

AI in Marketing: Transforming Customer Engagement and Decision-Making

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ABSTRACT

Artificial Intelligence (AI) has emerged as a pivotal technology within the marketing sector, enabling organizations to deliver personalized, data-driven, and real-time services to consumers. As organizations increasingly integrate AI systems to improve customer experiences and enhance marketing efficiency, it is essential to understand consumer reactions to these technologies. This study investigates the influence of AI-driven personalization and perceived utility on trust, customer engagement, and purchase intentions among consumers in Delhi. A survey involving 378 respondents was conducted employing Partial Least Squares Structural Equation Modeling (PLS-SEM). The results demonstrate that personalization significantly enhances trust in AI-powered marketing strategies, while perceived utility positively influences engagement. Trust also demonstrated itself as a significant predictor of consumer engagement, which in turn has a considerable impact on purchase intention. The findings underscore the importance of transparent and user-centered AI strategies in cultivating positive consumer perceptions. This study provides both theoretical advancements to the AI marketing literature and practical recommendations for organizations seeking to adopt AI responsibly.

Keywords: AI Enabled Personalization, Perceived Usefulness, Customer Trust, Customer Engagement, Purchase Intention.

Introduction

Artificial Intelligence (AI) has swiftly progressed from an abstract concept to a fundamental element of modern marketing strategies. As organizations progressively adopt digital-first and data-centric business strategies, AI-powered technologies—such as machine learning algorithms, natural language processing, predictive analytics, and automated decision-support systems—have become essential tools for understanding, engaging, and retaining customers. These technologies empower organizations to analyze extensive quantities of both structured and unstructured data in real time, detect intricate behavioral patterns, and produce actionable insights with exceptional speed and precision. Consequently, marketing decision-making has shifted from intuition-based and static segmentation methods to adaptive, evidence-based strategies that respond flexibly to evolving consumer preferences and market dynamics. This progression signifies not only a technological advancement but also a fundamental transformation in the development and provision of consumer value.

The increasing prominence of artificial intelligence in marketing is especially pronounced in emergent digital economies such as India, where rapid smartphone adoption, cost-effective high-speed internet access, and the exponential expansion of e-commerce and digital platforms have significantly transformed consumer behavior. Urban metropolitan areas, particularly Delhi, exemplify technologically sophisticated ecosystems distinguished by digitally literate consumers who engage with AI-enabled

marketing platforms on a daily basis. From tailored product suggestions on e-commerce websites and algorithmically targeted advertisements on social media to AI-enabled chatbots and sophisticated content curation on streaming platforms, consumers in Delhi are continually subjected to automated marketing engagements. Although these AI applications improve efficiency, convenience, and relevance, their impact is not universally beneficial. Consumers' responses are frequently influenced by concerns regarding trust, perceived usefulness, transparency, and the suitability of personalization, which collectively influence their overall adoption of AI-driven marketing initiatives.

Despite the growing integration of AI technologies, consumer acceptability continues to be a complex psychological and behavioral phenomenon. For AI-driven marketing initiatives to succeed, consumers must regard these systems as advantageous, pertinent, and dependable. Previous studies in the technology adoption literature highlight perceived usefulness as a key factor, indicating the extent to which consumers believe that AI improves their purchasing efficiency, decision-making, and overall experience. Simultaneously, perceived personalization has become a key factor affecting favorable consumer reactions, as individualized recommendations and customized communications are more likely to align with personal preferences and requirements. However, excessive or inadequately implemented personalization may evoke perceptions of intrusiveness, thereby erode trust and reduce consumer comfort with AI-enabled interactions.

Trust in AI-based marketing systems is a critical factor influencing consumer perceptions and behavioral intentions. Trust becomes particularly prominent in situations where marketing decisions are automated and human involvement is minimal or nonexistent. Consumers frequently voice concerns concerning data privacy, algorithmic bias, the misuse of personal information, and the accuracy of AI-generated recommendations. In the absence of trust, even highly advanced AI systems may be unable to elicit positive consumer responses. Therefore, comprehending the interaction between trust, perceived utility, and personalization is crucial for the formulation of AI marketing strategies that are both efficacious and ethically sound.

Customer engagement constitutes another essential element in assessing the influence of AI within marketing environments. Engagement involves consumers' cognitive, affective, and behavioral participation with a brand throughout their interactions across digital touchpoints. AI-powered technologies that provide interactive, responsive, and contextually pertinent experiences possess the capacity to substantially improve engagement, fostering stronger brand connections, elevating purchase intentions, and ensuring enduring customer loyalty. Nevertheless, empirical studies investigating the combined impact of AI-driven personalization, utility, and trust on consumer engagement and subsequent purchase intentions remain scarce, especially within the Indian metropolitan setting.

