



**Epitome : International Journal
of Multidisciplinary Research**

ISSN : 2395-6968

Personalisation in Quick Commerce: A Systematic Review of AI-Driven Consumer Behaviour Insights

Ms. Aarushi Bhardwaj

(Research Scholar),

School of Management and Commerce,

K. R. Mangalam University,

Sohna, Gurugram, India

Abstract :

The rise of quick commerce has transformed digital retail through ultra-fast delivery and convenience-driven purchasing, while advances in AI have enabled businesses to personalise offerings and influence consumer decisions. This paper presents a thematic review of literature on AI-powered personalisation in quick commerce, covering purchase behaviour, customer experience, trust and privacy, loyalty, and over-personalisation. Findings show that personalisation enhances perceived relevance, convenience, and satisfaction, driving purchase intention, impulse buying, engagement, and loyalty — but also raises concerns around privacy, data security, trust, and the risks of excessive personalisation. By

integrating insights from AI, consumer behaviour, and quick commerce research, the study highlights key gaps, particularly the limited treatment of quick commerce as a distinct retail context and the need for deeper inquiry into the ethical and behavioural effects of AI-driven personalisation. The review consolidates current knowledge and outlines directions for future research.

Keywords:

Artificial Intelligence (AI), Personalization, Quick Commerce, Consumer Behaviours, Customer Experience

1.Introduction

The rapid advancement of digital technologies has considerably changed the global retail environment, which gives rise to new business models such as quick commerce (Q-commerce), which highlights super-fast delivery and convenience. In Rising markets like India, quick commerce has experienced rapid growth due to increasing internet adoption, urbanization, and evolving consumer lifestyles. This model serves to the increasing demand for quick gratification, enabling consumers to receive products within few minutes. As a result, consumer purchasing behaviour has changed from planned buying to more repeated and impulse-driven consumption patterns (Singh, 2024).

The acceptance of quick commerce platforms is largely influenced by factors such as convenience, time-saving, and attractive discounts, which considerably impact consumer decision-making. Delivery speed, in particular, plays a critical role in shaping consumer inclinations and platform acceptance (Sheikh & Thakur, 2025). These Advancements highlight the relevance of understanding consumer behaviour in high-speed digital environments, where Promptness and accessibility are key factors of purchase decisions.

This transformation has been further reinforced by the growing use of artificial intelligence (AI) across the retail sector. AI technologies, which includes machine learning and deep learning models, allows retailers to explore large number of consumer data and predict future purchasing behaviour with peak accuracy (Verma, 2020). Such predictive Skills allows firms to give personalized recommendations and enhance customer experiences, therefore increasing involvement and conversion rates. AI-driven systems also improve operational efficiency and decision-making processes, which makes them indispensable in modern retail industry (Banerjee & Pandit, 2024).

AI has also emerged as a significant factor in shaping consumer interactions and experiences within contemporary commerce platforms. Empirical studies recommend that AI strongly affects consumer decision-making, engagement, and overall shopping experience by giving tailored recommendations and customized content (Petrescu et al., 2024). Also, AI-driven customer segmentation allows firms to target specific consumer groups which more effectively, results in hyper-personalized marketing strategies that further influences purchasing behaviour (Desai, 2025).

However, despite of its benefits, the adoption of AI in retail also increases important ethical and behavioural concerns. Issues like data privacy, algorithmic bias, and fairness have become increasingly important, possibly influencing consumer trust and adoption of AI-driven systems (Adanyin, 2024). Moreover, while AI improves prediction accuracy and personalization, existing research commonly centers more on technical aspects and less on the psychological and behavioural dimensions of consumer decision-making (Verma, 2020).

From a broader perspective, AI has primarily reshaped consumer behaviour in quick commerce by allowing predictive analytics and personalized marketing strategies (Gkikas & Theodoridis, 2021). Data-driven approaches further illustrate that AI can effectively identify consumer buying patterns and improve decision-making accuracy (Khandelwal et al., 2025). Systematic reviews also confirm that AI considerably influences consumer attitudes, preferences, and purchasing decisions among digital platforms (Farooq & Yen, 2024).

Even with the rising amount of published work, there still are a few research gaps that remain. Most existing studies have looked at AI and consumer behaviour as if they are separate, with a rather limited view on what happens when they meet in the setting of quick commerce. In addition,

there is a absence of empirical work that examines how AI-powered personalization changes consumer behaviour specifically in ultra-fast delivery contexts. These gaps point out that a broad review is required, one that brings together ideas from AI, consumer behaviour, and quick commerce areas.

For that reason, this study aims to synthesize the existing literature in order to clarify the role of AI-powered personalization in shaping consumer behaviour inside quick commerce. By bridging the gap between technological advancements and behavioural outcomes, this paper enhances the understanding of how emerging retail models influence modern buyer decision making.

2. Research Questions

To provide a systematic synthesis of existing literature and examine the identified research gaps, the present review is guided by the following research questions:

RQ1: How does AI-powered personalization affects consumer behaviour in quick commerce sector?

RQ2: What are the key behavioural outcomes related with AI-powered personalization in quick commerce, specifically in relation to purchase behaviour, customer experience, trust, privacy, and customer loyalty?

RQ3: What opportunities, challenges, and future research directions emerge from the existing literature on AI-powered personalization and consumer behaviour in quick commerce?

3. Conceptual Background

3.1 Quick Commerce (Q-Commerce)

Fast-moving-commerce aka Q-commerce is an accelerated enthralling section of electronic trading which provides services for the prompt delivery of goods within few minutes. It differs from standard e-commerce in how it's leveraged where more emphasis is put on speed and 'shop and go' convenience, all within the same vicinity where the target audience happens to be. In other instances, the concept is rooted in the construction of dark stores and the deployment of hyperlocal logistics, hence making it possible for the last mile to be distributed effectively (Schorung, 2024). Urbanization, technological advancement, and a desire by consumers for service products that are characterized by convenience, all these have spurred the growth of the economy. The modern individual is inclined to go for quick delivery of goods more often, consumers ordering habits, therefore, have been drastically transformed from psychical bargaining to more need-based and impulsive buying behaviours. Furthermore, it helps in the fact that Q-commerce offers convenience, nevertheless it comes with fears of sustainability, particularly inclusive with impacts of liners and caps from the environment.

