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Generative Artificial Intelligence in E-Commerce: Economic Value Formation and Transformation of Platform Models

Abstract
This article examines the impact of generative artificial intelligence (GenAI) on electronic commerce, focusing on the creation of economic value and the evolution of platform models. The topic's relevance is determined by the rapid diffusion of GenAI tools in digital trade, where they are having an increasingly significant impact on product search, content creation, personalisation, seller support and consumer interaction. This study aims to summarise the theoretical and practical foundations of GenAI implementation in e-commerce, identifying the key mechanisms through which it generates economic value and reshapes platform-based market models. *Methodology*. The research is based on a methodology that includes theoretical generalisation, systematisation, comparative analysis, case studies and content analysis of academic publications, institutional reports and official corporate materials. This approach enables the micro-level effects of GenAI tools to be connected with broader changes in the architecture of digital commerce. *Results*. The study shows that generative artificial intelligence in e-commerce should not be viewed as a collection of standalone automation tools. Its economic significance is revealed through several interconnected mechanisms, including reducing information asymmetry, lowering transaction costs, improving the quality and scalability of commercial content, enabling stronger personalisation and giving sellers broader access to advanced digital tools. Drawing on examples from Amazon, Alibaba, Vinted and Shopify, the article illustrates how GenAI is transforming the role of digital platforms from passive intermediaries to active participants in value creation. At a macroeconomic level, the adoption of GenAI is linked to increased productivity, altered competitive dynamics, and new opportunities for small and medium-sized enterprises. However, it also poses growing risks such as market concentration, algorithmic opacity, and unequal access to AI infrastructure. *Practical implications*. The obtained results may be useful for understanding how generative artificial intelligence changes the economic logic of e-commerce platforms and expands the digital capabilities of sellers, especially small and medium-sized businesses. *Value / Originality*. The scientific novelty of the article lies in its interpretation of generative artificial intelligence as a factor in the structural transformation of platform commerce, rather than as a mere tool of operational optimisation.

Keywords
generative artificial intelligence, e-commerce, platform economy, economic value, digital platforms, personalisation, transaction costs, platform transformation

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1 Introduction

In recent years, generative artificial intelligence has become one of the most significant drivers of change in the digital economy. This is particularly evident in e-commerce, where the speed of information processing, the quality of digital content, the level of personalisation and consumer trust directly influence the creation of economic value. Whilst earlier stages of digitalisation mainly transformed sales and communication channels, the introduction of GenAI is changing the very logic behind how platform markets operate: from product search and description creation to the

interaction between the seller, the platform and the buyer.

In contemporary academic literature, generative artificial intelligence is increasingly viewed as a factor influencing consumer behaviour, trust in online platforms, the personalisation of digital interactions, and the enhancement of e-commerce services (Mogaji & Jain, 2024; Chakraborty et al., 2024; Kim & Priluck, 2025; Xie, 2026; Xie et al., 2025). At the macro level, the spread of GenAI is linked to increased productivity, new competitive dynamics and the emergence of additional sources of economic efficiency in the digital environment (McKinsey Global Institute, 2023; OECD, 2025; Stanford Institute for Human-Centered Artificial Intelligence, 2025; Bick et al., 2025). At the same time, existing literature has not yet sufficiently systematised how GenAI generates economic value specifically within the platform architecture of e-commerce, nor how it is changing the models of interaction between its key players.

The aim of this article is to summarise the theoretical and practical foundations of the impact of generative artificial intelligence on e-commerce and to identify the mechanisms through which economic value is created and platform models are transformed under its influence. To achieve this objective, the following tasks have been set: to outline theoretical and economic approaches to explaining the role of GenAI in e-commerce; to analyse the mechanisms for creating economic value using leading platforms as examples; and to summarise the macroeconomic implications, risks and prospects for the further spread of generative artificial intelligence in e-commerce.

