

From Clicks to Conversations: Exploring How AI Shopping Agents Shape Trust, Risk, and Purchase Decisions in India's Digital Marketplace

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ABSTRACT

Purpose: This paper developed a conceptual framework to examine how AI-powered conversational commerce agents (namely including chatbots, voice assistants, and generative AI shopping agents, influenced consumer decision-making, trust formation, and purchase behaviour in the Indian e-commerce context.

Design/Methodology/Approach: The study adopted a theoretical approach, integrating the Technology Acceptance Model (TAM) with trust theory and human-AI interaction literature. Through an extensive synthesis of multidisciplinary research across marketing, information systems, and computer science, the paper proposed a comprehensive model with ten testable research propositions.

Findings: The framework identified four conversational AI attributes (anthropomorphism, conversational intelligence, personalisation capability, and voice assistant integration) that activated perceived usefulness, perceived ease of use, and consumer trust as mediating mechanisms. These cognitive and affective states, in turn, shaped purchase intention and continued usage intention. Perceived risk and generational cohort were proposed as moderating variables.

Practical Implications: The framework offered strategic guidance for e-commerce platforms, AI developers, and policymakers seeking to design trustworthy, effective conversational commerce experiences for Indian consumers across generational segments.

Originality/Value: This study contributed a novel integrative framework combining TAM with trust theory and human-AI interaction perspectives within the Indian e-commerce setting. It was among the first conceptual models to address chatbots, voice assistants, and generative AI shopping agents as concurrent conversational commerce touchpoints shaping consumer behaviour in an emerging market.

Keywords: *Conversational Commerce; AI Chatbots; Voice Assistants; Generative AI; Consumer Trust; Technology Acceptance Model; E-Commerce; India*

INTRODUCTION

The rapid spread of artificial intelligence across consumer-facing digital platforms has given rise to conversational commerce, a model in which AI-powered chatbots, voice assistants, and generative AI agents facilitate product discovery, comparison, and purchasing through natural language dialogue (Sidlauskiene et al., 2023). The global conversational commerce market stood at USD 8.8 billion in 2025 and is projected to grow at a compound annual growth rate of 14.8 per cent, reaching USD 32.6 billion by 2035 (Grand View Research, 2025). India occupies a

distinctive position in this landscape: a 2026 study by the Capgemini Research Institute found that 41 per cent of Indian consumers already use AI-driven shopping tools, the highest rate among all markets surveyed, with an additional 40 per cent planning to adopt them (Capgemini, 2026).

These developments are not taking place in a vacuum. India's e-commerce market exceeded USD 65 billion in gross merchandise value in 2025, with over 270 million online shoppers making it the world's second-largest e-retail market by user base (Bain and Company, 2026). The country's mobile-first digital infrastructure, multilingual consumer base, and rapid adoption of UPI-based digital payments create a fertile ground for conversational commerce. Major platforms including Flipkart, Amazon India, and Myntra have already integrated AI-powered shopping assistants, while WhatsApp Business has enabled millions of small sellers to engage buyers through chat-based transactions.

Yet despite growing industry investment, scholarly understanding of how conversational AI shapes consumer behaviour in e-commerce remains fragmented. Most existing research has examined chatbot adoption through the lens of technology acceptance, focusing on perceived usefulness and ease of use while paying limited attention to the trust and risk dimensions that are central to AI-mediated purchasing (Yatawara et al., 2025). Furthermore, the rapid evolution from rule-based chatbots to generative AI shopping agents has outpaced theoretical development, leaving a gap between the conversational commerce tools consumers encounter and the frameworks scholars use to study them (Lopez-Lopez and Bara Iniesta, 2025). Studies grounded in the Indian context are particularly scarce, despite India's leading position in AI shopping tool adoption.

This paper addresses these gaps by developing an integrated conceptual framework that examines how four conversational AI attributes (namely anthropomorphism, conversational intelligence, personalisation capability, and voice assistant integration, influence consumer purchase intention and continued usage intention through the mediating mechanisms of perceived usefulness, perceived ease of use, and consumer trust. The framework draws on the Technology Acceptance Model (Davis, 1989), trust theory as applied to e-commerce (Pavlou, 2003), and human-AI interaction research (Blut et al., 2021). It further introduces perceived risk and generational cohort as moderating variables to reflect the risk-laden nature of AI-mediated transactions and the generational diversity of India's digital consumer base.