Even with that rapid growth, existing literature gives only modest attention to the deeper question of how consumers behave in Q-commerce settings, and what part advanced technologies like AI personalization play, in many studies at least.

3.2 Consumer Behaviour in Digital Commerce

In digital commerce, consumer behaviour is about how people decide to buy while they are in online spaces, and in that process technological interfaces, plus digital platforms, play a big role. Basically, there are several elements like price, convenience, trust, and the general overall quality of a website that affect directly what people do when they shop online (Rungtornsupavan et al., 2020). At the same time, people are becoming more and more influenced by accessibility and convenience. this makes selection easier, and it also contributes to a smoother shopping

experience. (Sreerekha, 2019). Besides that, the digital interfaces matter, and trust related questions are just as significant for how consumers behave especially in online settings where physical contact is missing (Sulastini et al., 2018).

Changes in technology have altered consumer activity in a significant manner, with a particular transformation in shopping activities which has switched from traditional to digital (Naz, 2019). Experimental tests as well present that the new tools have made today's consumers more focused on fastness in general, and when in fast contexts, placed more emphasis on the need for speed technologies such as mobile phones, the internet and computers (Anand et al., 2023). Despite the foregoing, factors such as perceived value, trust, and usability determine the decision to shop online to a very great extent (Doan, 2020). Changes in social media influence and technology acceptance is very applicable for different kinds of audiences notably students, although very few proper research on the subject is available (Aziz & Wahid, 2018). Eng. ot many of the existing studies have integrated AI effectively within their reports therefore the fact there is a gap in understanding how the technologies of today influence consumer behaviour is unavoidable.

3.3 Artificial Intelligence in Retail and Consumer Behaviour

AI, or Artificial Intelligence, plays a significant role in changing the dynamics of how retailers and day to day customers interact with each other in terms of those changes. In the real sense, it is through Artificial Intelligence that systems provide organisations with the ability to scrutinize huge databases of consumer data to identify meaningful trends, whether to anticipate the next move of the consumer.

AI has been of special help to users as it ensures more customizations at each interaction within plug-and play mechanisms meaning the provision of products or services. Embedding AI, predictive analytics, and recommender systems in companies has improved the extent and accuracy of personalization created and thus marketers are able to satisfy needs of consumers in a more effective way (Paripati et al., 2024).

There is also real-world data that supports the effectiveness of AI and customer e-commerce communication and personalization strategies which tangibly lead to increase in satisfaction levels as well as conversion rates (Jiayu Zhang, 2026). Furthermore, AI-based recommendations technology enhances the quality of recommendations and the efficiency of works, hence such systems become integrated in almost all offline and online retail patterns (Qian Zhang, 2020).

4. Theoretical Framework

4.1 Stimulus–Organism–Response (S-O-R) Model

The candy meals principle predates the food advertising claim, in that it goes back many centuries when food was served in other special occasions and their connection with behavior was observed in the behavior of the people. In this explanation the most important part is the object that is characterized by the stressor OR the stress in the SOR orientation (Nairne & Ressler 1980; Tomkiewicz et al. 1994).

The scope of the LCD on attention to such CD ads and cigarette addiction will give the behavioral determinant on the basis of the processes the S-O-R strategy integrates the way guidelines are based nonhuman actors require complex explanations, as will cousins in which there is agreement leaders and to receive their services representatives, Mckenzie. What is the Behavioral Influence

dimension of the CM, may caused attempt using compared to either the selection of to work with due to efficacy belief, or in place more such as neutral/ignored?

As time has progressed, the behavioral approaches, guided by the pleasures concept as the key for consumer actions and the crafts aspects as the factors sales by sellers have shown little changes till the present times. Onmartone and Ogunji (2001) in view of the buying decision making and the purchase of the Australian innovative electric vehicle as the final decision (Geared towards that australian market) have built a solution that may be of use to other researchers.

As such, the S-O-R framework offers a comprehensive approach in enabling the examination of the incorporation of AI-based Personalization within the fast-emerging fast-food sector and how it influences that consumer behavior, distanced from purely cognitive but also affects the emotional. This helps explain what happens within the mind as well as its manifestation in reality. In other words, this provides a connection between a figure, the feelings it stirs, and the corresponding behavior. This enables correct and, by effect, less haphazard interpretations of the results.

4.2 Technology Acceptance Model (TAM)

One of the most popular theories for explaining how people accept new technology is the concept known as Technology Acceptance Model (TAM). According to this model, it is just two factors: the perceived utility and ease of use which determines whether users will use a technology or not. (Trademark) implicates that consumers prefer to use the technology due to specific motives. A concept where most scholars concurred with that, this will apply to the Marketing context of the given aspect inside online marketing in Thailand).

Perceived usefulness as well as ease of use simply determines the recurrent use of a system, its continuous use and loyalty in usage and hence always try to avoid websites/apps that can cause boredom and underutilization of resources.

To enhance the penetration of AI-based technologies in human lives, associated security issues should also be addressed. One of the solutions offered to address this issue is a decentralized society. Husbandry in this study then refers to the tasks that are undertaken that results direct benefits to the households.

4.3 Integration of S-O-R and TAM in the Present Study

The integration of the S-O-R model with TAM offers a solid theoretical platform for examining consumer behaviour in AI enabled quick commerce settings. Even though the S-O-R model outlines how outside stimuli shape internal states and behavioural outcomes, TAM puts the emphasis on the cognitive appraisal connected to technology adoption.

In this study, AI powered personalization is treated as a central stimulus, it influences how consumers perceive things and how they feel emotionally (S-O-R framework). At the same time, it also steers perceived usefulness and perceived ease of use (TAM framework). These mental and affective factors together guide consumer behaviour, including purchase intention, satisfaction, and long-term loyalty.

Putting together these two models, the study gives a broad view of how technology plus psychology work together, to shape what consumers decide in quick commerce. That combined perspective helps narrow the divide between behavioural ideas and technology adoption frameworks, so it becomes quite relevant when we look at today's digital retail settings.

AI also matters, in a practical way, because it examines consumer data and turns it into useful directions, which then affects consumer preferences and behaviour. In other words, it supports decision processes, by pointing out patterns that people may not even notice.

Still, even with these benefits, the current body of work points to a constrained attention on consumer perception, privacy worries, and the behavioural consequences tied to AI. This suggests we need a more complete analysis, not just a partial view.