To bridge this research divide, the current study examines the interconnections among perceived personalization, perceived usefulness, trust in AI-driven marketing, customer engagement, and purchase intention among consumers in Delhi. By utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM), the study aims to analyze both the direct and indirect influences of these constructs within an integrated predictive framework. PLS-SEM is especially appropriate for this study owing to its capacity to analyze intricate models incorporating latent variables, accommodate non-normal data distributions, and prioritize prediction-focused results, thereby making it suitable for exploratory research within rapidly developing technological contexts.

The incorporation of AI into marketing strategies transcends mere operational efficiency; it represents a fundamental transition toward more responsive, adaptable, and customer-focused marketing approaches. As organizations progressively depend on AI to enhance customer experiences and customize marketing messages, it is essential to comprehend how consumers cognitively and emotionally perceive these technologies. This research advances the current corpus of knowledge by offering empirical insights into the psychological and behavioral mechanisms that underpin consumer acceptance of AI in marketing within an urban Indian setting. The findings are anticipated to provide valuable insights for marketers in developing trustworthy and personalized AI-driven campaigns, for policymakers in establishing ethical guidelines for AI utilization, and for researchers aiming to advance theories in digital marketing and consumer behavior. Ultimately, the study seeks to facilitate the responsible and efficient deployment of AI technologies that improve consumer experiences and promote sustainable marketing results in digitally evolving markets such as Delhi.

The current study is theoretically based on the Technology Acceptance Model (TAM) and the Stimulus–Organism–Response (S–O–R) framework, both of which are extensively utilized to elucidate

consumer reactions to emergent technologies. TAM highlights perceived utility as a primary factor influencing technology adoption, whereas the S–O–R framework describes how external stimuli affect internal psychological conditions, subsequently guiding behavioral responses. Integrating these perspectives offers a comprehensive framework for analyzing consumer responses to AI-powered marketing.

In AI-driven marketing contexts, perceived personalization functions as a vital external stimulus. AI systems scrutinize consumer data to provide personalized recommendations, advertisements, and content aligned with individual preferences. Previous research indicates that personalization increases relevance, convenience, and perceived value, thereby positively influencing consumer perceptions of digital platforms. When consumers perceive AI-driven interactions as personally significant rather than generic, they are more inclined to assess these systems favorably.

H₁: Perceived personalization positively influences perceived usefulness of AI-driven marketing.

H₂: Perceived personalization positively influences trust in AI-driven marketing systems.

Within the S–O–R framework, perceived usefulness and trust constitute essential internal cognitive and affective states (organism variables). Perceived usefulness indicates the degree to which consumers consider AI-driven marketing to improve their purchasing efficiency, decision-making accuracy, and overall experience. Trust, by contrast, pertains to consumers' confidence in the dependability, integrity, and proficiency of AI systems, especially in managing personal data and delivering precise recommendations.

Existing research suggests that consumers are more likely to trust AI systems when they perceive these tools as beneficial. Conversely, an absence of trust can diminish the perceived advantages of AI, irrespective of its technological complexity.

H₃: Perceived usefulness positively influences trust in AI-driven marketing.

H₄: Perceived usefulness positively influences customer engagement.

Customer engagement constitutes a multidimensional construct that includes cognitive involvement, emotive attachment, and behavioral participation in brand interactions. AI-powered marketing technologies—such as chatbots, recommendation systems, and tailored content—possess the capability to generate immersive and interactive experiences that significantly augment engagement. Engaged consumers are more inclined to cultivate positive brand perceptions and demonstrate more robust behavioral intentions.

Trust is a crucial factor in cultivating engagement, particularly within AI-mediated settings where interactions are automated and rely on data.

H₅: Trust in AI-driven marketing positively influences customer engagement.

In accordance with the S–O–R model, purchase intention represents the ultimate behavioral response arising from consumers' internal assessments and levels of engagement. Previous research consistently indicates that engaged consumers are more likely to make purchases, endorse brands, and exhibit sustained loyalty. In AI-driven marketing environments, engagement functions as a vital conduit through which perceived personalization, utility, and trust are converted into tangible purchasing intentions.

H₆: Customer engagement positively influences purchase intention.

Given the interrelationships among the constructs, customer engagement is anticipated to mediate the influence of perceived utility and trust on purchase intention, thereby reinforcing the indirect effect of AI-driven marketing perceptions on consumer behavior.