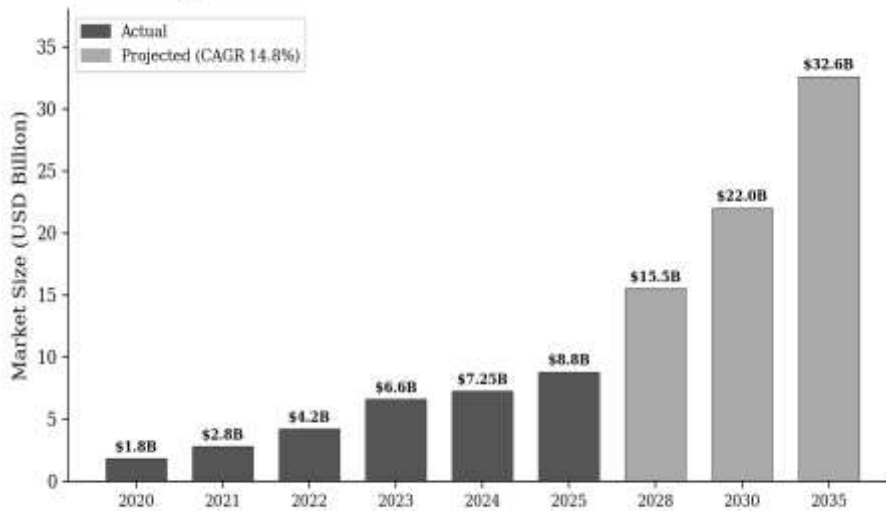
The paper proceeds as follows. The next section reviews the theoretical foundations and relevant literature. The conceptual framework and research propositions are then developed. The paper concludes with a discussion of theoretical contributions, practical implications, limitations, and directions for future empirical research.

LITERATURE REVIEW AND THEORETICAL FOUNDATIONS

Conversational Commerce: Concept and Scope

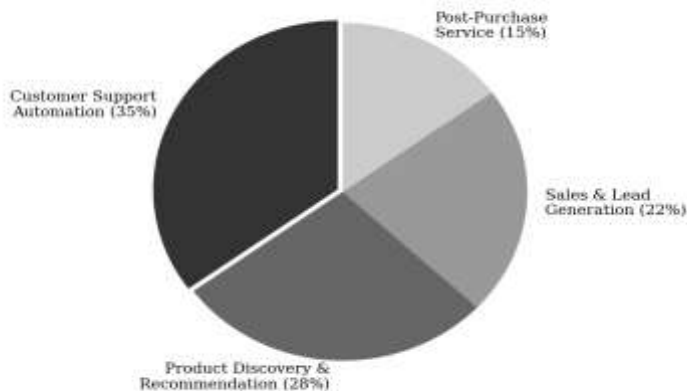
Conversational commerce refers to the use of chat, messaging, and natural language interfaces to facilitate commercial transactions between businesses and consumers (Messina, 2015). It encompasses a spectrum of technologies: rule-based chatbots that follow scripted dialogue trees, AI-powered chatbots that use natural language processing to interpret and respond to free-form queries, voice assistants such as Alexa and Google Assistant that enable hands-free shopping, and the newest category (namely generative AI shopping agents powered by large language models that can hold extended, context-aware conversations, compare products, and execute purchases on a consumer's behalf (Bain and Company, 2026). In India, conversational commerce is evolving along two parallel paths: e-retailer-led agents such as Amazon's Rufus and Flipkart's conversational engine that sit within existing platforms, and general-purpose AI agents such as ChatGPT that consumers use independently for product research and comparison (Bain and Company, 2026).

Figure 1. Global Conversational Commerce Market Growth



Source: Compiled from Precedence Research (2025); Grand View Research (2025)

Figure 6. Primary Use Cases of AI Chatbots in E-Commerce (2025)



Source: Compiled from Gartner (2025); Grand View Research (2025)

Technology Acceptance Model (TAM)

The Technology Acceptance Model, introduced by Davis (1989), holds that users' adoption of a new technology is determined primarily by two beliefs: perceived usefulness (the degree to which the technology improves task performance) and perceived ease of use (the degree to which using it is free of effort). TAM has been one of the most widely applied frameworks in information systems research and has been successfully extended to study AI and chatbot adoption in e-commerce settings (Wang et al., 2023). In the conversational commerce context, perceived usefulness captures whether consumers believe AI agents help them find products faster, make better choices, or save time, while perceived ease of use reflects whether the conversational interface feels natural and intuitive to navigate.