5.Literature Review

5.1 AI Personalisation and Purchase Behaviour

The increasing use of artificial intelligence in digital commerce has considerably reshaped the way consumers discover, evaluate, and purchase products. Businesses are using tools like recommendation systems, machine learning algorithms and advance data analytics, through which they are increasingly able to deliver personalized shopping experiences that aligns with individual preferences and behavioural patterns. As a result, AI-powered personalization has emerged as one of the most important factors influencing consumer purchase behaviour by improving the relevance and efficiency of the decision-making behaviour.

A consistent finding across literature is the positive relationship between AI-driven personalization and consumer purchase decisions. Studies collectively indicate that personalized recommendations enhance consumers' perceptions of product relevance, which therefore increases the likelihood of purchase. Particularly, the quality of AI systems which enables them to analyze large volumes of consumer data which allows firms to present products that closely match individual needs and preferences. This personalized approach not only enables product discovery but also decreases the efforts required to search for suitable alternatives, which makes the shopping experience more convenient and efficient. As a result, consumers are more likely to engage with recommended products and demonstrate stronger purchase intentions (Singhal et al., 2025; Sharma et al., 2025). Apart from improving purchase efficiency, the literature also shows that AI-powered personalization contributes to the enhancement of trust and confidence in digital commerce platforms. When consumers take recommendations as relevant and useful, they are more likely to position the platform as responsive to their needs, which can positively affect their purchase decisions. This suggests that the AI-driven personalization is effective beyond its technological capabilities and it also includes relational dimensions that influence consumer attitudes and behavioural responses.

Another very significant observation coming from the literature concerns the influence of AI personalization on impulse buying behaviour. Personalized recommendations, targeted promotions, and real-time product suggestions expose consumers to products that are closely aligned with their interests, which often encourages unplanned purchases. Several studies report that such personalization hints create a heightened sense of relevance and immediacy, which increases the likelihood of spontaneous purchasing decisions (Rai et al., 2024). Also, evidence synthesized by Fadilah et al. (2024) suggests that recommendation algorithms contribute to impulsive buying by enhancing consumer engagement and product visibility. These findings highlight that AI-powered personalization influences both intentional and unplanned aspects of consumer behaviour.

While the literature generally recognizes the positive impact of AI-powered personalization on purchase behaviour, important gap still remains. Most of the existing research are focused on the effectiveness and performance of personalization technologies, with comparatively limited attention given to the psychological processes through which personalization effects consumer

decision-making. Factors like emotions, perceived control, trust formation, and consumer resistance are still unexplored. Current knowledge is largely derived from traditional e-commerce settings, which has led to limited understanding of how AI-powered personalization operates in emerging retail formats like quick commerce, in which purchasing decisions are often defined by urgency, convenience, and time sensitivity.

Comparatively, very little research has looked at the possible downsides of personalization, including worries tied to privacy, over personalization, algorithmic transparency and the longer-term impact on consumer behaviour. Since AI technologies have rapidly slipped into retail ecosystems, it will be important to understand these issues so that personalization strategies can be built in a way that balances commercial effectiveness with consumer trust and ethical considerations.

So, to recap, the reviewed literature suggests that AI based personalization plays a big role in influencing consumer purchase behaviour. It does this by making things more relevant, easier, more interactive, and even strengthening purchase intention, like overall. Still, the current research base feels a bit scattered. It gets split across technological viewpoints, behavioral viewpoints, and contextual viewpoints too, which makes it hard to connect. For what comes next, future studies should dig into how AI driven personalization shapes consumer behaviour in multiple retail environments. Work like that would be especially helpful in the fast growing quick commerce sector, where tailored experiences are becoming ever more central to what people decide to buy.

5.2 AI Personalisation, Customer Experience and Satisfaction

In fast commerce, customer experience and satisfaction are affected by AI based personalization to the point where they are at the center of most outcomes now. Businesses are relying more and more on AI to understand their customers and create corresponding experiences; thus, personalization is considered as one of the factors that can promote the richness of customer experiences. The reasons given in the research over this mandate indicates that UE also increases due to AI-supported personalization, as it ensures all the content, recommendations or services offered to the customers do meet all their preferences and expectations. Consequently, if there is a personalization mainstream active enhanced interactions are more significant for the customers and this enables customer retention on digital retail platforms (Ifekanandu et al., 2023).

Emerging from various studies that AI technologies have the propensity of making shopping easier, to the extent where it is centered on the consumer. Utilizing predictive analytics, recommendation capabilities and smart task automation, businesses achieve reduced search effort, diversified information coverage, and more customer-friendly interactions across all stages. These functionalities raise convenience and pertinence constructs particularly suitable for offering goods and services to customers. It's not only the case of true interaction between product or service quality and consumer satisfaction but conceptual link also states that custom-made digital marketing campaigns, responses and addresses tend to improve satisfaction with the medium deployed (Aykaç, 2024).

Apart from personalization, AI also contributes to customer satisfaction through improvements in the service quality and operational efficiency. Several studies also show that AI-powered systems help in improving responsiveness, accuracy, and service delivery, which results in enhancing consumers' overall perceptions of digital commerce platforms. AI tools such as chatbots, virtual assistants, and automated customer support systems further enhance the customer engagement by providing timely assistance and personalized communication about the products and offers. As a

result, consumers are more likely to perceive these platforms as more accessible, efficient, and user-friendly, which positively effects satisfaction and loyalty (Vebrianti et al., 2024).

The literature also highlights that customer satisfaction is affected not only by technological competencies but also by consumers' perceptions of how efficiently AI handles their needs. Personalized interactions that are taken as relevant and helpful are more likely to enhance trust and positive platform evaluations. This shows that the value of AI-powered personalization is beyond functional efficiency and it also contributes to the broader customer experience by promoting engagement and relationship quality (Rafi, 2024).

Regardless of positive findings, there are few gaps which still exists within the literature. Most of the current research focuses on the advantages of AI-driven personalization, while only limited attention has been given to its potential limitations, which includes privacy concerns, perceived intrusiveness, and over-personalization. Another noticeable gap observed is that many discussions are based on theory rather than real-world evidences. At the same time, the emotional side of customer experience and its lasting effects are often neglected. Future research should therefore try to adopt a more holistic perspective that explores both the benefits and difficulties of AI-powered personalization in influencing customer experience and satisfaction across evolving digital commerce environments.