The methodological framework of the study is based on methods of theoretical generalisation, systematisation, comparative analysis, case studies and content analysis of academic, institutional and corporate materials. The scientific novelty of the work lies in the fact that generative artificial intelligence is considered not merely as a tool for automating individual processes, but as a factor changing the very logic of value creation in the platform economy of e-commerce. The structure of the article is as follows: the first section explores the theoretical and economic foundations of GenAI's impact on e-commerce; the second analyses platform models for creating economic value; and the third summarises the macroeconomic implications, risks and prospects for the further transformation of e-commerce.

2 Theoretical and Economic Foundations of the Impact of Generative Artificial Intelligence on E-commerce

The rise of generative artificial intelligence in e-commerce represents a natural stage in the evolution of digital platforms, which are increasingly shifting from a model of simple intermediation between seller and buyer to one of intelligently managed interaction. Whilst previous waves of digitalisation were primarily associated with the automation of operations, search algorithms and the development of recommendation systems, modern generative models are transforming the very nature of the creation, processing and presentation of commercial information. As a result, e-commerce is gradually evolving from a transactional environment into a space for personalised, adaptive and interactive engagement, where value is created not only through access to products, but also through the quality of the digital support provided for consumer choices.

In recent academic publications, generative artificial intelligence is increasingly being viewed as a factor influencing changes in consumer behaviour, the structure of online interactions, and the logic of decision-making in the digital environment. In particular, researchers note that the use of generative models influences the perception of product information, increases the speed at which alternatives are processed, and alters the very mechanism by which purchase intent is formed (Mogaji & Jain, 2024; Xie et al., 2025). In this context, it is important to note that GenAI does not merely speed up access to content, but creates a new type of interface between the platform and the user, within which recommendations, explanations, comparisons and purchase support take place in real time. This is precisely why generative artificial intelligence should be viewed not as a local automation tool, but as one of the mechanisms driving the structural transformation of e-commerce.

A separate area of research concerns the issue of trust in online shopping. For e-commerce, this issue is of fundamental importance, as the digital environment has, from the outset, been characterised by information asymmetry between market participants. The buyer has no physical contact with the product, often lacks full information about the seller, and makes decisions in conditions of either an excess or, conversely, a lack of structured data. This is precisely why generative chatbots, AI assistants and other conversational interface tools are beginning to serve not only as information intermediaries, but also as tools for reducing uncertainty. According to recent research, properly integrated generative chatbots can increase trust in online platforms, facilitate choice and positively influence purchase intent, although the effect depends on the quality of interaction, the transparency of responses and the design of the service (Chakraborty et al., 2024; Kim & Priluck, 2025).

It is also important to note that generative artificial intelligence is transforming not only the customer experience but also the economics of the platform itself. In the traditional e-commerce model, a significant portion of costs is attributed to creating

product descriptions, visual content, SEO optimisation, customer communication support, moderation, seller support and personalisation of search results. The implementation of GenAI makes it possible to reduce these costs, speed up content updates, increase the scalability of services and, at the same time, enhance the adaptability of the commercial offering to specific users. In this case, economic value is generated not only through direct cost reductions, but also through increased conversion rates, greater relevance of the offering, improved customer retention and expanded opportunities for sellers, particularly small and medium-sized businesses, which previously had limited access to sophisticated digital tools (McKinsey Global Institute, 2023; Xie, 2026).

At the level of the platform economy, this signifies a gradual shift in the very model of value creation. Whereas previously the competitive advantage of a marketplace was based on audience scale, network effects, logistics infrastructure and search and recommendation mechanisms, the platform's ability to generate relevant content, maintain a dialogue with the user, automate seller activities and create a more controlled digital consumer experience. Under these conditions, the platform transforms from a technical platform for listing goods into an active architect of market interaction. In this sense, generative artificial intelligence is becoming a factor not only in operational efficiency but also in competitive dynamics, as it can simultaneously strengthen the market positions of large digital ecosystems and create new opportunities for smaller players to enter the market by making access to digital tools more affordable (OECD, 2025).

