. Drawing on the Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974), the Technology Acceptance Model (Davis, 1989; Venkatesh et al., 2003), Social Response Theory (Reeves & Nass, 1996), and Trust Theory (Mayer et al., 1995), the paper proposes that AI friendliness functions as a stimulus that heightens social presence, emotional connection, and perceived credibility. These psychological responses, in turn, strengthen customer trust and raise the likelihood of impulse purchasing (Rook, 1987; Li et al., 2022). The paper argues that existing literature has treated AI friendliness, trust formation, and impulse buying largely as separate streams (Blut et al., 2021; Hu et al., 2019), and it proposes an integrative conceptual model and four testable hypotheses to close that gap. The paper contributes to AI-retailing scholarship by positioning trust as the central mechanism linking friendly AI interaction to consumer buying behaviour, and it closes with

managerial guidance on balancing personalization, transparency, and ethical persuasion, along with directions for future empirical validation using structural equation modelling.

Keywords: Consumer Trust, Online Retailing, Ai, Shopping Behaviour, S-O-R

1. Introduction

Online retail has been reshaped by artificial intelligence more thoroughly, and more quickly, than almost any other consumer-facing technology of the last decade (Huang & Rust, 2018; Ashfaq et al., 2020). AI-powered shopping assistants chatbots, voice assistants, and conversational recommendation agents now help consumers discover products, compare alternatives, and resolve queries in real time, often standing in for the salesperson who used to do that job on a physical shop floor (Singh et al., 2024; Li, Wu, et al., 2025; Van Doorn et al., 2017). Huang and Rust (2018) frame this shift as a gradual reallocation of “intelligences” mechanical, analytical, intuitive, and empathetic away from human employees and toward machines, with empathetic tasks, ironically, being the last and hardest for AI to take over convincingly. What distinguishes a “friendly” AI assistant from a conventional recommendation engine is not raw capability but style: friendly assistants speak in human-like language, display empathy and politeness, and personalize the interaction rather than simply returning a ranked list (Cheng et al., 2022; Blut et al., 2021; Ashfaq et al., 2020). This stylistic layer matters because it changes how consumers feel about the interaction, not just what the interaction accomplishes (Van Doorn et al., 2017).

Trust has long been recognized as the central currency of online exchange, precisely because online shoppers cannot inspect a product, meet a seller, or verify a promise before paying (Mayer et al., 1995; Bansal et al., 2015). Uncertainty about product quality, data privacy, and transaction security is a well-documented barrier to online



purchasing, and a substantial literature has shown that perceptions of competence, reliability, and benevolence the classic components of trust can be built or eroded by the design of the interface itself, including the interface's conversational agent (Mayer et al., 1995; Cheng et al., 2022; Singh et al., 2024). Friendly AI assistants appear to lower this uncertainty by signalling exactly these qualities: a warm, responsive, human-like agent is easier to trust than a cold transactional form, even when both deliver identical information (Blut et al., 2021; Singh et al., 2024; Ashfaq et al., 2020). Recent survey evidence from China similarly finds that warmth and competence operate as joint, largely independent, predictors of how much people trust an AI system, which suggests that friendliness is not simply a proxy for perceived skill (Li, Wu, et al., 2025).

A second outcome that has drawn growing attention is sudden or unplanned buying, more commonly called impulse buying a purchase triggered by an immediate, often emotionally charged urge rather than by deliberate planning (Rook, 1987). Impulse buying online is not a marginal phenomenon; researchers applying the Stimulus–Organism–Response framework to e-commerce and live-streaming contexts have repeatedly found that environmental and social cues can push a substantial share of purchases into the unplanned category (Li et al., 2022; Hu et al., 2019; Van Doorn et al., 2017). Conversational AI, by combining personalization with a human-like tone, is a particularly interesting stimulus in this respect: it can reduce the cognitive effort a shopper would otherwise spend weighing a decision, and effort reduction is one of the classic antecedents of impulse behaviour (Li et al., 2022; Rook, 1987; Hu et al., 2019). Ashfaq et al. (2020) add a complementary piece to this picture, showing that perceived enjoyment and perceived usefulness of AI-powered service agents drive both satisfaction and continued use, two states that plausibly sit upstream of any unplanned purchase decision.

