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Exploring the Role of Artificial Intelligence in E-Retail: A Systematic Literature Review

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Abstract

The exponential rise of Artificial Intelligence (AI) technologies has fundamentally transformed the landscape of online retail by enabling highly personalized customer experiences. Despite the increasing implementation of AI tools such as chatbots, recommendation engines, and predictive analytics academic literature remains fragmented, with limited integrative analysis on how these technologies contribute to customer engagement and business performance in the retail sector. To address this research gap, the current study adopts a structured literature review approach using the PRISMA framework and analysis to synthesize key findings from high-quality research articles. The analysis identifies three dominant thematic areas such as AI-driven personalization and consumer satisfaction, AI's role in improving operative proficiency and decision-making, and customer trust and ethical concerns in AI deployment. The study is anchored on the Technology Acceptance Model (TAM) and Technology-Organization-Environment (TOE) frameworks, offering a conceptual model that links technological enablers with customer-centric outcomes. This review contributes to both academic literature and managerial practice by outlining key future research directions and practical insights for e-retailers aiming to strategically leverage AI.

Keywords: Artificial Intelligence (AI), E-Retail, Personalized Customer Experience, Technology Acceptance Model (TAM), Technology-Organization-Environment (TOE) Framework, PRISMA Literature Review, Customer Engagement, Business Performance.

Introduction

AI has become a pivotal force in transforming online retail by enabling businesses to offer hyper-personalized customer experiences, optimize operational

efficiency, and strengthen competitive advantage. With the global e-retailsector expected to reach USD 6.3 trillion by 2025, retailers are increasingly integrating AI technologies such as Machine Learning (ML), Natural Language Processing (NLP), Computer Vision, and Predictive Analytics to meet the evolving demands of digital consumers.

One of the most notable applications of AI in e-retail is personalized product recommendation, which helps enhance user engagement and drive sales. McKinsey claims that personalisation can boost marketing spend efficiency by 10–30% and revenue by 5–15%. Massive datasets may be processed by AI systems to provide pertinent product recommendations, predict consumer behaviour, automate pricing strategies, and enhance inventory and logistics management.

Amazon, the early adopter of AI in retail, claims that its AI-powered recommendation engine, which evaluates customer behaviour to make real-time product recommendations, accounts for up to 35% of its sales. At high-volume sales events like Singles' Day, Alibaba's AliMe chatbot, which is powered by NLP, can handle over 95% of customer care enquiries, greatly cutting down on response times and operating expenses. Walmart forecasts inventory and optimises the supply chain using AI-driven predictive analytics and computer vision, which boosts productivity and lowers stockouts. Sephora uses augmented reality (AR) and AI to offer virtual beauty try-ons, increasing consumer satisfaction and decreasing product returns. Myntra, a fashion e-retailer, applies AI for personalized styling suggestions, trend forecasting, and visual search, which has improved product discoverability and customer loyalty.

These illustrations highlight how AI is a strategic facilitator for customer-centric innovation in the retail industry as well as an efficiency tool. From intelligent product discovery to smart logistics, AI applications are becoming indispensable in creating seamless, data-driven, and scalable e-commerce experiences.

Despite the increasing interest in the application of AI in online retail, existing literature reveals several gaps. Many studies remain siloed in their focus examining AI through the lens of either technology or marketing without offering a holistic understanding of its implications for customer experience and business value. Moreover, theoretical integration is often lacking, with limited application of models like TAM and TOE to explain the drivers and consequences of AI adoption. There is also a lack of structured reviews that synthesize insights across disciplines and retail domains to guide both academia and industry.

This paper addresses these gaps through the following objectives:

- To critically review and synthesize recent literature on the applications of AI in e-retail with a focus on customer personalization, trust, and business performance.

- To identify and classify key themes emerging from the literature using a structured methodology.

- To purpose a conceptual framework based on established theories that illustrate the enablers, applications, and outcomes of AI in online retail.

- To highlight gaps in existing research and propose a future research agenda to guide scholarly and industry efforts.

Literature Review

The adoption of AI in e-retail has surged over the last decade, renovating customer experiences, operational efficiency, and risk management. This review synthesizes findings from twenty selected peer-reviewed studies alongside two comprehensive bibliometric analyses to provide a structured understanding of AI applications in online retail.

Recent bibliometric studies trace the rapid rise of AI-related research in e-commerce. Satija & Singla (2025) conducted a bibliometric review on Scopus-indexed articles, revealing that research intensified after 2018, especially in China, India, and the U.S. They identified four thematic clusters which were Buyer Experience and Personalization, Operational Efficacy and Supply Chain, Fraud Recognition and Cybersecurity, Ethical AI, and Regulatory Challenges.

Complementing this, Bawack et al. (2022) analysed 4,335 documents and 229 IS journal articles, emphasizing the dominance of recommender systems, sentiment analysis, trust, personalization, and optimization as key themes, with China-based institutions as leading contributors. These studies underscore AI's multidisciplinary research evolution spanning computer science, management, and decision sciences and highlight gaps such as regional disparities beyond major economies, and limited exploratory work on generative AI and sustainability.