At the same time, the spread of GenAI in e-commerce is not an entirely positive development. Alongside new opportunities, new risks are emerging: increased technological dependence of sellers on the infrastructure of large platforms, the concentration of data and computing resources in the hands of a limited number of companies, the likelihood of content standardisation, and the emergence of new forms of algorithmic opacity. Furthermore, questions arise regarding the quality of generative content, the reliability of AI assistants' responses, the ethical boundaries of personalisation, and the potential distortion of consumer choice. This is precisely why, in contemporary academic discourse, GenAI in the field of e-commerce is increasingly viewed not only as a tool for improving efficiency, but also as a phenomenon that shifts the balance between innovation, competition, trust and regulatory challenges (OECD, 2025; Stanford Institute for Human-Centered Artificial Intelligence, 2025).

Thus, theoretical analysis suggests that the impact of generative artificial intelligence on e-commerce should be considered through a combination of several interrelated mechanisms: reducing information asymmetry, lowering transaction costs, personalising consumer interactions, expanding the seller's toolkit, and changing the role of digital platforms in creating commercial value. This is precisely what lays the groundwork for a further analysis of platform models, within which generative artificial intelligence is already transitioning from an experimental technology to an institutionally significant component of modern e-commerce.

3 Model of Platforms for Generating Economic Value through Generative Artificial Intelligence in E-commerce

The practical value of generative artificial intelligence in e-commerce is most clearly evident at the level of digital platforms, where technological solutions directly influence the interaction between the seller, the buyer and the platform itself. Whilst, at a theoretical level, GenAI can be viewed as a tool for reducing information asymmetry, transaction costs and market friction, at the platform level these effects take on concrete operational significance. It is platforms that are becoming the environment in which generative artificial intelligence is transforming from a standalone technology into an integral part of the business model, influencing content, search, personalisation, seller support and the overall quality of the digital consumer experience. In this context, it is worth examining a few illustrative case studies that demonstrate various ways of creating economic value using GenAI.

3.1 Amazon: Content Automation and Seller Support

The Amazon platform is one of the most striking examples of how generative artificial intelligence is being integrated into e-commerce, not as an external experimental service, but as a tool for day-to-day commercial operations. One of the key areas of this implementation has been the automated optimisation of product listings for sellers. The company has introduced a feature that automatically generates and refines product titles, descriptions, bullet points and attributes using generative artificial intelligence, thereby significantly reducing the time spent on content preparation and improving the quality of product listings on the platform (Amazon, 2025).

The economic value of this approach is realised on several levels. Firstly, it reduces the seller's costs associated with creating commercial content. This is particularly important for small and medium-sized businesses that do not have dedicated teams of copywriters, marketers or SEO specialists. Secondly, standardising and improving product descriptions leads to higher-quality search results and a more

accurate representation of product characteristics. Thirdly, the overall informativeness of the product listing increases, which reduces uncertainty for the buyer and, consequently, can have a positive impact on conversion rates. Ultimately, in Amazon's case, GenAI serves as a tool that simultaneously supports sellers, boosts the platform's efficiency and enhances the customer experience.

More broadly speaking, this case demonstrates that the platform is beginning to take on some of the functions that previously fell within the seller's own remit. Whereas in the traditional marketplace model, sellers created product descriptions themselves, optimised them for search, and worked on the visual and communicative presentation of their listings, with the integration of GenAI, the platform is increasingly acting as an infrastructure partner, providing tools for generating, enhancing and standardising this content. This signifies a shift in the platform model itself: from neutral intermediation to active participation in the process of creating commercial value.

3.2 Alibaba: Scaling Cross-Border E-commerce

Another notable example relates to Alibaba, where the use of artificial intelligence and data-driven solutions has long been an integral part of the platform's infrastructure, and modern generative tools are amplifying this effect, particularly in the cross-border e-commerce sector. In this case, the key factors are not only the automated creation of content, but also the ability to scale communication across the global market, adapt product offerings to different linguistic and cultural contexts, and simplify the process for sellers to reach a wider international audience. The academic literature highlights that the combination of AI, big data and platform innovations has the potential to significantly transform the mechanisms driving the development of cross-border e-commerce, creating new avenues for scaling up and enhancing market efficiency (Dai et al., 2024).