Despite the growing volume of research on AI-enabled retailing, the three pieces of this picture AI friendliness, customer trust, and sudden buying have rarely been studied together in a single, coherent theoretical account. Much of the existing empirical work examines technology adoption or general purchase intention (Davis, 1989; Venkatesh et al., 2003; Singh et al., 2024), while a separate stream examines anthropomorphism and emotional response to chatbots without tracing the pathway through to impulse behaviour specifically (Cheng et al., 2022; Blut et al., 2021; Van Doorn et al., 2017). Where trust and impulse buying are studied together, the AI-friendliness dimension is often reduced to a single design feature such as anthropomorphic appearance, rather than treated as a holistic bundle of warmth, empathy, and responsiveness (Blut et al., 2021; Huang & Rust, 2018). This paper responds to that gap by developing a theoretical framework that connects friendly AI shopping assistants, customer trust, and sudden buying choices within online retail platforms.

Research Objectives:

1. Examine the concept of friendly AI shopping assistants and the design attributes that make an assistant “friendly” rather than merely functional.
2. Analyze the influence of friendly AI assistants on customer trust in online retail settings.
3. Explore the relationship between customer trust and sudden buying choices.
4. Develop an integrative conceptual framework linking these three constructs.
5. Provide directions for future empirical research, including testable hypotheses.

2. Literature Review

2.1 AI Shopping Assistants and the Friendliness Construct

Artificial intelligence has become an integral part of digital commerce, and a large stream of studies documents how AI-powered systems improve personalization, engagement, and shopping convenience (Singh et al., 2024; Li, Wu, et al., 2025; Huang & Rust, 2018). Within this stream, “friendliness” has emerged as a construct distinct from technical performance. Cheng et al. (2022) show that chatbot warmth and competence operate through different psychological pathways in shaping consumer trust and service evaluation, suggesting that friendliness is not simply a byproduct of accuracy or speed but a separate design lever retailers can pull. A meta-analysis by Blut et al. (2021), synthesizing findings across physical robots, chatbots, and other AI agents, similarly concludes that anthropomorphic, human-like cues consistently and positively affect consumer responses, though the size of the effect varies by context and by how anthropomorphism is operationalized. Huang and Rust (2018) make a related point at the level of theory: they argue that “empathetic intelligence” is the hardest of the four service intelligences for machines to master, which is exactly why a chatbot that manages to feel warm and attentive stands out from one that is merely fast and accurate. Ashfaq et



al. (2020) add an empirical anchor to this claim, finding that perceived enjoyment, alongside perceived usefulness and ease of use, is a significant predictor of satisfaction with AI-powered service agents enjoyment being closely tied to the emotional, rather than purely functional, side of the interaction. Friendly AI assistants, by combining human-like conversational tone with responsiveness and personalization, appear to create a sense of social presence that encourages consumers to engage more deeply with a retail platform than they would with a static interface (Singh et al., 2024; Li, Wu, et al., 2025; Van Doorn et al., 2017).

2.2 Social Response Theory and the Social Treatment of AI

Social Response Theory, most influentially articulated by Reeves and Nass (1996) in “The Media Equation,” proposes that people respond to technologies exhibiting human-like cues voice, language, turn-taking in much the same way they respond to other people, even when they consciously know the technology is not human. Applied to AI shopping assistants, this suggests that consumers may treat a friendly chatbot as something closer to a social actor than a tool, which in turn opens the door to social responses such as reciprocity, politeness, and trust that would otherwise be reserved for human interaction partners (Reeves & Nass, 1996; Cheng et al., 2022). Van Doorn et al. (2017) extend this idea into services scholarship through the concept of automated social presence the degree to which a technology makes a customer feel that another social entity is present and argue that this sense of presence, not the underlying automation itself, is what reshapes customer service experiences and outcomes such as satisfaction and engagement. This theoretical move matters for retail because it implies that the emotional register of an AI assistant not merely its accuracy can shift how consumers evaluate a brand and a transaction (Reeves & Nass, 1996; Van Doorn et al., 2017; Blut et al., 2021).