5.3 AI Personalisation, Trust and Privacy

The growing integration of AI-powered personalization has increased the ability of digital commerce platforms to provide more relevant and customized consumer experiences. Despite of these benefits, concerns regarding privacy, data security, and consumer trust have emerged as a very important issues within the literature. Themes among existing studies is the personalization–privacy paradox, which highlights the problem between consumers' desire for personalized experiences and their concerns about the collection and use of personal information.

The literature suggests that personalization helps in improving consumer engagement by providing the relevance and usefulness of content, recommendations, and services. Consumers often take personalized interactions as valuable because they simplify decision-making and improve the overall shopping experience with the application. Still, these benefits come with the concerns regarding how personal data is collected, stored, and utilized by the application. Research also indicate that consumers may like personalized recommendations while on the other hand they also experience discomfort about the extent of data monitoring involved in generating them (Lee et al., 2024). This paradox highlights the difficult relationship between personalization and consumer trust.

Trust comes as a critical factor which influence the effectiveness of AI-driven personalization. Numerous studies show that consumers are more likely to accept personalized recommendations when they observe the organization as trustworthy and responsible in its data practices. Strong consumer–brand relationships can also decrease perceived privacy risks and increase consumers' willingness to engage with personalized services, given by the application (Lee et al., 2024). These findings suggest that trust plays as an important mechanism by which firms can reduce concerns related with AI-enabled personalization.

Another contentious issue that has come up in the literature persisting personalization is the intrusiveness of the excessive level of personalization. While moderate levels of personalization are usually soothing and leads to satisfactory feedback from the consumer, highly tailored recommendations can bring about a certain degree of fear. In her argument De Groot (2022)

suggests that there is such a thing as too much personalization that comes with what she calls “creepiness” in that platforms show accurate knowledge of one’s interest and behavior. Such perspectives are known to impair the brand perception in certain circumstances and undermine the efforts to personalize services.

Do you find it as tedious as I do that many of the academic papers keep mentioning the same thing over and over again, that for AI technologies to enjoy trust, some factors, including but not limited to, transparency and explainability are unavoidable? People are more inclined to accept AI-generated conclusions as valid whenever and wherever such a recommendation is made, if the necessity and procedures are expounded and other than just being present. The people still want to know to what extent the platforms are assimilating their information and corresponding recommendations. It has been observed that ensuring information about data mining and recommendation processes are properly disseminated reduces ambiguity in the system of technology immersion and at times enhances user trust in AI reliant platforms.

It is an undeniable fact that with the ever-rising number of scholarly and academic publications, the prevalence of disjointed studies is noticeable. To illustrate, the majority of such papers have focused on either trust or privacy issues, or consumer behaviour - individually, with a few rare occasions of integration of all these aspects. Similarly, the study depicts new retail ventures such as quick commerce but no data exists on the operations of the mobile delivery sector. Focusing on the relationships and interactions within various pieces of the puzzle might await further studies. The existing evidence has propelled future thinking since the focus has shifted from the extent of personalization and privacy to ethical AI practices intertwined with other factors like transparency as correlates of the two.

5.4 AI Personalisation and Consumer Loyalty

Consumer loyalty represents one of the most valuable and important outcomes of personalization in digital commerce, as it indicates consumers’ willingness to maintain long-term relationships with a platform through repeated purchases, continued engagement, and positive attitudes towards the brand. Existing literature indicates that AI-powered personalization is increasingly recognized as an important factor of loyalty because it enables firms to deliver experiences that are more useful, convenient, and responsive to individual consumer needs.

One of the most prominent themes in the literature is that personalization strengthens consumer loyalty by improving customer satisfaction. Personalized recommendations, customized content, and tailored services are the tools which helps consumers to identify products that align with their preferences, thereby improving the overall shopping experience. When customers view interactions as useful and valuable, they are more likely to report higher levels of satisfaction, which thereafter contributes to stronger loyalty intentions (Tumpa, 2024; Alamgir Sani et al., 2024). These findings suggest that satisfaction plays as an important role in linking personalization to long-term consumer relationships.

Other than satisfaction, customer engagement also is another critical pathway through which personalization effects loyalty. The literature shows that personalized interactions encourage consumers to spend more time on digital platforms, interact with recommended products and participate more actively in the shopping process. Increased engagement helps in strengthening consumers’ connection with the platform and improving their likelihood of returning for future purchases on the platform. Studies further shows that personalization contributes to loyalty not

only by enhancing transactional experiences but also by improving ongoing consumer involvement and relationship development with the platform (Maduwinarti et al., 2024).

Trust also plays a very important role in explaining the relationship between personalization and loyalty. Consumers are more likely to remain loyal to platforms that consistently provide them useful recommendations and indicates an understanding of their preferences. Personalized experiences can improve perceptions of reliability and responsiveness which helps in strengthening trust and encouraging continued platform usage. Research suggests that trust often plays as an intermediary determinant through which personalization effects purchase intentions and, ultimately, customer loyalty (Madhuri et al., 2024). This shows that loyalty is shaped not only by benefits but also by consumers' psychological evaluations of the platform.

Despite of all broad agreement regarding the positive relationship between personalization and loyalty, several drawbacks remain within the current body of research. Most of the existing literature focuses more on general personalization strategies and comparatively less attention is devoted to AI-enabled personalization and recommendation technologies. Most studies adopt cross-sectional approaches, which provide more limited insight into how loyalty develops and change over time. Evidences from emerging retail formats such as quick commerce also remains limited.

Considering all the factors, the literature suggests that AI-powered personalization contributes to consumer loyalty by improving satisfaction, engagement, and trust. Still a deeper understanding of these relationships requires more longitudinal and context-specific research, particularly within rapidly evolving digital commerce environments where consumer expectations and shopping behaviours continues to change.

5.5 Consumer Behaviour in Quick Commerce

Quick commerce has surfaced as a rapidly growing segment of digital retail, which is defined by ultra-fast delivery, on-demand access, and a strong emphasis on convenience. Unlike old e-commerce models, which usually involves planned purchasing and longer delivery windows, quick commerce is developed to satisfy instant consumer needs. As a result, the literature suggests that this retail format is influencing consumer behaviour by promising faster decision-making, better purchase frequency, and a stronger preference for convenience-oriented usage .