From an economic perspective, the key benefit here is the reduction of barriers to international trade. Generative artificial intelligence facilitates content localisation, enables the faster creation of product descriptions for different markets, simplifies communication with customers, and allows the platform to adapt product information more quickly to the needs of specific audiences. This reduces the costs of entering foreign markets, whilst giving the seller access to tools that previously required the involvement of specialist translators, content marketers or international digital marketing experts.

For Alibaba, this also means strengthening the platform's role as a facilitator of international market interaction. The platform does not merely connect sellers and buyers from different countries; it creates a technology-driven environment in which generative artificial intelligence facilitates entry into international trade, accelerates the adaptation of product offerings and reduces certain operational barriers. It is in this context that it is particularly clear that GenAI functions as a scaling tool within the platform economy, rather than merely as an automation tool.

3.3 Vinted: Personalising the User Experience and Optimising the Second-hand Market

The Vinted case study is significant primarily because it demonstrates the application of GenAI platform logic not in a traditional large marketplace dominated by professional sellers, but in a peer-to-peer commerce environment. Unlike Amazon or Alibaba, a significant proportion of commercial interaction here takes place between ordinary users, and the platform's value is determined not only by the breadth of its product range, but also by the ease of listing items, the simplicity of navigation, the accuracy of recommendations, and the ease of communication between participants.

In this model, generative artificial intelligence has the potential to create economic value by simplifying the process of posting listings, improving the quality of product descriptions, enhancing categorisation, assisting in the creation of relevant titles, and through personalised user interaction. This is particularly important for second-hand marketplaces, as a significant proportion of listings are created by non-professional sellers who often lack the skills to create effective product listings. The use of GenAI helps to reduce this disparity in content quality and, to some extent, level the playing field for participants.

In this case, the economic value is primarily reflected in the improved liquidity of the platform: the better the listing is presented, the easier it is to find, and the simpler it is for the user to interact with the platform, the higher the likelihood of the transaction being completed. Thus, even in the absence of a traditional large corporate infrastructure, Vinted demonstrates

TABLE 1 The key mechanisms driving the creation of economic value from GenAI on the Amazon platform

Tool	Impact mechanism	Financial result
Project Amelia	A personal AI assistant for sellers	Reducing business management costs
Rufus (Shopping Assistant)	Semantic search and comparison	Reducing search costs for the consumer
Fit Insights Tool	Analysis of the reasons for returns via LLM	Supply chain optimisation
Image-to-Video Generator	Automation of advertising production	Reduction in fixed marketing costs

that generative artificial intelligence can serve as a tool for enhancing the efficiency of the second-hand market, where personalisation, trust and ease of use are no less important than scale.

3.4 Shopify: Democratisation of AI Tools for E-commerce

Shopify offers a distinct model for integrating generative artificial intelligence. Whilst Amazon and Alibaba are developing GenAI within the framework of large platform ecosystems, Shopify focuses on democratising access to AI tools for a wide range of entrepreneurs who are setting up their own online shops. In this case, generative artificial intelligence serves not only as a tool for automating individual tasks, but also as a form of digital support for entrepreneurs at various stages of setting up an online business, including content creation, optimising customer communications, and preparing marketing materials (Shopify, 2025).

The economic value of this model lies in the significant reduction in the barrier to entry into e-commerce. For small businesses, one of the main challenges is not only access to the platform itself, but also a lack of resources to create high-quality visual and textual content, manage customer communications, test marketing messages and maintain a consistent presence in the digital environment. GenAI partially makes up for this shortage of resources by providing entrepreneurs with functionality that previously required the involvement of external contractors or an in-house team. As a result, Shopify is effectively integrating intelligent tools into the day-to-day infrastructure of small e-commerce businesses.