2.3 Trust Theory in AI-Mediated Commerce

Mayer et al.'s (1995) integrative model of trust remains the dominant lens through which scholars decompose trust into ability, benevolence, and integrity or, in more consumer-facing language, competence, reliability, and honesty. Extending this model to AI agents, several studies find that perceived competence and perceived warmth jointly, rather than either alone, drive consumer trust in conversational agents (Cheng et al., 2022; Li, Wu, et al., 2025). Bansal et al. (2015) show, in a related information-systems context, that privacy assurance mechanisms and the moderating role of privacy concern shape how much trust consumers extend to a digital system in the first place, which is a useful reminder that trust in an AI shopping assistant is never built on friendliness alone; it is also built on perceived data safety. Singh et al. (2024), studying online shopping assistants specifically, find that trust mediates the relationship between assistant attributes (including anthropomorphism and enjoyment) and consumers' acceptance of the assistant, and that this mediating role of trust differs by consumer demographics such as gender and education. Ashfaq et al. (2020) similarly locate satisfaction a construct closely related to, and often a precursor of, trust at the centre of their continuance-intention model for AI service agents. Taken together, this body of work positions trust not as a peripheral outcome but as the hinge on which the entire relationship between AI friendliness and downstream buying behaviour turns (Mayer et al., 1995; Singh et al., 2024; Cheng et al., 2022).

2.4 Impulse Buying and the Stimulus–Organism–Response Framework

Impulse buying, defined by Rook (1987) as a sudden and often emotionally charged urge to buy immediately, has traditionally been studied in physical retail environments but has migrated, with the growth of e-commerce, into digital and conversational contexts (Hu et al., 2019; Li et al., 2022). The Stimulus–Organism–Response (S-O-R) framework, originating in environmental psychology (Mehrabian & Russell, 1974), has become the workhorse model for explaining how an external stimulus a website feature, a live-streamer, or a chatbot produces an internal emotional or cognitive state (the organism), which then produces a behavioural response such as purchase (Li et al., 2022; Mehrabian & Russell, 1974). Li et al. (2022), applying the S-O-R framework to live-streaming e-commerce, find that social presence increases impulse buying both directly and indirectly through pleasure and arousal, which is a close analogue to how a friendly AI assistant might operate in a text-based or voice-based retail interface. Hu et al. (2019) extend this logic to social commerce more broadly, showing that social support and source credibility qualities that a friendly, responsive AI assistant can plausibly project are significant predictors of impulsive purchase behaviour. Van Doorn et al. (2017) note that automated social presence can heighten a customer's sense of being cared for by an



organization, an affective state that sits comfortably within the “organism” stage of the S-O-R chain and plausibly primes a sudden purchase decision (Van Doorn et al., 2017; Rook, 1987).

2.5 Technology Acceptance and Integration Gaps

The Technology Acceptance Model (Davis, 1989) and its later extension, the Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003), explain adoption primarily through perceived usefulness and perceived ease of use. Applied to AI shopping assistants, a friendlier interaction style plausibly raises both perceptions: an assistant that feels easy to talk to is, almost by definition, easier to use, and one that anticipates a shopper's needs is more useful (Singh et al., 2024; Davis, 1989). Ashfaq et al. (2020) confirm this pattern empirically for AI-powered service agents more broadly, showing that perceived usefulness and perceived ease of use, alongside perceived enjoyment, jointly predict a user's intention to keep using the system. Even so, most TAM- and UTAUT-based studies stop at adoption or general purchase intention and do not trace the pathway through to sudden or unplanned buying specifically (Davis, 1989; Venkatesh et al., 2003; Ashfaq et al., 2020).

2.6 Personalization, Emotional Connection, and the Limits of Friendliness

A closely related stream of work looks past adoption and trust toward the emotional payoff of personalization itself. Personalized, conversational interactions are consistently associated with stronger feelings of being understood and cared for, which in turn feed customer engagement and loyalty (Van Doorn et al., 2017; Cheng et al., 2022). At the same time, several scholars caution that anthropomorphism and personalization are not unconditionally positive: Blut et al.'s (2021) meta-analytic estimates vary considerably across contexts, and other work on privacy assurance suggests that consumers weigh the benefits of a warm, personalized experience against the discomfort of feeling monitored (Bansal et al., 2015). This tension more warmth and personalization generally helping trust and engagement, but only up to a point, and only when paired with perceived data safety is precisely why this paper treats trust, rather than friendliness alone, as the pivotal mediating mechanism.

