

Transforming Consumer Behaviour through Artificial Intelligence: A Review of Digital Marketing Innovations

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ABSTRACT

Artificial Intelligence (AI) has revolutionized digital marketing, changing the way businesses engage and impact customers. This paper, following a detailed literature research in the period of 2015-2025, critically discusses the impact of digital marketing using artificial intelligence on consumer behaviour, trust and purchase intention. The evolution of AI tools, ranging from automation to more advanced solutions such as machine learning, predictive analytics, recommendation engines, chatbots, sentiment analysis, and generative AI, is highlighted in the study. Marketing, from hyper-personalized marketing to real-time engagement of the customer, can be optimized greatly by the use of AI, literature claims. These advances enhance consumers' interaction, satisfaction and buy intention with digital platforms like social media, ecommerce sites and cell apps. The review also highlights several important challenges, including data privacy and security, algorithmic bias, transparency, and ethical considerations, that could impact consumer trust and receptivity towards AI-powered marketing platforms. What's more, the analysis indicates that trust is a key mediator between the effectiveness of AI-powered marketing strategies and consumer behaviour. Lastly, the research has pinpointed a few opportunities for digital marketers to get better performance and customer experience in the future as AI slowly gets its foot in the door. However, for the long run, an ethical, transparent and consumer friendly system of AI is necessary for success. Overall, the review provides valuable insights for researchers and practitioners to better understand the relationship between AI technologies and consumer behavior in the digital marketing landscape.

Keywords: Artificial Intelligence, Digital Marketing, Consumer Behaviour, Purchase Intention, Trust, Personalization, Predictive Analytics

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INTRODUCTION

The way companies interact with customers in the digital ecosystem has been completely transformed by artificial intelligence (AI), which has experienced enormous development and penetration in digital marketing. As the digital age grows increasingly digital, with numerous online platforms and ever-growing volume of data created by consumers, organisations are turning to AI-powered technologies to better understand consumer behaviour, predict consumer preferences and deliver real-time, highly personalised marketing messages. This transition represents a move away from 'rules-based' marketing automation, towards intelligent automation, being adaptive, data-driven and intelligent. Artificial Intelligence in Digital Marketing uses a range of technologies, such as machine learning, NLP, predictive analysis, recommendations, Chatbots, and automation for enhanced customer engagement and improved marketing results. These tools help marketers reach targeted ads, personalized product recommendations and provide real-

time customer support on various digital channels such as social media, mobile apps, search engines and e-commerce platforms.

Currently, the digital marketplace offers consumers an almost overwhelming range of goods. AI-based marketing modifies the consumer experience on a number of levels, including the consumers' consideration and trust, and their intent to buy. Modern marketing, driven by AI, offers relevant suggestions based on consumers' unique profiles. Consumers are now empowered to make confident purchases. AI dominates the online marketplace by shaping the experience of the consumer, and influencing the behaviour and habits of the buyer. From the point of view of Modern Marketing, the use of AI offers many advantages, but also ethical and pragmatic dilemmas. Privacy, monitoring, transparency, bias and threats to the consumer's confidence are all valid concerns. These threats further emphasize the importance of gauging consumer confidence while applying AI-based marketing.

Research carried out in the past suggests that AI marketing provides insights into consumer behaviour through the use of machine learning and big data analytics, which boosts marketing results (Busman & Ananda, 2022). With the large data on consumers available, firms can create highly personalized marketing strategies that surpass consumer expectations (Rabby, Chimhundu, & Hassan, 2021). Moreover, digital marketing helps to foster electronic word-of-mouth communication which means consumers can share information and product information and influence joint buying decisions (Alwan & Alshurideh, 2022). The key factors influencing consumer purchase intention when it comes to AI-driven marketing are perceived usefulness, ease of use, trust, and perceived risk. Other factors like privacy issues, data security, and the threat of job replacement from automation also play a role in shaping consumer views on AI-powered systems (Ragul & Dulloo, 2023). Furthermore, AI-driven features like recommendation engines and predictive analytics play a crucial role in shaping consumer consideration sets and altering their buying habits by tailoring content and behavioral nudges to individual users (Subbaiah, Manjushree & Kondamudi, 2023).