Personalization is the cornerstone of modern e-retail, and AI technologies especially recommender systems and ML have been pivotal in delivering personalized experiences. Studies by Kumar & Bhatia (2023), Lau & Lee (2021), and Chen & Xie (2021) demonstrate how AI enhances product recommendations based on customer preferences, behaviour, and browsing history. These systems have shown to significantly increase conversion rates and customer satisfaction.

In the context of Indian e-commerce, Satija and Singla (2025) provided empirical evidence that AI-powered personalisation increases consumer trust and influences purchasing behaviour. In a similar vein, Davenport et al. (2020) and Huang & Rust (2021) emphasise AI's real-time big data processing capabilities, which enable highly customised marketing campaigns that dynamically adjust to user behaviour.

Grover et al. (2020) and Chatterjee et al. (2021) highlight the use of AI in management decision-making, particularly in demand forecasting and predictive

analytics. AI increases organisational agility by empowering managers to react to consumer preferences and market changes more quickly and precisely.

AI is also crucial for backend processes like logistics management, supply chain optimisation, and inventory forecasting. Through intelligent routing, delivery time prediction, and warehouse automation, Lamba & Singh (2022) show how AI and ML may simplify e-commerce logistics.

Another crucial area of AI is transaction security. Real-time detection of irregularities and fraudulent activity using ML-driven models improves platform security and confidence. Research agendas describe the technical and organisational difficulties in anti-fraud setups (e.g., Tax et al., 2021). In AI-driven contexts, trust and data privacy are enduring challenges. Gursoy et al. (2019) and Verma et al. (2021) stress the significance of ethical AI use and openness in fostering customer trust. When AI technologies are used for automated decision-making or product recommendations, trust has been demonstrated to be a significant factor of purchase intention (Satija & Singla, 2025; Chen & Xie, 2021).

The role of perceived novelty and user control also influences consumer engagement with AI applications, as shown in studies by Zhang et al. (2014) and Xu et al. (2010). Transparency, explainability, and user education emerge as key pillars for building consumer confidence in AI systems.

Understanding customer sentiment enhances engagement strategies. Wu et al. (2025) presented an AI-driven sentiment analysis system achieving 89.7% accuracy, bolstering customer engagement across platforms. Such systems help extract insights from large-scale user feedback, enabling responsive personalization.

Online customer service is being revolutionised by chatbots and virtual assistants powered by AI. Retail shoppers view chatbots as useful service agents when they respond with precision, speed, and conversational naturalness, according to Hwang & Park (2021). This is furthered by Leung & Loo (2020), who offer a framework for chatbot adoption in the retail and hospitality industries that emphasises user acceptability based on task complexity and trust. AI solutions not only increase round-the-clock customer service availability but also save operating expenses, which boosts productivity and customer satisfaction at the same time (Pantano et al., 2020; Prentice et al., 2020).

Voice commerce platforms (e.g., Alexa, Siri) are emerging but under-researched, suggesting opportunities here.

Several theoretical models have been used to understand the adoption and impact of AI in the e-retailsector. The TOE framework provides a foundation to examine the technological readiness, organizational capabilities, and environmental pressures that influence AI adoption decisions at the firm level (Tornatzky & Fleischer,

1990; Baker, 2012). Complementing TOE, the Resource-Based View (RBV) emphasizes how AI can function as a strategic resource, enhancing organizational competencies, competitive advantage, and operational performance through dynamic capabilities such as data analytics, ML, and automation (Barney, 1991; Wernerfelt, 1984). However, organisation preparedness by itself cannot ensure successful adoption; end users' viewpoints must also be considered. To tackle this, the TAM is used to describe how individual-level elements like perceived utility and perceived usability impact the adoption and use of AI applications, especially those that interact with customers, such as virtual assistants, chatbots, and recommendation systems (Davis, 1989; Venkatesh & Davis, 2000). When combined, these three frameworks offer a thorough understanding of AI adoption in e-retail settings, covering macro-level (organisation), meso-level (technology), and micro-level (user) dimensions.

According to the literature, there has been significant advancement in the application of AI in online retail for customer comprehension, efficiency, security, and personalisation. However, there are still significant gaps, especially in conceptual depth, different geographies, and new AI disciplines. Filling in these gaps with theory-based, interdisciplinary research will improve our comprehension of AI's changing role in online commerce.

Proposed Conceptual Framework

The TAM and the TOE framework serve as the foundation for the purposed conceptual framework. It demonstrates how organisational support, environmental factors, and technological readiness affect the adoption of AI and, in turn, improve the online retail consumer experience.

Considering the contextual enablers and barriers, the conceptual framework graphically depicts how AI technologies affect business performance and consumer experience in the online retail environment. The model has four layers each explained subsequently and depicted in the figure.