2.7 Synthesis: The Integration Gap This Paper Addresses

Read together, sections 2.1 through 2.6 show that existing literature offers strong separate accounts of (a) what makes an AI assistant friendly (Cheng et al., 2022; Blut et al., 2021; Huang & Rust, 2018), (b) how trust forms around AI agents (Mayer et al., 1995; Singh et al., 2024; Bansal et al., 2015), and (c) how the S-O-R framework explains impulse buying (Li et al., 2022; Hu et al., 2019; Rook, 1987), but comprehensive theoretical integration of all three within a single model remains limited (Blut et al., 2021; Li et al., 2022; Singh et al., 2024). This paper's conceptual model, developed in Section 3, is an attempt to close exactly that gap.

3. Theoretical Foundation and Conceptual Framework

The framework proposed in this paper draws on four complementary theories, each of which explains a different link in the chain running from AI friendliness to sudden buying. The first is the Stimulus–Organism–Response (S-O-R) framework, originally developed in environmental psychology by Mehrabian and Russell (1974), which provides the overall architecture of the model. In this application, the friendly AI shopping assistant is treated as the stimulus; the customer's trust and emotional engagement constitute the internal organism state that the stimulus produces; and the sudden buying choice is the behavioural response that follows. The value of the S-O-R lens is that it forces a distinction between what the assistant does (the stimulus), how the customer feels as a result (the organism), and what the customer ultimately decides to buy (the response), rather than collapsing these into a single, undifferentiated relationship.

The second theoretical pillar is the Technology Acceptance Model, together with its later extension, the Unified Theory of Acceptance and Use of Technology (Davis, 1989; Venkatesh et al., 2003). Within this model, a friendlier AI assistant is expected to raise both perceived usefulness and perceived ease of use: an assistant that communicates warmly and personalizes its suggestions feels easier to interact with, and one that anticipates a shopper's needs feels more useful. These two perceptions, in turn, increase the customer's overall acceptance of the assistant and their willingness to rely on its recommendations, which is the first step toward the trust and purchasing outcomes this paper is ultimately concerned with.



The third pillar, Social Response Theory (Reeves & Nass, 1996), explains why a piece of software can generate anything resembling trust or rapport in the first place. Reeves and Nass argue that people respond to technologies exhibiting human-like cues — language, tone, turn-taking — in much the same way they respond to other people, extending norms of politeness, reciprocity, and trust that would ordinarily be reserved for a human interaction partner. Van Doorn et al. (2017) give this idea a more precise mechanism through the concept of automated social presence: the extent to which a piece of technology makes a customer feel that another social entity is present. It is this sense of presence, rather than the underlying automation itself, that appears to trigger the social response and, ultimately, to make a friendly AI assistant feel trustworthy rather than merely efficient.

The fourth pillar is Trust Theory, most influentially articulated by Mayer et al. (1995), who decompose trust into perceived competence, benevolence, and integrity. Bansal et al. (2015) add an important qualification to this model in digital contexts by showing that privacy assurance mechanisms, and the degree of privacy concern a consumer brings to the interaction, shape how much trust is ultimately extended to a system. Read together, these two contributions suggest that trust in a friendly AI shopping assistant is built not from warmth alone but from the joint perception of competence, benevolence, integrity, and data safety — and that this composite form of trust is what mediates the influence of AI friendliness on downstream consumer behaviour, including sudden buying.

Integrating these four theories yields a single conceptual model: the friendly AI shopping assistant acts as a stimulus that builds customer trust, which in turn shapes the customer's sudden buying choices (Friendly AI Shopping Assistant → Customer Trust → Sudden Buying Choices). From this model, four hypotheses follow. H1 proposes that friendly AI shopping assistants positively influence customer trust. H2 proposes that customer trust positively influences sudden buying choices. H3 proposes that friendly AI shopping assistants positively influence sudden buying choices, independent of the trust pathway. H4 proposes that customer trust mediates the relationship between friendly AI shopping assistants and sudden buying choices, tying the first three hypotheses together into a single mediated model that future empirical work can test directly.

