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A Comparative Study: The Role of Artificial Intelligence in the Buying Behaviour of Indian Consumers and Asia

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Abstract

Artificial Intelligence has shifted from a back-end optimization tool to a consumer-facing engine shaping online retail and shopping behaviour. In this study we evaluates the impact of AI technologies, such as agentic automation, generative AI recommendation engines, visual search and conversational commerce on consumer decision making in India and the broader Asia-Pacific (APAC) region. Anchored in an extended Technology Acceptance Model (TAM), this paper analyzes data on adoption metrics, trust thresholds, and category-level preferences. The findings indicate that while broader Asia exhibits steady growth with high valuation on privacy and visual search. India leads the region in active and autonomous (agentic) AI adoption, driven by mobile-first digital infrastructure and conversational UI integration.

Keywords: *Primary Agricultural Credit Societies (PACS); risk management; credit risk; portfolio diversifications*

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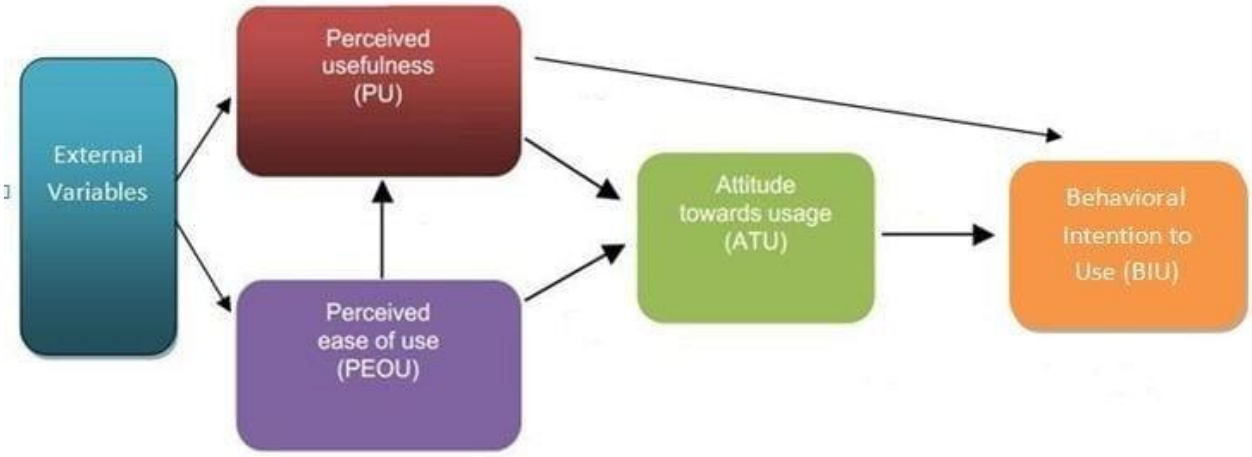
Introduction

The consumer purchasing journey, from discovery and research to conversion and post-purchase involvement, has been radically transformed by the incorporation of artificial intelligence into e-commerce ecosystems. Consumer acceptance and reliance on AI-driven purchasing platforms are influenced by a variety of market dynamics, digital maturity levels, and socioeconomic considerations throughout Asia. Rapid digital onboarding, extensive UPI payment integration, and a predilection for conversational interfaces define India's distinctive ecosystem. On the other hand, developed APAC markets like

Singapore, Japan, and Australia place a higher priority on algorithmic transparency, data security, and specialised visual tools. The consumer adoption measures, underlying trust dynamics, and structural decision factors between Indian consumers and the larger Asian market are compared in this study.

2. Conceptual Framework: Extended Technology Acceptance Model (TAM)

To model how AI alters consumer buying behaviour, this study utilizes an Extended Technology Acceptance Model (TAM) tailored for AI driven e-commerce.



External Variables: AI Features: Hyper-Personalization, Voice/Visual Search, Agentic Automation

Moderating Factors: Trust, Data Privacy, Regional Infrastructure, Cultural Risk

Behavioural Outcomes: Purchase Intention, Agentic AI, Delegation, Platform Retention

Key Framework Constructs:

- **Perceived Usefulness (PU):** The degree to which a consumer believes AI tools enhance product discovery, price comparison, and order accuracy.
- **Perceived Ease of Use (PEOU):** The effortlessness of interacting with AI features (conversational voice search vs. manual filtering).
- **Trust & Risk Perception:** The willingness of users to delegate purchase authorization to automated AI agents.