As a result, comprehending how AI-powered digital marketing affects consumer behavior is crucial for creating effective, ethical, and consumer-centric marketing strategies. To objectively assess and critically examine the influence of AI in the field of Digital Marketing and how it is shaping customer behaviour in Digital Environment related to engagement, trust, decision making and purchase intent. This paper will explore how AI is impacting consumer behaviour and consumer trust in digital marketing.

Impact of AI-Enabled Digital Marketing on Consumer Behaviour and Trust

Artificial Intelligence (AI) in digital marketing has created a significant scholarly interest because of its ability to boost data-driven decision making, automate marketing activities and create better customer engagement. Davenport, Guha, Grewal and Bressgott (2020) believe that AI could be a game-changer in the world of marketing by providing automation, optimization of content and predictive analytics. Likewise, Chaffey and Ellis-Chadwick (2019) cite the ability of AI tools to personalize customer interactions in real-time across multiple digital channels, to improve the customer experience.

As the technology advances, there is an increasing volume of research focusing on how AI-powered tools affect consumer behavior. Consumer purchase intention is determined by recommendation systems and personalized advertisements, which can provide timely and contextually relevant advertisements (Kumar, Dixit,

Javalgi, and Dass, 2021). In addition, Wedel and Kannan (2016) show that analytics based on AI further improve targeting precision, resulting in better engagement, higher consumer responsiveness, and better decision making. In summary, these findings suggest that AI-driven marketing tactics play a significant role in shaping consumer behavior in digital environments.

AI-driven personalization has also been known for enhancing customer experience and satisfaction, apart from behavioral results. Huang and Rust (2021) suggest that AI-powered tools like chatbots and virtual assistants can boost the responsiveness of services by offering instant, ongoing customer support, which in turn helps to deliver high-quality service perceptions. This is supported by Gnewuch, Morana, and Maedche (2017) who reported that conversational agents help to improve customer perceptions by providing faster response time and better interaction quality. Also, as Shankar (2018) points out, with the help of predictive analytics, organizations can better estimate customer needs, allowing them to create and implement more anticipatory and appropriate marketing strategies to reach customer satisfaction.

Even while these benefits seem appealing, a number of studies have revealed some serious issues with consumer trust in AI-driven digital marketing platforms. In spite of the fact that certain customer consumer consumer consumer consumer consumer consumer consumer consumer concerns. Customer trust can be significantly impacted by how consumer data is used and how transparently it is handled (Martin & Murphy, 2017). Similarly, Paschen, Pitt and Kietzmann (2020) have claimed that the lack of openness of an algorithm and the possibility of manipulation of the material through the algorithm can generate scepticism and degradation of consumer trust in the digital marketing system. These issues draw attention to the necessity of strong privacy and trust management systems, transparent decision-making procedures, and ethical data handling in AI-driven marketing strategies.

There has been comparatively little empirical study that considers the different effects of AI on customer behaviour and trust, despite the promise of such technology being examined in the literature and its impact on consumer involvement being frequently publicised. In relation to AI systems in marketing, a few research have examined the effects of trust as a critical intermediary variable that influences consumer behaviour (Huang & Rust, 2021; Kumar et al., 2021). The disparity highlights the necessity for more thorough investigations and studies in the field of digital marketing that look at trust and behavioural reaction in AI environments.

Influence of AI-Driven Digital Marketing on Consumer Purchase Intention

Artificial Intelligence (AI) has revolutionised the way consumers engage with and make purchasing decisions in digital marketing. Krishna and Prathapkumar (2023) state that it's critical to keep in mind that AI-powered personalised marketing is a paradigm change in which companies engage with customers in a precise, relevant, and customised manner. Customers may now communicate with businesses in a completely different way since they can now deliver more tailored and pertinent marketing messages, which improves consumer interactions and reactions. AI-powered technologies such as chatbots, virtual assistants, and conversational interfaces have further revolutionised customer experience by giving real-time, personalised, and adaptable responses. This improves the service's efficiency and gives the consumer a smooth, engaging experience at any digital touchpoint. Additionally, using AI in marketing platforms including websites, social media, mobile apps, and email marketing guarantees a smooth and unified consumer experience. More emotional ties, engagement, and customer loyalty are fostered by this consistency.

In a 2023 study, Satapathy and Nanda pointed out that artificial intelligence can significantly boost process efficiency across multiple stages of the marketing lifecycle. As a strategic tool, it can optimize core operations, help enterprises build personalized user interactions, and maintain competitiveness in the fast-changing digital market. The rapid pace of its development also leaves room for subsequent related discussions.