This approach highlights another important aspect of platform transformation: generative artificial intelligence not only strengthens large platforms, but can also act as a tool for technological levelling, enabling small companies to access functionality that was previously the preserve of major players. This is precisely why Shopify is a key example of how GenAI is reshaping the distribution of digital capabilities within the e-commerce market.

3.5 Generalisation of Platform Models of Transformation

The case studies examined suggest that there is no single, universal model for implementing generative artificial intelligence in modern e-commerce. Within Amazon, it functions primarily as a tool for automating commercial content and supporting sellers; in the case of Alibaba, as a means of scaling international engagement and developing cross-border trade; in the Vinted model, as a factor in simplifying peer-to-peer commerce and improving the quality of user-generated content; and in Shopify's model, as a mechanism for democratising access to digital tools for small businesses. At the same time, despite differences in business models, all these examples share a common feature: GenAI is transforming not just individual platform functions, but the very logic behind the creation of economic value.

In general, several common mechanisms underpinning this transformation can be identified. Firstly, there is a reduction in the costs of creating, updating and adapting commercial content. Secondly, there is an improvement in the quality of interaction between market participants through personalisation and enhancements to the search and recommendation environment. Thirdly, it involves expanding sellers' access to tools that were previously expensive or difficult to use. Fourthly, it involves shifting the platform's role from that of a passive intermediary to an active participant in the creation of market value. This is precisely the essence of platform transformation under the influence of generative artificial intelligence.

This conclusion is important for further analysis, as platform-driven changes manifesting at the micro-level of individual companies have broader implications for the market's competitive structure, productivity, access to digital resources, and the strategic direction of e-commerce as a whole. That is why the next section should focus on the macroeconomic implications, risks and prospects for the further spread of generative artificial intelligence in e-commerce.

TABLE 2 Trends in economic indicators following the introduction of GenAI

Indicator	Traditional model (pre-AI)	Model with GenAI integration	Economic interpretation
Conversion rate (CR)	Basic level	An increase of 15–25%	Reducing the buyer's "cognitive load"
Listing creation costs	High (manual labour, photo shoots)	80% reduction (in time)	Democratisation of the proposal
Return rate	High due to inaccurate descriptions	A reduction through AI recommendations	Reducing information asymmetry
Return on investment (ROI)	Stable	A 16% increase in marketing agencies	Optimisation of resource allocation
Market barrier (Entry barrier)	Technical and financial threshold	Minimal (Low-code/No-code)	Promoting competition

4 Macroeconomic Impacts, Risks and Prospects for the Future Transformation of E-commerce

At the macroeconomic level, the adoption of generative artificial intelligence in e-commerce extends far beyond individual platform solutions and is gradually becoming a driver of productivity growth, shifts in competitive dynamics and the reallocation of digital resources. Whilst at the micro level GenAI creates value through content automation, personalisation and reduced interaction costs, at the systemic level its impact is reflected in increased labour productivity, faster information flow and enhanced network effects in digital commerce. Analytical estimates suggest that the integration of generative artificial intelligence is already associated with additional gains in labour productivity and, in the longer term, may become one of the factors driving growth in global economic output through the automation of certain routine and cognitively standardised tasks (McKinsey Global Institute, 2023; Bick et al., 2025). This is particularly important for e-commerce, as it is here that a high proportion of information processes, the scalability of digital interfaces and the rapid spread of innovation among market participants all come together.

A separate macroeconomic effect is linked to the transformation of the competitive landscape. Generative artificial intelligence, on the one hand, lowers barriers to entry for small and medium-sized businesses, as it reduces the cost of creating content, marketing materials and digital communications. This broadens access to e-commerce for those participants who previously lacked sufficient resources to present their goods professionally and engage with customers systematically. On the other hand, the benefits of GenAI are distributed unevenly, as the largest platforms possess significantly larger datasets, computational resources and deployment infrastructure, which may exacerbate market concentration and entrench the dominance of digital ecosystems. This is precisely why GenAI's impact on competition in e-commerce is twofold: it simultaneously opens up new opportunities for the democratisation of entrepreneurship and reinforces the structural advantages of large platforms (OECD, 2025; Stanford Institute for Human-Centered Artificial Intelligence, 2025).