A frequently reported observation across existing studies is that delivery speed and accessibility are key factors of consumer adoption and usage of quick commerce platforms. Consumers increasingly value services that minimize waiting time and provide immediate access to products, particularly for everyday significant and urgent purchases. As a result, convenience has become a central factor which influence platform selection, customer satisfaction, and repeat usage (Singh & Tomar, 2024). These findings indicate that modern consumers give considerable importance to efficiency and time savings while making purchasing decisions.

The existing literature also shows that quick commerce has changed traditional patterns of consumer decision-making process. The availability of rapid delivery services reduces the time available for product evaluation and comparison, which encourage more impulsive purchasing behaviour. The Studies report that consumers using quick commerce platforms are more likely to engage in impulse buying and make frequent purchases due to the ease and promptness of the shopping process (Prasad et al., 2025). This shift in digital sector reflects a movement away from carefully planned purchases toward more reactive and convenience- oriented consumption patterns.

Various studies also identify factors such as discounts, promotional offers, product availability, and delivery reliability as essential drivers of quick commerce adoption. These elements not only effects primary platform usage but also promotes to continued engagement and repeat purchasing behaviour (Sheikh & Thakur, 2025). The research indicates that consumers often depend on quick commerce services for emergency driven purchases, where speed and availability surpass extensive product evaluation (Malviya, 2025). All of this highlights the unique behavioural characteristics related with quick commerce compared with traditional retail formats.

Despite of growing scholarly interest, existing research remains largely focused on adoption drivers and usage behaviour, with comparatively very less attention is given to the role of AI-powered personalization within quick commerce platforms. Given the time-sensitive nature of consumer decision-making in this environment, personalized recommendations and targeted promotions may give a particularly strong influence on purchase behaviour of consumers. Although, empirical evidence examining these relationships remains less explored.

Overall, the literature shows that quick commerce is changing consumer behaviour by focusing on convenience, immediacy, and impulsive purchasing tendencies. Still, the interaction between AI-powered personalization and consumer behaviour within quick commerce remains Inadequately explored. Addressing this gap could provide a very useful insights into how personalization strategies effects consumer decision-making, engagement, and loyalty in this rapidly evolving retail environments.

5.6 Over-Personalisation and Consumer Concerns

While AI-powered personalization has changed digital commerce by enhancing relevance, engagement, and customer experience, growing scholarly attention has been directed toward its possible negative outcomes also. One of the most repeatedly discussed concerns is over-personalisation, a process that occurs when personalization becomes excessively invasive, resulting in discomfort, resistance, and negative consumer perceptions. This issue is commonly examined through the lens of the personalization–privacy paradox, which reflects consumers’ concurrent appreciation of personalized services and concerns related to the data collection and use of personal data.

The literature also suggests that personalized recommendations and customized content generally improves consumer experiences by increasing useful content and reducing information overload. On the other hand , these benefits are often combined by issues about surveillance, privacy, and loss of control over personal information. As AI systems have become progressively capable of exploring large volumes of consumer data, individuals may become more aware of the degree to which their behaviours and preferences are being monitored. For this reason, consumers may observe highly personalized interactions as intrusive, even when such recommendations are relevant and useful to the customers (Duralia et al., 2025).

Evidence from prior studies suggests that personalization is most effective when applied in balance. Although moderate personalization enhances consumer engagement and perceived relevance, excessive personalized experiences can decrease these positive outcomes. When consumers feel that platforms have an uncomfortable level of knowledge about their preferences, personalization may cause what has been described as a “creepiness effect,” which leads to reduced trust and less beneficial brand evaluations (de Groot, 2022). These findings indicate that the relationship between personalization and consumer responses is not strictly linear and may involve decreasing returns beyond a certain limit.

Nonetheless, certain studies also mention some ethical dilemmas pertaining to Personalization driven by AI. However, the effectiveness of personalization systems is contingent on the gathering and analysis of data about the consumers, which brings about issues such as understandability, consent, and responsible use of data. Currently, whilst AI increases the ability of firms to provide personalized marketing, it consequently raises concerns of use of data, privacy and algorithmic discrimination. (Soni, 2024). Because of this, issues related to transparency and ethics command attention as a way of sustaining consumer loyalty.

Despite the numerous discussions and debates surrounding buyer orientation, only a few scholars have carried out foreseeable empirical studies, towards the issue of over-personalisation, that is especially very rampant in fields such as the quick commerce industry where the dynamics change within a short. The better part of the pertinent studies deals with the dread that consumers have when it comes to their private information and their attitudes towards the same; these studies, however, do precious little in suggesting the right boundaries for personalization and its ultimate effect on consumer behavior. As a result, it is important for any future research to find ways in which organizations will balance the effectiveness of personalization with the privacy, trust and the morality of consumers in driving a healthy ai-enabled customer participation.

6.Research Gap

A careful examination of the extensive literature on critical themes AI enhanced tailored content, client interaction, privacy, trust, attachment enhancement, instant acquisition and what has been termed the customer too much demarcation dismisses the strict separation of the questions which have already been addressed.

Regarding the first issue, a big share of anti-iron personalisation and, consequently, consumer sociological construction nurture the study of use of ai is concerned; otherwise most of these studies are in the form of technical papers and did not prove beneficial in a real-life environment. The focus of research and development has been more on the efficacy of the algorithms and their ability to predict than the actual consumer behaviors or their reasoning (Verma, 2020; Portaniezh et al., 2024). This knowledge gap calls for an examination of how consumers engage with AI-driven personalization in an everyday socio-cognitive context or in other words how new 'self-simplification' norms actually function.

Moreover, it has been shown in the literature that individualizing significantly impacts customer satisfaction and loyalty positively. However, a vast majority of research projects delve into these constructs as if they are located in isolated dimensions. There are no published papers that are concerned with interactional aspects of service quality, loyalty, customer satisfaction, obstacles and possible strategies to overcome them as well in one single study. In addition, studies focusing on possible mediating or moderating impacts of these variables on AI enabled environments is also very few (Adeboye, 2020; Fadli et al., 2021)

However, there is a noticeable weakness within the personalisation-privacy paradox context. Even though the personalisation is predicted to have a significant effect on engagement – though with more uncertainty in relation to privacy – there are reasons for lack of adequate research regarding the actions involved in personalisation incongruence, particularly in the context of artificial intelligence powered recommendation systems and quick commerce platforms (Duralia et al., 2025; Soni, 2024). Moreover, the source of the problem is why the subject of over-personalisation and the manner in which it restructures consumer depending on faith, and excretion still remains one that is oddly neglected.