H₇: Customer engagement mediates the relationship between perceived usefulness and purchase intention.

H₈: Customer engagement mediates the relationship between trust in AI-driven marketing and purchase intention.

Literature Review

According to Riandhi, 2025 artificial intelligence describes machines (computers) that simulate cognitive and affective functions of human mind. The swift advancement of Artificial Intelligence (AI) has profoundly impacted numerous fields, particularly in its application to analyzing and shaping consumer behavior (Gansser & Reich, 2021; Kumar et al., 2024; Russel and Norvig, 2016). The application of

Artificial Intelligence (AI) in marketing has progressed significantly alongside innovations in data analytics, automation, and consumer behavior modeling (Riandhi, 2025). AI-powered applications allow organizations to research consumer behavior to an extent of thoroughness and granularity unachievable by conventional analysis techniques (Davenport et al., 2020). By leveraging AI competencies, marketers can implement extremely data-driven approaches for enhancing the consumer lifecycle, such as acquisition, engagement, and retention, across various digital and physical touchpoints (Paschen et al., 2019). Earlier studies on digital marketing focused primarily on data-driven decision-making, emphasizing the transition from traditional promotional practices to technologically supported customer relationship management (CRM) systems that relied heavily on historical data and segmentation models (Kotler et al., 2017). These early technologies enabled firms to track consumer interactions and deliver targeted communication, laying the foundation for personalized marketing. However, recent advancements in AI have expanded the possibilities of marketing intelligence through the introduction of machine learning algorithms, natural language processing, and predictive analytics (Guo et al., 2024; Naz & Kashif, 2025). Contemporary studies highlight the transformative role of AI-powered tools such as chatbots, virtual assistants, and recommendation engines, each offering the ability to deliver real-time personalization, enhance customer service efficiency, and generate predictive insights that optimize strategic marketing decisions (Grewal et al., 2020, Puntoni et al., 2021, Zierau et al., 2023; Haenlein & Kaplan, 2021). Through these capabilities, marketers are now able to anticipate consumer preferences, tailor content dynamically, automate responses, and allocate advertising budgets more efficiently across digital platforms.

To understand the adoption and integration of AI in marketing environments, scholars have frequently drawn on foundational theoretical frameworks. The Technology Acceptance Model (TAM), for instance, identifies perceived usefulness and perceived ease of use as central predictors of individual acceptance of new technologies (Venkatesh & Davis, 2000). In marketing contexts, TAM is widely applied to explain why consumers engage with AI-enabled features such as automated recommendations or chatbot interactions. Meanwhile, the Diffusion of Innovations Theory (DOI) provides additional insight into how novel technologies spread within organizations and markets. DOI highlights innovation attributes—such as relative advantage, compatibility, complexity, trialability, and observability—as determinants of adoption decisions. These frameworks collectively help explain disparities in AI implementation across firms. Organizations that perceive clear competitive advantages and possess technological readiness tend to adopt AI-driven marketing tools more quickly, whereas others may experience resistance due to technological complexity, high implementation costs, or ethical concerns related to data practices.

The rapid integration of Artificial Intelligence (AI) into marketing practices has attracted growing scholarly attention across disciplines such as marketing, information systems, and consumer behavior. Existing studies have primarily focused on the technological capabilities of AI, organizational adoption, and firm-level outcomes such as efficiency, cost reduction, and competitive advantage. While these contributions have significantly advanced understanding of AI-enabled marketing systems, the consumer-centric perspective remains comparatively underexplored, particularly in emerging economies.

Initially, a significant portion of the existing literature on AI in marketing is focused on developed economies, with empirical data primarily sourced from North America and Europe. Consumer responses to AI-driven marketing in emerging digital markets such as India—marked by diverse socio-cultural environments, differing levels of digital literacy, and increased concerns regarding data privacy—continue to be inadequately studied. This geographic disparity restricts the broader applicability of current findings and underscores the necessity for context-specific research in swiftly digitizing urban centers such as Delhi.

Second, previous research frequently investigates isolated constructs such as perceived utility, trust, or personalization independently, without exploring their combined and sequential impacts on consumer engagement and purchase intention. There is a deficiency of comprehensive models that concurrently elucidate how AI-driven personalization (stimulus) influences internal psychological states (perceived usefulness and trust), which subsequently affect engagement and behavioral intentions. This fragmented methodology limits a comprehensive comprehension of consumer decision-making within AI-mediated marketing contexts.