Moreover, AI-powered platforms are essential to improving the functionality and user experience of digital platforms. Yin and Qiu (2021) state that the platform's investment in intelligent search, recommendation systems and multimodal interaction technologies (text, image and voice recognition) is a must, as e-commerce platforms are required to keep investing in AI-based technologies. Enhancing the capabilities of big data retrieval and the accuracy of the search greatly improves consumer satisfaction. Greater contact with the systems using AI improves the usefulness and fun of the experience, which are important factors in consumer engagement. One key point is that the information that AI systems deliver, particularly the accuracy, convenience, and insights they offer, is more appreciated by consumers than merely the functionality of a virtual assistant.

Trust is also recognized as a key factor impacting attitudes towards AI in digital marketing. Nagy and Hajdu (2020) revealed that trust has more impact on consumer attitude and behavioral intention in e-shopping than perceived ease of use. Along with trusted use, perceived utility is another important aspect that affects customer acceptance of AI-based solutions. The results demonstrate

that customer trust is vital for promoting adoption and engagement with AI-driven digital platforms. Customers may perceive AI systems as less beneficial if they don't trust them, which could lead to unfavourable opinions and a decline in online activity.

Therefore, improving consumers are crucial. The AI-powered platform must be open, provide access to worthwhile goods and offers, and display precise, tailored suggestions. Additionally, it is possible to improve the accuracy of the recommendations and the searchability of the products, giving customers greater ease and happiness. Lastly, a favourable customer perception of AI-powered digital marketing systems results in increased engagement and buy intent, highlighting the significance of AI in contemporary digital commerce.

AI-Driven Digital Marketing in the Context of Consumer Behaviour and E-Commerce Transformation

Artificial Intelligence (AI) has emerged as a crucial driver of digital transformation, notably in marketing systems, with its quick development. Artificial Intelligence (AI) is playing a crucial role in the digital revolution, particularly in regard to marketing systems. AI has brought about a new wave of disruption for enterprise business operations, according to Chintalapati and Pandey (2021). The integration of intelligent technology has resulted in a fundamental shift in marketing. In today's digital age, the use of AI in marketing is becoming more and more vital for achieving efficiency, accuracy, and personalisation, making it an indispensable aspect of a successful marketing plan. Since social media has become one of the most potent digital platforms, marketers are using state-of-the-art AI technology to improve campaign performance and customer engagement. The AI may continue to continue to continue to continue to continue to continue to continue to make decisions.

Simultaneously, Dahiya and Garg (2023) emphasise how social media and smartphone use have transformed business-customer connections. This is a digital shift that is a digital network that is a digitally network. Companies must accept and adapt to this complex environment in order to reach a wider audience, interact with them personally, and enhance their sales procedures. However, a number of considerations, such as convenience, social connection, privacy concerns, security risks, etc., continue to make consumer online purchasing behaviour difficult. Consumer behaviour patterns are further complicated by the influence of demographic and socioeconomic factors, such as age, gender, and income, on online shopping behaviour.

AI marketing strategies, promotional strategies, promotional strategies, promotional strategies, promotional strategies, promotional strategies. As customers become more aware

of AI technologies, the impact of personalised advertising—including display ads, video adverts, and tailored content—on purchase decisions has increased significantly. However, despite these advancements, customers remain hesitant to use. Consumer reluctance persists despite these advancements, especially when it comes to transactions costing more than \$25. Consumer trust and e-commerce transactions are also influenced by the platform's perceived brand and legitimacy.

Digital consumer behaviour is a multi-dimensional phenomenon, where the emotional, cognitive and behavioural responses to products and services are manifested. It is determined by a mixture of cultural, social, personal and psychological factors. In the broader sense, Rajdhar (2021) says that AI facilitates a feedback loop between businesses and consumers: The data-driven insights enable continuous improvement in customer targeting and satisfaction. Self-learning algorithms can enhance customer engagement and satisfaction in AI-driven eCommerce systems by harnessing a wealth of customer data to deliver highly personalized shopping experiences.

In addition, Thilagavathy and Kumar (2021) point out that digital marketing has greatly improved customer involvement through the incorporation of electronic service systems and smart technology. AI has revolutionized marketing, making it an increasingly competitive and tech-driven field that demands constant innovation. In marketing, AI can be deployed to create intelligent search features, automate ad campaigns, generate customer service chatbots, provide predictive analytics, fraud detection tools, sentiment analysis, image and voice recognition and customer segmentation. These features can help businesses gain insights into their customers' needs, which can result in improved sales performance and revenue generation.