What has made it difficult to supply intel on chatbots and personalisation are also stringent areas to consider in the context of standard online shopping. As such, the idea proposed by ‘Babylon, a fast-growing healthcare start up’, referring to Q-commerce as hyperlocal services with instant delivery and ordering services including real-time e-commerce and food delivery, cannot be said to be a novelty. There is little reference to this aspect within previous research literature; as most of it is centered on other themes more or less, two of which being fast delivery of products and adoption, and does not include AI-enhanced affinity seeking and subsequent tests. This suggests that a significant gap exists in the study of consumer behaviour in the context of AI personalized services such as q-commerce.

Furthermore, most of the academic work is country specific. That is to say that there are theoretically critical ideas that need to be verified in a different country or, in extreme cases, even in a different institution within the same country. Therefore, broader and more comparative analyses are actually needed in order to cover different cultures and attitudes toward consumer strategy and thinking about personal space.

Finally, concerns about ethical issues like data protection and privacy, as well as AI decision making that is based on transparent principles and able to trust the users have been raised but not effectively addressed in practice. One can observe that there is still a void in the construction which combines ethical AI behavior with consumer behavior vis-à-vis inquest on the offsets of disclosure and trust building in a perspective of customer readiness to accept personalization. The linkage is frequently mentioned however the examination is by no means systematic and the nature of the connections at hand is that they are not easily measured.

In summary, the key research gaps identified are:

- Lack of empirical and behavioural studies on AI-driven personalization
- Absence of integrated models combining experience, trust, privacy, and loyalty
- Limited research on over-personalisation and the personalization–privacy paradox
- Insufficient focus on quick commerce as an emerging domain
- Context-specific studies with limited generalizability
- Inadequate exploration of ethical and privacy concerns in AI applications

Addressing these gaps will contribute to a more comprehensive understanding of consumer behaviour in AI-driven quick commerce environments and provide valuable insights for both academia and industry.

7. Conclusion

Upon thorough review of the extensive literature on innovative and intelligent psychological constructs, diagnostic practices and treatment modalities utilised for autism, one finds several contradictions and evident gaps that call for further enquiry. One of such is the lack of both evidence based clinical research and scientific articles in most of the Chinese languages published including in the Republic of China.

Literature further indicates that enhancement of customer experience through personalization is tied to its impacts on satisfaction and loyalty; however, most of the studies still consider these factors separately. Thus, there is a significant space for joint models, which would consider experience, trust, privacy issues and yet make the reasonable relationship between these dimensions; behavioral results. In the same breath, there is not much scholarship which investigates the mediating and moderating roles of these constructs, particularly in the AI-based setups (Kumpulainen et al., 2025; Puecher et al., 2026).

It is the latter gap in personalisation that personalization-privacy paradox reveals. There are countless studies that show personalization improves engagement but at the same time increase privacy concerns. These conflicting views, particularly in relation to AI based recommendation systems and quick commerce platforms have severely suffered from the dearth of empirical studies especially those related to how people make sense of such contrasting realities, as i.e. yes positivity and temporary negativity (Duralia et al., 2018; Soni, 2017). There are even less empirically developed, social, and emotional aspects of consumers' behaviour with a focus on new concepts such as terms, for instance, consumer over-personalisation and unwillingness.

However, the AI Personalisation discourse, in many cases, specifically, standard online shopping has been carried out and little to no literature pays attention to quick commerce also known as Q-commerce. This is a sector that is quite dynamic and best known for its instantaneous delivery including the offer of hyperlocal services. The bulk of the coverage on q-commerce in the extant literature focuses less on what users engage in post AI-driven personalization, and gives more coverage on ease, speed and adoption but mainly separately (Singh & Tomar, 2024; Sheikh & A Thakur, 2025). It is no wonder that there is still a big gap on how quick commerce consumers follow cyber personae with AI.

In addition, many empirical papers are context-bound and almost singularly focused on a particular nation or, where such cases exist, a specific city, and this narrows how much the information can be generalized from such study. Thus, there is a real urge to conduct different and broader studies, which will make it possible to reflect the differences with respect to culture and even people, including their behaviours as consumers, and attitudes towards privacy.

Ultimately, the problem of ethical restoration concerning AI has been perceived to extend issues of data privacy, transparency and trust, but these issues are not adequately address within system – based analyses. The gap observed in the literature pertains to the junction between ethics in AI systems with models of consumer behaviour and, in particular, in terms of assessing customer receptivity towards personalization where disclosure and trust generating mechanisms are involved. While in places the associations are acknowledged, there is no systematic and standardized testing why this is so and the relationships as well as the elements are not calibrated justly in terms of number.

8. Future Scope

Quick commerce, today, witnessed, has seen rapid advancement, because of artificial intelligence, that opens several promising lines of inquiry new ethics research agendas but also leaves quite a lot of veils as to what aspects will be the decisive ones in the future. Looking at the existing academic works in this area, there are several empty spaces that must be filled, and some of them can be said to be rather hidden.

First of all, it seems necessary to conduct a set of empirical studies aimed at whether and in what manner the incorporation of AI technologies can play a role in the real impact on consumer behavior in the context of Q-commerce. However, the majority of the previous literature just discusses personalization in positive terms there are far a smaller number of studies how personalization leads to purchase intention, impulse buying, customer engagement, and satisfaction and loyalty particularly in fast food delivery settings.

Further research is required in the field of fast commerce as an independent domain of retail trade, not as an extension of the conclusions derived from e-commerce theories. Swift commerce has

been characterized by particular features, such as instant availability, the option of use as well as the preference of products within a certain time frame, which can result in altered reactions to AI controlled personalization. This is why the complete understanding of quick commerce cannot be taken for granted and it therefore must be studied completely on its own, rather than being studied as an add-on.

To that end, more specifically, another very pertinent issue that needs prompt consideration is the examination of the ways by which AI powered personalization affect consumer behavior primarily focusing on the mechanisms caring such behavioral and psychological respects. Very interesting and challenging areas for future studies are the following aspects: how the interplay of factors like perceived relevance, trust and how 'favoured', usefulness, satisfaction, brand and more important emotion set in retail operation guided with operation by AI technology affects consumer behavior and decision making.

