

*Law Audience Journal, Volume 6 & Issue 3, 8th March 2026,
e-ISSN: 2581-6705, Indexed Journal, Impact Factor 5.988, Published at
<https://www.lawaudience.com/volume-6-issue-3/>, Pages: 215 to 222,*

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Cite this article as:

SHIVANSH PANDEY & DR. REKHA KHOSLA, “*Role Of Artificial Intelligence On Consumer Buying Behaviour*”, Vol.6 & Issue 3, Law Audience Journal (e-ISSN: 2581-6705), Pages 215 to 222 (8th March 2026), available at <https://www.lawaudience.com/role-of-artificial-intelligence-on-consumer-buying-behaviour/>.

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Publisher Details:

Law Audience Journal (e-ISSN: 2581-6705),

*Sole Proprietorship of Mr. Varun Kumar, Kharar, District.
S.A.S, Nagar, Mohali, 140301,*

Phone No(s): +91-8351033361 (WhatsApp),

*Email ID(s): lawjournal@lawaudience.com,
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Website: www.lawaudience.com.

Contact Timings: 10:00 AM to 8:00 PM.

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ABSTRACT:

“As of 2026, Artificial Intelligence (AI) has evolved from a simple recommendation engine into an active decision partner. This report examines the transition to "Agentic Commerce," where AI agents—not just humans—drive the search, evaluation, and execution of purchases. Objectives and methodology. The study addresses how AI "short-circuits" the traditional consumer journey by automating the information-seeking phase. Using a mixed-methods approach (500-person survey and secondary case studies), we applied the Technology Acceptance Model (TAM) to measure how "Algorithmic Trust" influences modern buying habits”.

Key Insights:

- **Efficiency Gains:** AI tools have reduced the average "time-to-purchase" by 47%.
- **Brand Agnosticism:** Traditional brand loyalty has dropped by 22% as consumers prioritize "best-fit" products identified by AI algorithms over brand names.
- **The Privacy Trade-off:** 74% of consumers are willing to share personal data in exchange for the convenience of automated, anticipatory shopping.

CONCLUSION AND STRATEGY:

AI has fundamentally shifted market power. For brands to survive, they must move beyond traditional SEO and adopt "Agentic SEO"—optimizing their data specifically so it is "read" and recommended by the AI assistants that consumers now rely on.

INTRODUCTION:

The traditional consumer journey—once a linear path of awareness, consideration, and purchase—has been fundamentally reshaped. In 2026, Artificial Intelligence (AI) is no longer a peripheral marketing tool; it is the "invisible backbone" of global commerce. From generative AI assistants that curate personalized "best-for-me" advice to predictive engines

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that anticipate a household's needs before the consumer does, AI has moved from merely suggesting products to actively participating in the decision-making process.

THE SHIFT IN DECISION-MAKING:

The modern consumer increasingly delegates cognitive labor to AI. Where shoppers once spent hours scrolling through reviews and comparing prices, they now rely on conversational agents and autonomous tools to filter options and validate choices. Recent studies indicate that nearly 41% of consumers now use AI as their primary research tool, often completing the first stage of the purchase cycle before a brand even enters the frame.

PSYCHOLOGICAL AND ETHICAL DIMENSIONS:

Beyond efficiency, AI influences the *psychology of consumption*. It reduces "*decision fatigue*" by narrowing choices, yet it simultaneously raises critical questions regarding algorithmic bias and data privacy. The level of trust consumers place in these "black box" systems is now a primary determinant of brand loyalty.

ROLE OF ARTIFICIAL INTELLIGENCE ON CONSUMER

BUYING BEHAVIOUR:

In 2026, Artificial Intelligence (AI) has shifted from being a "behind-the-scenes" tool to becoming the primary navigator of the consumer experience. It no longer just supports the buying process; it actively shapes preferences, collapses the traditional marketing funnel, and redefines the psychology of trust. Artificial Intelligence (AI) has significantly transformed consumer buying behaviour by changing how customers discover, evaluate, and purchase products.

Key Roles:

1. Personalized Recommendations:

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AI analyzes consumer data such as browsing history, purchase patterns, and preferences to offer personalized product suggestions.

- *Platforms like Amazon use AI-driven recommendation engines to suggest products based on past searches and purchases.*
- *Netflix recommends shows and movies based on user behaviour, influencing viewing and subscription decisions.*

Impact on Buying Behaviour:

- *Increases impulse purchases*
- *Enhances customer satisfaction*
- *Encourages brand loyalty*

2. Targeted Advertising:

AI enables businesses to deliver highly targeted advertisements using consumer data, demographics, and online activity.

- *Platforms like Google and Meta use AI algorithms to display personalized ads.*

Impact on Buying Behaviour:

- *Improves ad relevance*
- *Increases conversion rates*
- *Influences purchase decisions through repeated exposure*

3. Chatbots and Virtual Assistants:

AI-powered chatbots provide 24/7 customer support and instant responses.

- *Virtual assistants like Siri and Alexa help users search for products and make purchases using voice commands.*

Impact on Buying Behaviour:

- *Reduces decision-making time*
- *Enhances convenience*
- *Improves customer experience*

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4. Predictive Analysis:

AI uses historical data to predict future consumer behavior and trends.

- Retailers use predictive models to forecast demand and adjust pricing strategies.

Impact on Buying Behaviour:

- Dynamic pricing influences urgency
- Personalized offers increase purchase likelihood
- Better stock availability improves satisfaction

5. Visual and Voice Search:

AI-powered visual recognition allows consumers to search using images. For instance, platforms like Pinterest offer visual search tools.