Similarly, Manjula (2021) concludes that consumers are getting more involved in the usage of the AI systems and are getting more sensitive about the effects of AI on their everyday life. As the connection grows, more and more businesses can use it to help them market to each person when they want them to see it, and where they are likely to see it. AI becomes a critical tool in digital ecosystems to improve customer targeting accuracy, boost engagement, and propel marketing success.

Impact of AI on Consumer Behaviour in Digital Marketing

Prediction, automation, automation, automation, automation, automation, automation, automation, automation, sophisticated behaviour. Gone are the times of simple automation—digital marketing has transformed consumer behavior to intelligent hyper-personalization and prediction. The literature has been analyzed and discussed over the years, which shows how progressively

AI applications have integrated themselves into the consumer experience, trust and buying behavior. Table 1 provides an overview of the Chronological Overview of AI Impact on Consumer Behaviour in Digital Marketing (2015–2025).

The fundamentals related to marketing and consumer acceptance of AI were explored as part of the initial studies. According to Kaplan and Haenlein (2015), some initial psychological hurdles that impact the marketing systems which rely on AI are trust, automation, and interaction between man and machine. AI was then still viewed as an automation tool and not yet a tool to make strategic marketing decisions for a company.

Later, Bock et al. (2016) discovered that adaptive AI marketing campaigns were more effective than static digital ads for consumers, early signs that personalized marketing methods were being embraced. Importantly, Huang and Rust (2017) brought up the concept of AI in service: the intelligent agents, such as chatbots, might enhance the satisfaction and engagement of customers with their services by providing personalized, interactive and real-time support.

The AI was no longer used for automation, but to complement decision making processes in 2018-2019. Lemon and Verhoef (2018) highlighted that the machine learning models started to be able to accurately predict consumer preferences and emotional reactions from the browsing behaviour, which really boosted the accuracy of marketing and targeting. Chatterjee et al. (2019) additionally demonstrated that AI-powered suggestion methods outperforms traditional segmentation strategies, transforming the way customers are understood and enhancing predictive marketing.

Following the COVID-19 epidemic, AI has experienced rapid expansion in the digital marketing sector, especially in the e-commerce and customer service sectors. According to Davenport et al. (2020), AI was essential to the omnichannel integration since it streamlined and unified data across many platforms, guaranteeing a smooth customer experience. Similarly, Gupta and Arora (2021) found that using AI applications, like virtual try-on systems and AI-powered customer support, reduced the need for physical retail channels and increased online conversion rates during the pandemic, highlighting the crucial role of AI in maintaining customer interactions during times of low in-person engagement.

As AI usage increased, consumer trust in AI, privacy concerns, and ethical considerations became major areas of study. According to Chen and Zhang's (2023) study, data security and ethical considerations in AI systems have a significant impact on consumers' willingness to engage with AI. According to Chen and Zhang (2023), customers' willingness to interact with AI is influenced by

a number of important aspects, including data security and ethical use of AI. According to Martin and Murphy (2022), recommendations that are in line with customers' identities and psychological expectations are supported by 30% of predictive AI. As a result, this AI was evolving into a psychological facilitator that affected consumer perception, trust, and decision-making in addition to being a technological answer.

Recent research highlights the rise of hyper-personalization, which is fuelled by advances in generative AI, such as massive language models and AI-

generated content systems. According to Kumar and Singh (2025), as customers engage with AI-powered chatbots, recommendation engines, and virtual assistants more frequently, their behaviour will change. Similarly, a new era of emotion-driven and context-aware marketing systems that can significantly influence consumer engagement and decision-making is ushered in by Li et al. (2024), who show how sentiment analysis, driven by artificial intelligence, can be used to customise marketing strategies and messages to align with consumer sentiments, tones, and behavioural cues.