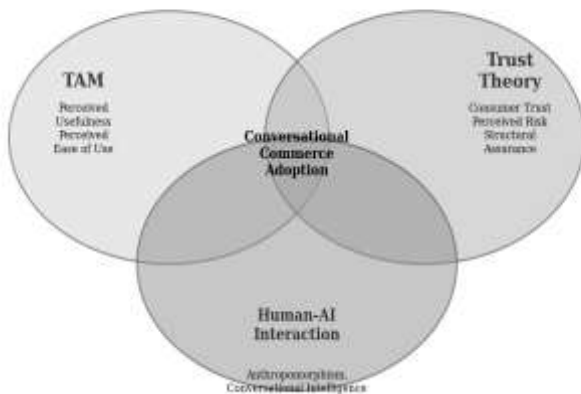
Trust Theory in E-Commerce

Trust plays a central role in online consumer behaviour because e-commerce transactions involve uncertainty, information asymmetry, and the absence of physical cues that offline shoppers rely on (Pavlou, 2003). Pavlou (2003) integrated trust and perceived risk into the TAM framework, demonstrating that trust positively influences both perceived usefulness and purchase intention, while perceived risk acts as a countervailing force. In conversational commerce, trust takes on additional complexity because consumers must extend trust not only to the platform and the seller but also to the AI agent itself. Research has shown that consumers assess AI trustworthiness through cues such as conversational competence, transparency of recommendations, data privacy safeguards, and the perceived human-likeness of the interaction (Nordheim et al., 2019; Balakrishnan and Dwivedi, 2024).

Human-AI Interaction and Anthropomorphism

A growing body of research examines how human-like design features in AI agents (namely collectively termed anthropomorphism, shape consumer perceptions and behaviour. Blut et al. (2021), in a meta-analysis of studies on robots, chatbots, and other AI systems, found that anthropomorphism significantly enhanced consumer satisfaction and behavioural intentions. In e-commerce chatbots specifically, anthropomorphic cues such as conversational tone, avatar design, use of humour, and emotional responsiveness have been shown to increase perceived social presence, trust, and willingness to purchase (Sheehan et al., 2020; Sidlauskiene et al., 2023). A recent Indian study confirmed that anthropomorphic chatbot features strengthened trust and purchase intention among online consumers, with social presence and perceived authenticity serving as mediating pathways (Kumar, 2026).

Figure 4. Theoretical Integration: TAM, Trust Theory, and Human-AI Interaction



Conversational Intelligence and Personalisation

Conversational intelligence refers to an AI agent's ability to understand context, maintain coherent multi-turn dialogue, interpret ambiguous queries, and provide relevant, accurate responses (Balakrishnan and Dwivedi, 2024). Unlike anthropomorphism, which concerns the surface-level human-likeness of the agent, conversational intelligence captures its functional depth. Higher conversational intelligence reduces the effort consumers must invest in articulating their needs, thereby improving perceived ease of use and perceived usefulness. Personalisation capability, closely related but distinct, refers to the AI's ability to tailor recommendations, pricing, and content to individual consumer preferences based on behavioural data, purchase history, and contextual signals (Sidlauskiene et al., 2023). Research has established that personalised AI interactions increase perceived product fit, reduce decision fatigue, and raise willingness to pay (Sidlauskiene et al., 2023).

Voice Assistants and Conversational Commerce

Voice-based shopping represents one of the fastest-growing segments of conversational commerce, with platforms such as Alexa, Google Assistant, and Siri serving as alternative purchase channels. Voice commerce introduces unique dynamics: the absence of visual product information heightens reliance on trust, while the hands-free, often private nature of voice interaction encourages habitual use (Balakrishnan and Dwivedi, 2024). In India, voice commerce holds particular promise given the country's linguistic diversity and the preference of many consumers for spoken over typed interaction, especially in regional languages. The integration of voice assistants into smart speakers, smartphones, and even WhatsApp-based commerce creates multiple touchpoints through which conversational AI can shape the purchase journey.