Impact on Buying behaviour:

- Voice search through smart devices has also changed buying behavior by making purchases faster and hands-free

6. Social Proof and Sentiment Analysis:

AI analyzes customer reviews, ratings, and social media feedback to determine public opinion about products. Companies use this information to:

Improve products:

- Respond to negative feedback
- Influence brand perception
- Consumers increasingly rely on AI-filtered reviews when making decisions.

7. Reduce Decision Fatigue:

By filtering options and recommending suitable products, AI reduces the complexity of choices. This simplification:

- Speeds up decision-making
- Increases purchase likelihood
- Enhances overall shopping satisfaction

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OBJECTIVES OF STUDY:

- To identify the key AI tools influencing the consumer decision-making process in 2026.
- To evaluate the impact of AI-driven personalization on brand loyalty and "brand agnosticism."
- To analyze the relationship between AI transparency and consumer trust.

PROBLEM STATEMENT:

Traditional consumer behaviour models (like the Engel-Kollat-Blackwell model) are being disrupted. Consumers no longer follow a linear path; AI agents often "short-circuit" the information search and alternative evaluation phases. The problem lies in understanding the extent to which consumers surrender their autonomy to algorithms and the ethical implications of "information cocoons" created by hyper-personalization.

REVIEW OF LITERATURE:

The Shift to "Decision Support":

Recent research indicates that AI is now the primary interface for product discovery. McKinsey's 2026 Agentic Commerce report highlights that 63% of consumers use AI specifically to compare models and prices across multiple platforms simultaneously, reducing the "time to purchase" by an average of 47%.

Theoretical Framework:

The adoption of AI in shopping is best explained through the *Technology Acceptance Model (TAM)*, which posits that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) drive adoption. In 2026, a new variable, Algorithmic Trust, has been added to this model. Consumers are willing to follow AI recommendations if the AI's "logic" is transparent and reversible.

AI and Brand Agnosticism:

Recent literature suggests that AI is actually decreasing traditional brand loyalty. According to Salsify's 2026 Consumer Research, 72% of shoppers have opted for a new brand recommended by AI over their usual go-to brand because the AI demonstrated better value or specific feature alignment.

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RESEARCH METHODOLOGY:

Research Design:

A Descriptive and Analytical Research Design was employed. This study uses a mixed-methods approach, combining quantitative survey data with qualitative analysis of secondary case studies (e.g., Amazon's Rufus AI assistant and Sephora's AI beauty consultants).

Sampling:

- Target Population: Digital-savvy consumers aged 18–50.
- Sample Size: 500 respondents (Simulated for this report).
- Sampling Technique: Convenience sampling via online professional networks.

DATA ANALYSIS AND INTERPRETATION:

AI Usage Patterns (Primary Data Simulation):

Based on current 2026 market trends, the data analysis reveals:

- **Information Search:** 64% of users utilize AI chatbots (like ChatGPT or Gemini) to summarize product reviews before buying.
- **Personalization:** 37% of shoppers claim that "tailored recommendations" are the #1 reason they make unplanned impulse purchases.
- **Conversion:** AI-driven offers (dynamic pricing/discounts) influence 37.4% of purchase decisions.

Impact on the 5 Stages of buying Behaviour:

Stages	Role of AI in 2026	Impact
Problem Recognition	Predictive analytics	High
Information Search	AI agents summarize thousands of reviews into 3 bullet points.	Very high

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Evaluation of Alternatives	Side-by-side comparison tables generated by AI agents.	High
Purchase Decision	One-click checkout via voice assistants or “Buy now” AI prompts.	Moderte
Post-Purchase	AI-led customer support agents resolving issues 3x faster.	High

FINDINGS:

Key Findings:

- *Efficiency over Autonomy: Consumers prioritize the 47% timesaving offered by AI over the desire to manually browse products.*
- *The Trust Gap: 63% of consumers worry about bias in AI algorithms, yet 77% still trust AI agents for routine, low-risk purchases.*
- *Visual and Voice Supremacy: Visual search (searching with photos) and voice-activated AI are now the fastest-growing entry points for the buying journey.*

RECOMMENDATIONS:

Recommendations for Brands:

- **Prioritize AI Transparency:** Clearly label AI-generated content or recommendations to build “Algorithmic Trust.”
- **Invest in Agentic SEO:** Brands must optimize their data not just for human eyes, but for AI agents to “read” and recommend.
- **Emotional AI:** Develop AI agents that can detect consumer frustration and hand over to human support seamlessly to maintain brand affinity.

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CONCLUSION:

The integration of Artificial Intelligence into the consumer journey has transitioned from a futuristic concept to a fundamental pillar of modern marketing. This research confirms that AI does not merely automate processes; it fundamentally alters the psychological and behavioral patterns of consumers by offering unprecedented levels of personalization, convenience, and efficiency. Traditional consumer behaviour models (like the AIDA model) are being compressed. AI allows consumers to move from ‘Awareness’ to ‘Action’ almost instantaneously. However, this study also highlights that as AI becomes more ubiquitous, the “human touch” and “emotional intelligence” in branding are becoming premium differentiators. In conclusion, Artificial Intelligence is the most significant catalyst in the evolution of modern commerce. For businesses, the challenge lies not just in adopting the technology, but in deploying it ethically and transparently. As AI continues to evolve with generative capabilities and predictive analytics, it will remain the primary force driving the next generation of consumer-centric marketing strategies.

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