Alongside the positive effects, it is important to consider the risks associated with the further integration of generative artificial intelligence into e-commerce. These include sellers' dependence on the platforms' algorithmic infrastructure, increasing opacity in recommendation and generative mechanisms, the standardisation of content, and the risk of a decline in its reliability. If generative models produce inaccurate, formulaic or overly optimised descriptions, this may not only reduce the quality of consumer choice but also heighten mistrust in digital commerce. Equally important are issues relating to data concentration, the energy intensity of AI solutions, and unequal access to modern computing infrastructure. In this context, the further expansion of GenAI in e-commerce requires not only technological advancement but also the creation of a more balanced environment in which innovation is combined with transparency, service quality and fairer conditions for market access (OECD, 2025).

The prospects for the further transformation of e-commerce under the influence of generative artificial intelligence are linked, first and foremost, to the shift from individual AI functions to comprehensive platform architectures, within which content generation, conversational interfaces, semantic search, personalised recommendations and consumer behaviour analytics will operate as a single system. This means that the competitiveness of platforms will increasingly be determined not only by the size of their audience or their logistical infrastructure, but by their ability to integrate GenAI into all key stages of digital interaction. In the long term, this could lead to the emergence of a new e-commerce model, in which economic value will be created through a combination of automation, adaptability, trust and the rapid scaling of intelligent services. That is precisely why generative artificial intelligence should be viewed not as a short-term technological trend, but as one of the key drivers of the future structural evolution of e-commerce.

5 Conclusions

This article summarises the theoretical and practical aspects of the impact of generative artificial intelligence on e-commerce and demonstrates that its role is not limited to the automation of individual operations. Generative artificial intelligence is gradually becoming a key factor in creating economic value in digital commerce, as it influences the quality of commercial content, the level of personalisation, the reduction of information asymmetry, and the lowering of transaction costs.

The study found that the most significant economic benefits of implementing GenAI are evident at the level of digital platforms. The examples of Amazon, Alibaba, Vinted and Shopify, it is shown that generative artificial intelligence can perform various functions depending on the type of platform model: from automating the creation of product content and improving the search and recommendation environment to scaling cross-border trade, simplifying peer-to-peer interactions and expanding small businesses' access to modern digital tools. The overall result is a shift in the platform's role from that of a technical intermediary to that of an active contributor to the creation of market value.

It has been demonstrated that the economic value of generative artificial intelligence in e-commerce is shaped by a combination of interrelated mechanisms: increasing the relevance of commercial information, reducing the costs of content creation and maintenance, improving digital communication between sellers and buyers, lowering barriers to entry for entrepreneurs, and enhancing the adaptability of platforms to the needs of different user categories. This provides grounds for viewing GenAI not only as a tool for operational efficiency, but also as a factor in reshaping the architecture of the digital market.

At the same time, the spread of GenAI in e-commerce has not only positive but also controversial consequences. At the macroeconomic level, its adoption is associated with the potential for productivity growth, increased competitive dynamics and the acceleration of the digital transformation of trade. However, this is accompanied by risks related to the concentration of data and technological resources within large platforms, algorithmic opacity, sellers' dependence on platform infrastructure, and unequal access to AI tools.

Generative artificial intelligence should therefore be regarded as one of the key drivers of the ongoing transformation of e-commerce, combining efficiency gains with more profound changes to platform models and market interactions. Future research should focus on quantifying the impact of GenAI on conversion rates, profitability, customer loyalty, the competitiveness of small and medium-sized enterprises, and the long-term structure of platform markets.

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