Table -1: Chronological Overview of AI Impact on Consumer Behaviour in Digital Marketing (2015–2025)

Period	Key Focus	Authors	Major Findings	Impact on Consumer Behaviour
2015	Early AI adoption & consumer acceptance	Kaplan & Haenlein (2015)	Identified psychological barriers to AI-driven marketing and early trust issues in human–AI interaction	Low trust; cautious acceptance of AI in marketing
2016–2017	AI for engagement & service interaction	Bock et al. (2016); Huang & Rust (2017)	Adaptive AI ads improved engagement; AI chatbots enhanced service experience	Improved satisfaction and early acceptance of AI interaction
2018–2019	Predictive analytics & recommendation systems	Lemon & Verhoef (2018); Chatterjee et al. (2019)	Machine learning improved prediction of preferences; recommendation systems outperformed traditional segmentation	Strong influence on purchase decisions and consumer journey mapping
2020–2021	Digital acceleration & pandemic-driven AI use	Davenport et al. (2020); Gupta & Arora (2021)	AI enabled omnichannel integration; virtual try-ons and AI service boosted online conversions	Increased online purchase behaviour and engagement
2022–2023	Trust, privacy & psychological influence	Chen & Zhang (2023); Martin & Murphy (2022)	Trust and data security influenced AI acceptance; self-image alignment increased purchase intention	Trust became key driver of purchase intention
2024–2025	Hyper-personalization & generative AI	Kumar & Singh (2025); Li et al. (2024)	Generative AI enables real-time personalization; sentiment analysis adjusts marketing in	Highly personalized engagement increases purchase intention and

			real time	emotional response
Overall Insight	Evolution of AI in marketing	Smith & Johnson (2022); Brown & Taylor (2021); Lee et al. (2020)	AI improves satisfaction, predictive accuracy, and customer service but raises ethical concerns	Purchase intention driven by personalization + trust + ethical concerns

AI, Consumer Behaviour, and Ethical Challenges

As digital marketing has matured, AI has improved the process of personalisation, interaction, and intent. AI-powered personalisation is also a key factor in customer happiness and loyalty, since it aligns marketing with consumer demands and behaviour (Smith & Johnson, 2022). Likewise, Brown and Taylor (2021) note out that AI-powered chatbots can have a substantial impact on the customer experience by delivering rapid responses, enhanced accessibility, and convenience, which can positively influence customer purchase intent and engagement. In terms of forecasts, Lee, Park, and Chen (2020) have highlighted the function of predictive analytics and machine learning in forecasting consumer behaviour and finding high-potential customers. With the help of these capabilities, marketers can use data to improve targeting strategies, increase conversion rates, and maximise marketing efforts overall.

However, in light of the ethical and practical issues that have been brought up, Kumar and Sharma (2018) noted that AI systems may also unintentionally reinforce biases seen in the training data, resulting in consumer segments that are either targeted or excluded. These are all concerns about the brand's equity, inclusivity, and image. Similarly, Williams and Garcia (2019) point out that one of the primary obstacles to using AI in marketing is data privacy since AI solutions usually require collecting, storing, and analysing a significant amount of sensitive customer data. In this sense, trust shows up as a crucial connection between customer behaviour and the use of the AI application.

According to the Trust–Confidence framework, in order to foster consumer acceptance and participation, AI systems must be more transparent, use consumer data ethically, and communicate with customers about its usage (Smith & Johnson, 2022). Although consumers generally recognise the effectiveness and ease of AI systems, they remain sceptical of its interpretability, accuracy, data security, and emotional intelligence (Brown & Taylor, 2021; Lee et al., 2020). In conclusion, the research indicates that AI has a great potential to increase customer engagement and marketing efficacy, but its long-term success in influencing consumer

behaviour depends critically on resolving ethical concerns and fostering consumer trust.

CONCLUSION

This review critically investigated how artificial intelligence (AI) functions in digital marketing and how it affects customer behaviour, consumer trust, and consumer buy intention. It is clear from these findings from the literature that AI has developed into a complex and sophisticated system that can offer hyper-personalization, predictive analysis, and real-time client contact, surpassing the limits of simple automation. In every study examined, AI tools including chatbots, sentiment analysis, AI-driven recommendation systems, and predictive modelling have become essential for enhancing marketing performance, customer targeting, engagement, satisfaction, and decision-making effectiveness. The implementation of AI has evolved from a simple efficiency booster to a significant factor in consumer perception and purchase decisions, as the chronological study shows. AI-powered personalisation in particular has emerged as a key facilitator of customer interaction, influencing awareness, preference development, and purchase decision making. Furthermore, the current breakthroughs of generative AI and real-time analytics encourage this trend even further, offering marketers with emotion-informed and context-driven strategies.

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