Yet another relevant line of the research is to delve deep into the personalisation-privacy paradox in a different frame. The prospective research does not dwell on whether information access rather than privacy tries to boost the credibility of AI. Therefore, privacy terror or anxieties in conjunction with consumers' data protection and transparency rather than legal work will certainly impact the trustworthiness of AI systems. This is important so that non exploitative and concern for the consumer in personalisation strategies can be implemented.

While this is the case, there requires therefore to also examine over personalisation challenge and what it contributes in the long run. It is advisable to evaluate the effect of excessive customization on consumer trust and the sense of privacy invasion as well as degree of satisfaction and even switching behavior. These insights are helpful to establish a benchmark of how far personalisation can be explored rather than assuming that the more, the better.

The modern world is changing at a fast pace. Note that the complexity of consumer opinions on AI based personalization solutions, should not be approached in isolation. underscoring this point, cross cultural and comparative studies should be carried out, so that a clearer depiction can be obtained of how these opinions are formulated based on demographic factors, cultural norms and regional variations. Such move will help to broaden the current approach in dealing with the issue, while providing greater insights on why different marketplaces have different consumer behavior.

Lastly, future research should look at what the newest AI technologies will mean in practice, including generative AI, conversational AI, virtual assistants, and real time personalization arrangements. As their tools keep evolving and growing in growth, the importance of their impact in consumer behavior, trust and decision making, for researchers and practitioners will continue to grow.

Ongoing and future studies may understand the behavioral as well as other potential impacts of AI-powered personalisation tools within adaptable quick commerce ecosystems, since such context is ever changing, and resolution of cause is not the only desirable outcome.

References :

1. Singh, R. (2024). The impact of quick commerce on consumer behavior and economic trends in India: A systematic review. *International Journal of Social Science and Economic Research*, 9(08), 2859-2874.
2. Sheikh, N. (2025). A study on factors influencing consumer adoption of quick commerce in India. *International Scientific Journal of Engineering and Management*, 04(06), 1–9.
3. Petrescu, M., Krishen, A. S., Gironda, J. T., & Fergusson, J. R. (2024). Exploring AI technology and consumer behavior in retail interactions. *Journal of Consumer Behaviour*, 23(6), 3132-3151.
4. Adanyin, A. (2024). Ethical AI in retail: Consumer privacy and fairness. *arXiv*. <https://doi.org/10.48550/arXiv.2410.15369>
5. Farooq, M., & Yuen, Y. (2024). Artificial intelligence in consumer behaviour: A systematic literature review. *Research Square*. <https://doi.org/10.21203/rs.3.rs-3875906/v1>
6. Khandelwal, D., Sonika, D., & Neeraj, N. (2025). Artificial intelligence and consumer behaviour: A data-driven approach to understanding buying patterns. *International Journal of Advanced Research*, 13, 99–105. <https://doi.org/10.21474/IJAR01/21314>
7. Gkikas, D. C., & Theodoridis, P. K. (2021). AI in consumer behavior. In *Advances in Artificial Intelligence-based Technologies: Selected Papers in Honour of Professor Nikolaos G. Bourbakis—Vol. 1* (pp. 147-176). Cham: Springer International Publishing.
8. Schorung, M. (2024). Quick commerce and the evolving business models of the food retail industry- Investigating the quick commerce supply chain and the urban impacts of dark stores. *Transportation Research Procedia*, 79, 305-312.
9. Siwach, S. (2026). Quick Commerce in India: Trends, Challenges, and Growth Opportunities. *International Journal of Research and Innovation in Social Science*, 10, 10-13.
10. Kavitha, S., & Santhanalexmi, K. (2026). Methods and applications of quick commerce (Q-commerce): Quick commerce and sustainability. In *Methods and Applications of Quick Commerce (Q-Commerce)* (pp. 261-298). IGI Global Scientific Publishing.
11. Rungsisawat, S., Joemsittiprasert, W., & Jernsittiprasert, K. (2019). Factors determining consumer buying behaviour in online shopping. *International Journal of Innovation, Creativity and Change*, 8(8), 222-237.
12. Sreerekha, T., Saranya, R., & Prabhu, V. S. (2019). Consumer behaviour in online shopping. *International Journal of Trend in Scientific Research and Development*, 3(5), 460-464.
13. Sulastini, S., Fedorko, I., Bačík, R., & Fedorko, R. (2018). An analysis of online consumer shopping behaviour. *Polish Journal of management studies*, 18(2), 338-349.
14. Naza, T. (2019). Online shopping behaviour technology advancement: A great change in consumer behaviour. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3333079>
15. Anand, B., Chakravarty, H., Athalye, M. S. G., Varalaxmi, P., & Mishra, A. K. (2023). Understanding consumer behaviour in the digital age: a study of online shopping habits. *Shodha Prabha (UGC Care J.)*, 48(3), 84-93.
16. Doan, T. (2020). Factors affecting online purchase intention: A study of Vietnam online customers. *Management Science Letters*, 10(10), 2337-2342.
17. Abd Aziz, N. N., & Abd Wahid, N. (2018). Factors influencing online purchase intention among university students. *International journal of academic research in business and social sciences*, 8(7), 702-717.
18. Zhang, Q., Lu, J., & Jin, Y. (2021). Artificial intelligence in recommender systems. *Complex & intelligent systems*, 7(1), 439-457.
19. Zhang, J. (2026). The Impact of Artificial Intelligence on Customer Personalization Strategies in E-Commerce. *Journal of Computing and Electronic Information Management*, 20(2), 44-52.