4. Research Methodology

This study adopts a conceptual and deductive research approach grounded in an extensive review of literature published between 2015 and 2026, spanning information systems, marketing, and consumer psychology (Cheng et al., 2022; Blut et al., 2021; Singh et al., 2024; Li et al., 2022; Huang & Rust, 2018; Ashfaq et al., 2020). Rather than collecting primary data, the paper synthesizes theoretical and empirical findings from these streams to construct an integrative framework explaining the relationship among AI friendliness, customer trust, and sudden buying behaviour.

Future empirical studies could use purposive sampling of online retail consumers who have interacted with a conversational AI shopping assistant. Data could be collected through structured questionnaires adapted from validated trust, anthropomorphism, and impulse-buying scales (Mayer et al., 1995; Rook, 1987; Cheng et al., 2022; Bansal et al., 2015) and analyzed using descriptive statistics, reliability testing, confirmatory factor analysis, and structural equation modelling, following the methodological approach used by Singh et al. (2024), Li et al. (2022), and Ashfaq et al. (2020) in adjacent studies.

5. Discussion and Conclusion

Friendly AI shopping assistants represent a meaningful evolution in digital retailing, one that layers social and emotional cues on top of purely functional recommendation engines (Cheng et al., 2022; Blut et al., 2021; Huang & Rust, 2018). By combining technological efficiency with human-like interaction, these systems can strengthen customer trust and, through that trust, shape purchasing decisions in ways that a purely transactional interface cannot (Singh et al., 2024; Mayer et al., 1995; Van Doorn et al., 2017). Trust emerges from this review as the pivotal mechanism through which friendliness affects consumer behaviour: consumers appear more willing to rely on recommendations, and more prone to sudden or unplanned buying, when they perceive an AI assistant as competent, benevolent, and honest (Mayer et al., 1995; Li et al., 2022; Ashfaq et al., 2020). The conceptual model advanced here Friendly AI Shopping Assistant → Customer Trust → Sudden Buying Choices offers a parsimonious way of



organizing findings that have, until now, largely sat in separate literatures on anthropomorphism, technology acceptance, and impulse buying (Blut et al., 2021; Davis, 1989; Rook, 1987; Hu et al., 2019). The study contributes to the growing literature on AI-enabled retailing by making trust, rather than friendliness or impulse buying alone, the central explanatory variable, and it provides a foundation for the future empirical investigation that a purely conceptual paper cannot itself supply (Singh et al., 2024; Li, Wu, et al., 2025).

6. Managerial Implications

Retail managers should design AI assistants that balance empathy, personalization, and transparency rather than optimizing for any single dimension in isolation (Cheng et al., 2022; Singh et al., 2024; Ashfaq et al., 2020). Human-like conversational styles can improve trust and engagement, but the same anthropomorphic cues that build warmth can also raise consumer expectations about competence, and a mismatch between a warm tone and inconsistent performance risks damaging trust rather than building it (Blut et al., 2021; Huang & Rust, 2018). Retailers should therefore ensure ethical use of AI-driven persuasion and maintain transparency regarding data collection and recommendation logic, particularly given how easily a friendly, trusted assistant can nudge a consumer toward an unplanned purchase (Rook, 1987; Li et al., 2022; Bansal et al., 2015). Implemented responsibly, friendly AI assistants can improve customer retention, satisfaction, and sales performance (Van Doorn et al., 2017; Ashfaq et al., 2020); implemented carelessly, they risk being perceived as manipulative rather than helpful (Blut et al., 2021).

7. Limitations and Future Research

This study is conceptual and, like any conceptual paper, lacks empirical validation of its own; the hypotheses proposed here are testable but untested. Cultural differences, product categories, and demographic variations all of which Singh et al. (2024) show matter for trust in AI shopping assistants are not explicitly incorporated into the present model. Future studies should test the proposed framework across countries and retail sectors, examine moderating variables such as AI literacy and age (Singh et al., 2024; Li, Wu, et al., 2025), and explore the ethical concerns associated with AI-driven persuasion, particularly the point at which building trust shades into exploiting it (Blut et al., 2021; Rook, 1987; Bansal et al., 2015).

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