Perceived Risk in AI-Mediated Transactions

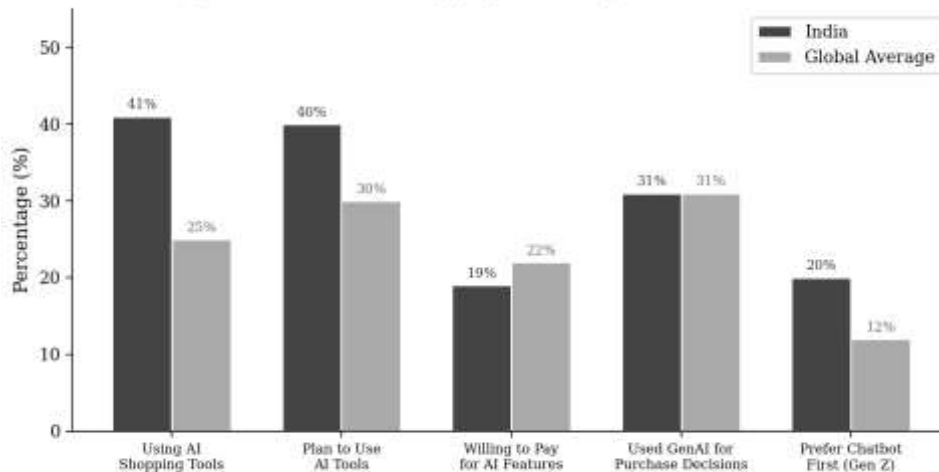
Perceived risk in conversational commerce extends beyond traditional e-commerce risk dimensions (financial, performance, privacy) to include algorithm aversion (namely the tendency of consumers to distrust recommendations made by machines rather than humans, and concerns about data misuse arising from the personal nature of conversational data (Pavlou, 2003; Longoni et al., 2019). Research has shown that perceived risk weakens the

relationship between trust and purchase intention in technology-mediated settings, functioning as a boundary condition on adoption (Pavlou, 2003). In India, where data privacy awareness is growing alongside the implementation of the Digital Personal Data Protection Act (2023), perceived risk is expected to play a significant moderating role in shaping consumer responses to conversational commerce.

Generational Differences in AI Adoption

Generation Z and Millennials exhibit distinct patterns of AI engagement. A Five9 study found that 20 per cent of Gen Z consumers prefer to begin customer service interactions with a chatbot, compared with just 4 per cent of older consumers. Gen Z consumers, having grown up alongside AI technologies, demonstrate lower algorithm aversion and higher comfort with AI-driven recommendations (Yatawara et al., 2025). Millennials, while digitally fluent, tend to value transparency and human oversight in AI interactions, preferring hybrid models where AI provides initial recommendations but human agents remain accessible for complex decisions. These generational differences suggest that the relationships between conversational AI attributes, mediating states, and behavioural outcomes may vary in strength across cohorts.

Figure 3. AI-Driven Shopping Tool Adoption: India vs Global

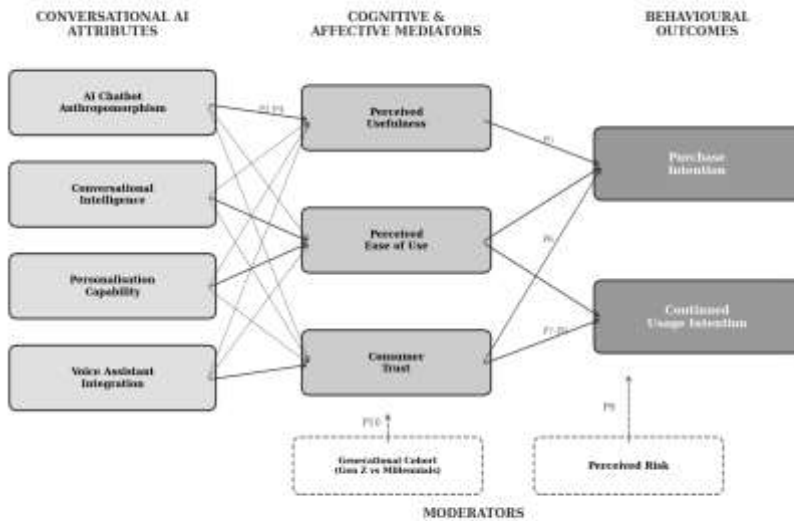


Source: Compiled from Capgemini Research Institute (2026); Five9 (2025)