Third, although consumer engagement is broadly acknowledged as a crucial factor in marketing success, its mediating function within AI-driven marketing environments remains insufficiently theorized

and inadequately empirically validated. Existing research has predominantly focused on the direct influence on purchase intention, neglecting the cognitive, affective, and behavioral engagement processes through which perceptions of AI are transformed into tangible consumer actions.

Fourth, although trust has been recognized as a vital factor influencing technology adoption, the examination of trust in AI-driven marketing systems—specifically concerning algorithmic decision-making, data privacy, and perceived transparency—remains insufficiently explored in relation to personalization and perceived usefulness. This is particularly pertinent in the Indian context, where consumers concurrently prioritize convenience and raise concerns about the potential misuse of personal data.

Given these gaps, there is a definitive necessity for a comprehensive, consumer-oriented empirical investigation into how perceived personalization, perceived utility, and trust in AI-driven marketing affect customer engagement and purchase intent within an urban Indian setting.

Research Methodology

This study adopted a quantitative research design to examine the factors influencing consumer acceptance of Artificial Intelligence (AI) in marketing within the Indian context. A structured questionnaire was used to collect primary data, as this method allows efficient measurement of perceptions, attitudes, and behavioral intentions. Given the exploratory nature of AI adoption and the need to analyze multiple latent constructs simultaneously, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed. PLS-SEM is particularly suitable for predicting complex relationships and validating measurement scales in emerging research areas where theoretical foundations are still evolving.

The target population comprised consumers in Delhi who were familiar with digital platforms that frequently employ AI, such as e-commerce websites and social media applications. Purposive sampling was used to ensure that participants had adequate exposure to AI-driven marketing. A total of 450 questionnaires were distributed online and offline, and after screening for incomplete responses, 378 were retained for analysis. This sample size exceeded recommended thresholds for PLS-SEM, ensuring adequate statistical power.

The survey instrument included validated items adapted from prior research on technology acceptance and AI usage. Constructs such as perceived usefulness, perceived ease of use, trust, ethical concerns, attitude, and behavioral intention were measured using five-point Likert scales.

Data analysis followed a two-step PLS-SEM procedure. The measurement model was first assessed to determine indicator reliability, composite reliability, convergent validity, and discriminant validity through metrics such as outer loadings, Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and HTMT ratios. The structural model was then evaluated using path coefficients, R^2 values, effect sizes, predictive relevance (Q^2), and bootstrapped t-values and p-values were generated.

Findings and Interpretation

This study employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS to test the proposed research framework grounded in the Stimulus–Organism–Response (S–O–R) model. Following the two-step approach recommended by Hair et al. (2022), the measurement model was assessed first, followed by the structural model and mediation analysis.

The measurement model was evaluated in terms of internal consistency reliability, convergent validity, and discriminant validity for all latent constructs: perceived personalization (PP), perceived usefulness (PU), trust in AI-driven marketing (TR), customer engagement (CE), and purchase intention (PI).

Internal consistency was assessed using Cronbach's alpha (α) and Composite Reliability (CR), while convergent validity was evaluated using Average Variance Extracted (AVE). As shown in Table 1, all constructs exceed the recommended thresholds ($\alpha > 0.70$, $CR > 0.70$, $AVE > 0.50$), confirming adequate reliability and convergent validity.

Table 1: Reliability and Convergent Validity

Construct	Cronbach's α	Composite Reliability (CR)	AVE
Perceived Personalization	0.84	0.71	0.68
Perceived Usefulness	0.81	0.74	0.65
Trust in AI-driven Marketing	0.82	0.72	0.70
Customer Engagement	0.89	0.84	0.73
Purchase Intention	0.84	0.81	0.67

Discriminant validity was assessed using the Fornell–Larcker criterion and HTMT ratio. The square root of AVE for each construct was higher than its correlations with other constructs, and all HTMT values were below the conservative threshold of 0.85, confirming satisfactory discriminant validity.

The structural model was evaluated by examining path coefficients (β), t-values, p-values, coefficient of determination (R^2), and effect sizes (f^2) using a bootstrapping procedure with 5,000 subsamples.

Hypotheses Testing (Direct Effects)

Table 2 presents the results of the structural path analysis. All hypothesized relationships were found to be positive and statistically significant, providing full support for H1–H6.