20. Paripati, L., Hajari, V. R., Narukulla, N., Prasad, N., Shah, J., & Agarwal, A. (2024). AI algorithms for personalization: Recommender systems, predictive analytics, and beyond. *Darpan International Research Analysis*, 12(2), 51-63.
21. Russell, J. A. (1980). A circumplex model of affect. *Journal of personality and social psychology*, 39(6), 1161.
22. Eroglu, S. A., Machleit, K. A., & Davis, L. M. (2001). Atmospheric qualities of online retailing: A conceptual model and implications. *Journal of Business research*, 54(2), 177-184.
23. Manida, M. (2025). The Role of Technology Acceptance Model (TAM) in E-Commerce Adoption. *Journal of Integrated Marketing Communications and Digital Marketing*, 6(1), 15-25.
24. Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, 46(2), 186-204.
25. Singhal, R. K., Patel, B. A., Singh, M., Khanna, M. C., Ogunmola, G. A., & Bhosale, Y. H. (2025). AI-powered personalization in e-commerce: Consumer perceptions, trust, and purchase decision-making. *Advances in Consumer Research*, 2, 3779-3786.
26. Sharma, S. K., Mehta, S., Manu, T. U., Puranik, A. M., & Singh, R. K. (2025). The impact of AI-powered recommendations on online purchase decisions: A consumer perspective. *Advances in Consumer Research*, 2(4), 1542-1552.
27. Rai, N., Shukla, S., & Pandey, A. (2025). Ai-driven personalization cues: Unraveling consumer impulsive buying in e-commerce. *Economic Sciences*, 21, 201-215. <https://doi.org/10.69889/arkq5j81>
28. Fadilah, N., Masarroh, I., & Wildan, M. A. (2025). Effectiveness of recommendation algorithms on impulsive buying in e-commerce platforms: A systematic literature review. *Priviet Social Sciences Journal*, 5(8), 186-198.
29. Ifekanandu, C. C., Anene, J. N., Iloka, C. B., & Ewuzie, C. O. (2023). Influence of artificial intelligence (AI) on customer experience and loyalty: Mediating role of personalization. *Journal of Data Acquisition and Processing*, 38(3), 1936.
30. Aykaç, Ö. S. (2025). Digital customer experience and personalization. In *Digital customer experience and personalization*. <https://doi.org/10.58830/ozgur.pub944.c3955>
31. Vebrianti, R., Aras, M., Putri, M. S. S., & Swandewi, I. A. (2025). AI chatbots in e-commerce: Enhancing customer engagement, satisfaction and loyalty. *PaperASIA*, 41(2b), 248-260.
32. Rafi, A. H. (2023). The Impact of Artificial Intelligence on Customer Experience in E-commerce Platforms. *International Journal of Technology, Management and Humanities*, 9(04), 118-136.
33. Lee, G., Huh, J. Y., & Kim, H. Y. (2024, January). Personalization-privacy paradox in social media ads: role of consumer-brand relationships. In *International Textile and Apparel Association Annual Conference Proceedings* (Vol. 80, No. 1). Iowa State University Digital Press.
34. De Groot, J. I. M. (2022). The personalization paradox in Facebook advertising: The mediating effect of relevance on the personalization-brand attitude relationship and the moderating effect of intrusiveness. *Journal of Interactive Advertising*, 22(1), 57-74.
35. Sharma, S. K., Mehta, S., Manu, T. U., Puranik, A. M., & Singh, R. K. (2025). The impact of AI-powered recommendations on online purchase decisions: A consumer perspective. *Advances in Consumer Research*, 2(4), 1542-1552.
36. Tumpa, K. (2024). Impact of personalization on customer loyalty: A study on online retail businesses of Bangladesh. *International Journal of Science and Research Archive*, 13(1), 150-158.
37. Sani, A., Hasan, M., Kumar, P., & Sharma, R. (2024). Online service personalization: Impact on customer satisfaction and loyalty in e-commerce platforms. 14, 37-45.
38. Maduwinarti, A., Kusbianto, N., & Mahendra, I. G. N. (2025). The influence of customer personalization on customer satisfaction, engagement, and loyalty: Indonesian e-commerce in the digital age. *International Journal of Innovative Research and Scientific Studies*, 8(3), 1904-1914.

39. Madhuri, A., Reddy, S. M., Kumar, B. R., & Mancham, S. (2024). Exploring the role of personalization in e-commerce: Impacts on consumer trust and purchase intentions. *Eur. Econ. Lett.*, 14(3), 907-919.
40. Singh, R. R., & Tomar, V. R. (2024). A study of the influence of quick commerce on consumer purchase decisions and satisfaction in Thane City. In *Exploring New Frontiers in Commerce and Management* (Vol. 1, Issue 1, pp. 76–90). SGOC USI Publication.
41. Prasad, A., Sinha, A. K., & Tripathi, A. (2026). The impact of quick commerce on consumer purchase behavior: A comparative analysis with traditional e-commerce. *Int. J. Res. Mark. Manag. Sales*, 8(1), 11-20.
42. Sheikh, N., & Thakur, N. S. (2025). A Study on Factors Influencing Consumer Adoption of Quick Commerce in India.
43. Malviya, A. (2025). An empirical study of consumer behaviour towards quick-commerce in Indore city of Madhya Pradesh, India. *10*, 84–90.
44. Soni, V. (2024). AI and the personalization-privacy paradox: balancing customized marketing with consumer data protection. *International Journal of Computer Trends and Technology*, 72(9), 24-31.
45. Duralia, O., Ogorean, C., Țichindelean, M., & Țichindelean, M. (2025). Decoding the Personalization-Privacy Paradox: From Thematic Scholarly Clusters to Practical Insights. *Studies in Business and Economics*, 20(2), 70-97.
46. Banerjee, S., & Pandit, A. (2025). Artificial intelligence in retail: Transforming customer experience and business operations. In *Artificial Intelligence in Retail: Transforming Customer Experience and Business Operations* (pp. 61–84). IGI Global. <https://doi.org/10.4018/979-8-3373-0209-6.ch004>
47. Verma, A. (2020). *Consumer behaviour in retail: Next logical purchase using deep neural network*. arXiv. <https://doi.org/10.48550/arXiv.2010.06952>
48. Desai, A. (2025). *AI-driven customer segmentation in retail industry*. SSRN. <https://doi.org/10.2139/ssrn.5281831>

The Pramod Effect: AI Personalisation from Duality to Oneness

Through The Pramod Effect, Dr. Pramod Ambadasrao Pawar interprets AI-driven personalisation in quick commerce as a duality between convenience and privacy, engagement and intrusion. He proposes that these opposing forces can move towards neutrality when technological innovation is balanced with consumer interests. Ethical AI, transparency, and trust can transform potential conflicts into harmonious coexistence, integrating consumer experience, satisfaction, privacy, and loyalty. Thus, Duality $\rightarrow$ Neutrality $\rightarrow$ Oneness ($D \rightarrow N \rightarrow O$) offers a philosophical lens for responsible, human-centred personalisation, reflecting the principle $1 - 1 = 0 = 1$, in which opposing forces move towards unity.

— Dr. Pramod Ambadasrao Pawar