CONCEPTUAL FRAMEWORK AND RESEARCH PROPOSITIONS

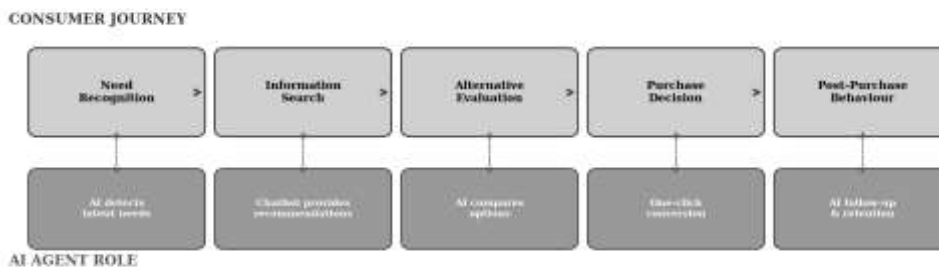
Building on the theoretical foundations reviewed above, this study proposes an integrated conceptual framework (namely the AI-Mediated Conversational Commerce Adoption Model, that maps the pathways through which conversational AI attributes influence consumer purchase intention and continued usage intention in Indian e-commerce. The framework integrates TAM with trust theory and human-AI interaction research. It identifies four independent variables (conversational AI attributes), three mediating variables (cognitive and affective mechanisms), two dependent variables (behavioural outcomes), and two moderating variables. The subsections below describe each component and present formal research propositions.

Figure 2. Proposed Conceptual Framework: AI-Mediated Conversational Commerce Adoption Model



Source: Author's Compilation based on Davis (1989), Pridemore (2003), Hoffman and Blau (1996)

Figure 5. AI-Mediated Consumer Decision Journey in E-Commerce



Source: Author's Compilation based on Zhang and Benyoucef (2016); Batu and Company (2026)

Independent Variables: Conversational AI Attributes

AI Chatbot Anthropomorphism. Anthropomorphism refers to the attribution of human-like characteristics to AI agents, including conversational tone, emotional expressiveness, avatar design, and social cues. Anthropomorphic design creates a sense of social presence that activates relational schemas consumers typically reserve for human interactions, thereby increasing perceived ease of use, perceived usefulness, and trust (Blut et al., 2021; Sheehan et al., 2020).

P1: AI chatbot anthropomorphism positively influenced (a) perceived usefulness, (b) perceived ease of use, and (c) consumer trust among Indian e-commerce consumers.

Conversational Intelligence. Conversational intelligence captures the AI agent's capacity for contextual understanding, coherent multi-turn dialogue, accurate query interpretation, and relevant response generation. Higher conversational intelligence reduces the cognitive effort consumers must invest in communicating their needs, directly enhancing perceived ease of use and perceived usefulness (Balakrishnan and Dwivedi, 2024).

P2: Conversational intelligence positively influenced (a) perceived usefulness, (b) perceived ease of use, and (c) consumer trust among Indian e-commerce consumers.

Personalisation Capability. Personalisation capability refers to the AI's ability to deliver tailored product recommendations, customised pricing information, and individualised content based on user data and behavioural signals. Personalised interactions raise perceived usefulness by delivering more relevant outputs and build trust by signalling that the system understands the consumer's needs (Sidlauskiene et al., 2023).

P3: Personalisation capability positively influenced (a) perceived usefulness, (b) perceived ease of use, and (c) consumer trust among Indian e-commerce consumers.

Voice Assistant Integration. Voice assistant integration refers to the availability of voice-based conversational commerce interfaces across devices and platforms. Voice interaction reduces the physical and cognitive effort of shopping (improving perceived ease of use), enables hands-free product discovery (enhancing perceived usefulness), and creates a more natural, human-like interaction modality that builds trust (Balakrishnan and Dwivedi, 2024).

P4: Voice assistant integration positively influenced (a) perceived usefulness, (b) perceived ease of use, and (c) consumer trust among Indian e-commerce consumers.