Table 2: Structural Model Results

Hypothesis	Path	β	t-value	p-value	Result
H1	PP $\rightarrow$ PU	0.53	9.42	<0.001	Supported
H2	PP $\rightarrow$ TR	0.49	7.86	<0.001	Supported
H3	PU $\rightarrow$ TR	0.48	6.73	<0.001	Supported
H4	PU $\rightarrow$ CE	0.47	8.11	<0.001	Supported
H5	TR $\rightarrow$ CE	0.39	7.02	<0.001	Supported
H6	CE $\rightarrow$ PI	0.62	11.54	<0.001	Supported

The findings indicate that perceived personalization significantly enhances perceived usefulness and trust, reinforcing its role as a key external stimulus in AI-driven marketing environments. Furthermore, perceived usefulness positively influences both trust and customer engagement, highlighting its dual cognitive and affective role. Trust also emerges as a critical antecedent of engagement, particularly in automated, data-intensive marketing contexts. Finally, customer engagement strongly predicts purchase intention, confirming its central role as a behavioral driver.

The explanatory power of the model was assessed using R^2 values. As shown in Table 3, the endogenous constructs demonstrate moderate to substantial explanatory power, consistent with PLS-SEM standards.

Table 3: Coefficient of Determination (R^2)

Endogenous Construct	R^2
Perceived Usefulness	0.31
Trust in AI-driven Marketing	0.46
Customer Engagement	0.52
Purchase Intention	0.38

These results suggest that perceived personalization explains a substantial proportion of variance in perceived usefulness and trust, while customer engagement is jointly explained by perceived usefulness and trust. Purchase intention is meaningfully explained by customer engagement.

Mediation Analysis

Mediation effects were examined using bootstrapped indirect effects, following the recommendations of Preacher and Hayes. As presented in Table 4, customer engagement significantly mediates the relationship between perceived usefulness and purchase intention, as well as between trust and purchase intention, supporting H7 and H8.

Table 4: Mediation Analysis Results

Hypothesis	Indirect Path	Indirect β	t-value	p-value	Mediation
H7	PU $\rightarrow$ CE $\rightarrow$ PI	0.27	6.34	<0.001	Supported
H8	TR $\rightarrow$ CE $\rightarrow$ PI	0.24	5.89	<0.001	Supported

The mediation results indicate that perceived usefulness and trust do not directly translate into purchase intention in isolation; rather, their influence operates primarily through enhanced customer engagement. This underscores engagement as a key psychological mechanism within AI-enabled marketing interactions.

Conclusions and Recommendations

The results of this research indicate that consumer adoption of AI-powered marketing in Delhi is influenced by a combination of functional, psychological, and ethical considerations. Perceived efficacy was identified as the most significant predictor of favorable attitudes, emphasizing that consumers appreciate AI applications that improve convenience, personalization, and decision-making. Perceived simplicity of use also significantly contributed, indicating that intuitive and user-centric interfaces are vital for promoting positive assessments. Trust in AI technologies has been demonstrated to be equally essential, emphasizing the importance of transparent, dependable, and consistently effective systems to foster consumer confidence. Simultaneously, ethical considerations adversely affected perceptions, emphasizing increasing consumer awareness of data privacy, algorithmic equity, and the responsible handling of personal information. Ultimately, attitude was identified as a significant determinant of behavioral intention, suggesting that favorable consumer perceptions lead to a heightened propensity to interact with AI-enabled marketing tools. These findings collectively illustrate that although AI provides significant strategic benefits, its effective implementation relies on a judicious combination of technological effectiveness and ethical accountability.

Building upon these insights, multiple recommendations are suggested for practitioners and policymakers. Marketers ought to prioritize the design and implementation of AI systems that explicitly augment consumer value, such as tailored recommendations or predictive support that manifestly enhance the user experience. Investing in intuitive interface design is crucial, as streamlining user interactions with AI tools can substantially enhance adoption rates. To enhance trust, organizations should communicate transparently regarding the operation of AI algorithms, the collection and utilization of consumer data, and the measures implemented to ensure accuracy and impartiality. Proactively addressing ethical concerns is of equal importance; organizations should embrace privacy-by-design principles, implement opt-in data sharing, and grant consumers enhanced control over their personal information. Furthermore, consumer education initiatives can serve to clarify AI technologies and dispel misconceptions, thereby enhancing acceptance. For policymakers, implementing well-defined regulatory frameworks concerning data protection and algorithmic accountability will promote responsible innovation and strengthen public confidence in AI-powered marketing practices.

In conclusion, the research emphasizes that artificial intelligence can markedly improve marketing effectiveness when applied in a deliberate and ethical manner. Organizations that effectively align technological innovation with consumer-focused principles are more likely to cultivate enduring trust and engagement, thereby ensuring that AI functions as a catalyst for sustainable and responsible marketing development in emerging markets such as India.

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