3. Comparative Data Analysis

Recent empirical data demonstrates clear divergence in consumer adoption metrics, agentic AI readiness and functional preferences between Indian consumers and the regional APAC benchmark.

Consumer AI Engagement in Online Shopping (India vs. APAC)

Key Performance Metric	India (%)	APAC Benchmark (%)	Primary Regional Driver / Context
Active Reliance on AI for Shopping Decisions	**73%**	61%	High preference for AI product comparison and deal-finding.
Current Adoption of Agentic AI (Autonomous Action)	**33%**	28%	Rapid growth in task delegation and automated cart assembly.
Plan to Adopt Agentic AI within 12 Months	**44%**	38%	High consumer willingness to test new commerce tools.
Comfort with AI-Approved Autonomous Purchases	**61%**	49%	Frictionless payment interfaces (e.g., UPI, auto-debit integration).
Use of AI for Product Comparisons & Discovery	**66%**	54%	High price sensitivity driving algorithmic deal navigation.
Primary Preferred AI Channel / Interface	Voice & WhatsApp / Chatbots	Visual Search & Dedicated Apps	Mobile-first demographic versus app ecosystem maturity.

(Data on the basis of available data on internet with different website)

4. Key Regional Findings and Discussion

CONSUMER ADOPTION TRAJECTORY

India: [Discovery & Research] ---> [Conversational AI] ---> [Agentic Checkout] (High Trust/Rapid Velocity)

APAC: [Discovery & Research] ---> [Visual Search Tools] ---> [Manual Verification] ---> [Checkout] (Higher Caution)

4.1. India: High Openness and Conversational Velocity

1. **Agentic Commerce Acceleration:** Indian shoppers lead regional benchmarks in accepting agentic AI—systems that interpret intent and take autonomous action on behalf of the user. Over 77% of Indian consumers either actively use or plan to deploy agentic tools for shopping.
2. **Conversational Commerce (Voice & Messaging):** Due to linguistic diversity and mobile-first internet access, Indian consumers rely heavily on voice search and messaging-app integrations (Jio Mart on WhatsApp).
3. **Price and Value Optimization:** Algorithmic recommendation tools that prioritize price comparisons, discounts, and real-time coupons see significantly higher engagement in India (66%) compared to the wider region.

4.2. Asia-Pacific (APAC): Visual Search and Privacy-Centric Adoption

1. **Visual and Aesthetic Focus:** In markets like South Korea, Japan, and Singapore, visual search tools, Augmented Reality (AR) try-ons, and visual aesthetic recommendations drive AI usage more than voice commands.
2. **The "Trust Gap" and Friction Points:** Developed digital economies across APAC exhibit greater caution regarding full autonomy. Data privacy regulations and consumer hesitancy surrounding automated credit charges result in higher demands for human-in-the-loop verification prior to checkout.

5. Strategic Implications for E-Commerce Platforms

- **For the Indian Market:** Retailers should invest in **conversational AI, multi-lingual voice search, and seamless payment integration**. Offering agentic "auto-buy" capabilities for recurring purchases (such as groceries and household goods) yields higher conversion given consumer comfort levels.
- **For the Broader APAC Market:** Platforms must prioritize **transparency, visual engagement (AR/Visual AI), and explicit user controls**. Reducing privacy friction and clarifying data usage protocols are prerequisite steps for expanding agentic automation in mature markets.

6. Conclusion

While AI adoption across Asia-Pacific is growing steadily, consumer behaviour dynamics vary significantly by sub-region. Indian consumers display a distinct profile characterized by high openness, rapid

willingness to delegate purchasing decisions to agentic systems, and a preference for conversational interfaces. Across the broader APAC region, consumer adoption is driven by visual discovery and balanced by higher demands for data privacy and manual verification. Understanding these behavioural nuances is essential for platforms designing AI-driven e-commerce experiences across Asia.

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