Mediating Variables

Perceived Usefulness. Perceived usefulness, following Davis (1989), captures the degree to which consumers believe that conversational AI improves their shopping efficiency, helps them make better product choices, or saves time. In the conversational commerce context, perceived usefulness serves as a key cognitive mechanism linking AI attributes to purchase intention.

P5: Perceived usefulness positively influenced purchase intention among Indian e-commerce consumers.

Perceived Ease of Use. Perceived ease of use reflects how effortless and intuitive consumers find the conversational AI interface. It influences purchase intention both directly and indirectly through perceived usefulness, consistent with the original TAM specification (Davis, 1989).

P6: Perceived ease of use positively influenced (a) perceived usefulness and (b) purchase intention among Indian e-commerce consumers.

Consumer Trust. Consumer trust in conversational commerce reflects the consumer's confidence that the AI agent will provide accurate information, protect personal data, and act in the consumer's interest. Trust serves as a critical mediating mechanism linking AI attributes to both purchase intention and continued usage intention, consistent with Pavlou's (2003) integration of trust into technology adoption frameworks.

P7: Consumer trust positively influenced (a) purchase intention and (b) continued usage intention among Indian e-commerce consumers.

Dependent Variables

Purchase Intention and Continued Usage Intention. The framework identifies two behavioural outcomes: purchase intention, capturing the consumer's likelihood of completing a transaction facilitated by conversational AI, and continued usage intention, reflecting the consumer's willingness to use conversational AI agents for future shopping. The dual-outcome design recognises that initial purchase and long-term adoption may be driven by different mechanisms, with trust playing a more prominent role in continued usage (Bhattacharjee, 2001).

P8: Perceived usefulness, perceived ease of use, and consumer trust collectively influenced continued usage intention among Indian e-commerce consumers.

Moderating Variables

Perceived Risk. Perceived risk (namely encompassing financial risk, performance risk, privacy risk, and algorithm aversion, is proposed as a moderating variable that weakens the positive relationships between consumer trust and behavioural outcomes. When consumers perceive high risk in AI-mediated transactions, the trust-to-purchase pathway is attenuated (Pavlou, 2003).

P9: Perceived risk negatively moderated the relationships between consumer trust and (a) purchase intention and (b) continued usage intention.

Generational Cohort (Gen Z versus Millennials). Given the documented differences in AI comfort, algorithm aversion, and chatbot preference between Gen Z and Millennials, the generational cohort is proposed as a moderating variable. The relationships between conversational AI attributes and mediating variables are expected to be stronger for Gen Z consumers, who exhibit higher baseline comfort with AI-driven interactions (Yatawara et al., 2025).

P10: The positive relationships between conversational AI attributes and mediating variables were stronger for Gen Z consumers than for Millennial consumers.

Table 1. *Summary of Constructs and Theoretical Foundations*

Construct Category	Construct	Role in Model	Key Theoretical Basis
AI Attribute	Chatbot Anthropomorphism	Independent	Human-AI Interaction; Social Presence
AI Attribute	Conversational Intelligence	Independent	NLP; Information Quality
AI Attribute	Personalisation Capability	Independent	Personalisation Theory; TAM
AI Attribute	Voice Assistant Integration	Independent	TAM; Voice Commerce Literature
Mediator	Perceived Usefulness	Mediator	TAM (Davis, 1989)
Mediator	Perceived Ease of Use	Mediator	TAM (Davis, 1989)
Mediator	Consumer Trust	Mediator	Trust Theory (Pavlou, 2003)
Outcome	Purchase Intention	Dependent	TAM; TRA
Outcome	Continued Usage Intention	Dependent	ECM (Bhattacharjee, 2001)
Moderator	Perceived Risk	Moderator	Risk Theory (Pavlou, 2003)
Moderator	Generational Cohort	Moderator	Generational Cohort Theory

Source: Author's Compilation

DISCUSSION

Theoretical Contributions

This study makes several important theoretical contributions. First, by integrating the Technology Acceptance Model with trust theory and human-AI interaction literature, the framework provides a multi-theoretical lens that captures the complex interplay of cognitive beliefs, affective trust, and technology-specific attributes that shape conversational commerce adoption. This integration addresses a limitation of prior TAM-based chatbot studies that have treated trust as either absent or peripheral to the adoption process (Yatawara et al., 2025).

Second, the framework extends TAM by specifying four distinct conversational AI attributes (namely anthropomorphism, conversational intelligence, personalisation capability, and voice assistant integration, as external variables that feed into the model's core constructs. This specification moves beyond the generic treatment of AI as a monolithic technology and captures the multidimensional nature of contemporary conversational commerce agents that combine text, voice, and generative AI capabilities.

Third, the dual-outcome design, distinguishing purchase intention from continued usage intention, recognises that first-time adoption and sustained use may follow different pathways. By incorporating Bhattacharjee's (2001) expectation-confirmation logic alongside TAM, the framework accounts for the post-adoption dynamics that determine whether consumers continue to use conversational AI agents after their initial experience.

Fourth, by introducing perceived risk and generational cohort as moderating variables, the study grounds the framework in the specific conditions of the Indian e-commerce market, where data privacy concerns are intensifying under new legislation and where generational diversity creates sharply different baseline attitudes towards AI.

Practical Implications

For e-commerce platforms and AI developers, the framework underscores the importance of balancing functional intelligence with human-like design. Conversational AI agents should not only deliver accurate, personalised recommendations (conversational intelligence and personalisation) but should also communicate in a warm, socially present manner (anthropomorphism) that builds trust rather than triggering uncanny valley effects. The finding that voice assistant integration serves as a distinct pathway to adoption suggests that platforms should invest in multilingual voice commerce capabilities, particularly for India's regional language markets where voice interaction lowers barriers to digital commerce.

For marketers, the framework highlights the need for differentiated strategies across generational segments. For Gen Z consumers, who exhibit higher baseline comfort with AI, platforms can lean into fully automated conversational journeys with minimal human fallback. For Millennials, hybrid models that blend AI-driven recommendations with accessible human support are likely to be more effective in building trust and driving purchase conversion.

For policymakers, the framework underlines the role of perceived risk as a boundary condition on conversational commerce adoption. Transparent data usage policies, clear disclosure that consumers are interacting with AI rather than humans, and robust data protection enforcement under the Digital Personal Data Protection Act can reduce perceived risk and strengthen the trust pathway to adoption.

Limitations and Future Research Directions

As a conceptual paper, the proposed framework and its propositions await empirical validation. Future studies should employ quantitative methods such as structural equation modelling (SEM) or PLS-SEM to test the proposed relationships using primary data from Indian consumers. Experimental designs that manipulate specific conversational AI attributes (e.g., varying levels of anthropomorphism or personalisation) could isolate the causal effects of individual attributes on consumer perceptions and behaviour.

The framework focuses on four conversational AI attributes, but future research could incorporate additional variables such as multilingual capability, proactive recommendation behaviour, emotional intelligence of AI agents, and integration with augmented reality. Longitudinal research could track how consumer trust in conversational AI evolves over repeated interactions, addressing the cross-sectional limitations inherent in most existing studies. Comparative research across product categories and platform types (marketplace versus direct-to-consumer) could reveal context-specific patterns in conversational commerce adoption.

CONCLUSION

Conversational commerce powered by AI chatbots, voice assistants, and generative AI agents is redefining how Indian consumers discover, evaluate, and purchase products online. This paper has developed an integrated conceptual framework (namely the AI-Mediated Conversational Commerce Adoption Model, that traces the pathways through which conversational AI attributes shape consumer purchase intention and continued usage intention through the mediating mechanisms of perceived usefulness, perceived ease of use, and consumer trust. By combining the Technology Acceptance Model with trust theory and human-AI interaction perspectives, the framework captures the multi-dimensional nature of AI-mediated shopping experiences that blend functional utility with social and relational dynamics. The identification of perceived risk and generational cohort as moderating variables grounds the model in the realities of India's diverse, rapidly digitising consumer market. As conversational AI moves from experimental feature to core retail infrastructure, this framework provides a robust theoretical foundation for future empirical research and practical guidance for stakeholders navigating the complexities of AI-driven consumer engagement in one of the world's most dynamic e-commerce markets.

ETHICAL DISCLOSURES

- **Author's Contribution:** All authors equally contributed for development of this paper. All authors read and approved the final manuscript.
- **Conflict of Interest:** The author(s) declare(s) no conflict of interest.
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