AI Technologies (Input Layer): These comprise a variety of technologies, such as ML for recommendation and predictive analytics, that e-retailers utilize to automate, customize, and optimize operations. NLP for voice assistants, chatbots, and sentiment analysis of customers. Order management and billing are examples of repetitive operations that can be streamlined with robotic process automation (RPA). Chatbots and AI assistants for in-the-moment customer support and interaction, and computer vision for virtual try-ons or image-based product searches.

Functional Domains (Application Layer): AI applications are used in e-retail in a variety of operational domains. Customizing marketing messaging and product recommendations is known as personalization. Inventory management to provide 24/7 automated customer support and query resolution, as well as real-time stock control and demand forecasts.

Outcomes (Output Layer): The framework connects AI use to key performance improvements.   enhanced customer experience through faster service, better personalization, and convenience. Increased operational efficiency by automating manual processes and reducing costs. Increasing sales growth via optimized pricing, targeting, and inventory decisions.

Enablers & Barriers (Moderating Layer): These are external or internal conditions that influence how successfully AI can be adopted. Technology readiness and availability of digital infrastructure and skilled workforce. The top management support adds strategic commitment and leadership toward AI adoption. Quality of IT infrastructure, including cloud services and data management systems. Data Privacy and Regulations ensure compliance with laws and maintain customer trust.

This framework synthesizes how AI capabilities and organizational readiness combine to deliver measurable outcomes in the e-retail context. The following diagram displays the proposed conceptual framework.
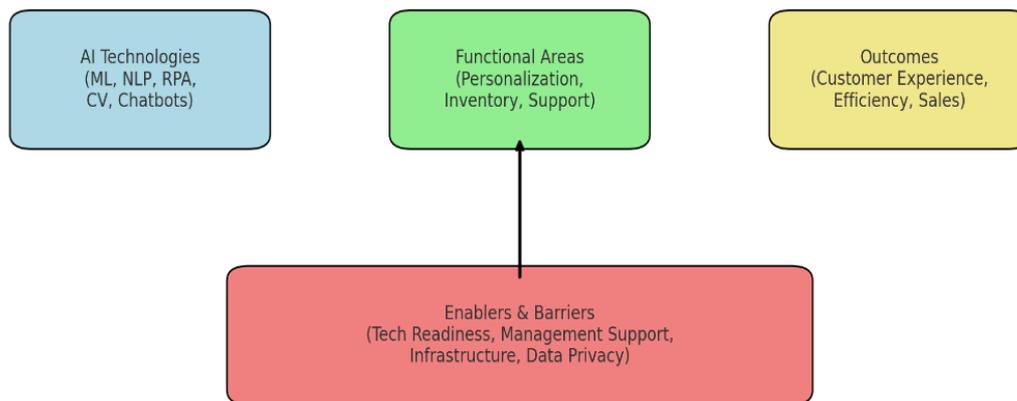

Figure 1: Proposed Framework

Research Methodology

The primary objective of this study is to explore the current landscape of AI applications in online retail, focusing specifically on how AI enhances personalized customer experiences. This research aims to synthesize existing literature, identify dominant AI methods, understand implementation contexts, and highlight trends, gaps, and opportunities for future investigation.

This study adopts a qualitative literature review methodology, integrating both narrative synthesis and structured content analysis. The approach is twofold that included descriptive analysis of trends, technologies, and focus areas using bibliometric and scoping literature. Thematic Analysis based on coding and classification of selected empirical and conceptual studies.

Relevant literature was collected from peer-reviewed journals and academic databases including Scopus and Google Scholar. Additional credible sources such as PMC, Springer, and Emerald Insight were also consulted. The following criteria were applied to select the final 20 research articles.

Table 1: Inclusion Exclusion Criteria

Criteria	Inclusion	Exclusion
Language	English	Non-English publications
Publication Type	Peer-reviewed journal articles, conference proceedings	Blogs, magazine articles, non-peer-reviewed sources
Publication Year	2020 to 2025	Published before 2020
Focus Area	Studies focusing on the application of AI in online retail/e-commerce	Studies focusing on physical retail only or general technology without AI focus
Technology Scope	AI methods such as Machine Learning, NLP, Recommender Systems, Computer Vision, Chatbots	Studies focusing on non-AI technologies (e.g., blockchain, AR/VR, IoT unless linked to AI)
Retail Context	E-retail sectors such as fashion, electronics, groceries, beauty, etc.	Non-retail or unrelated industries (e.g., banking, healthcare, education)
Objective Relevance	Must address personalization, customer experience, operational efficiency, or decision-making	Studies focusing only on AI development without retail or consumer application
Methodology	Empirical, theoretical, or conceptual studies	Editorials, short communications, or opinion pieces
Availability	Full-text available	Abstract-only or paywalled without access

Studies were categorized based on publication year, methodology, country of study, and AI technologies employed. Thematic clusters were derived around the following key AI application areas such as Personalization and Recommender Systems, Customer Engagement and Sentiment Analysis, Fraud Detection, Inventory and Logistics Optimization, Chatbots and Virtual Assistants. The analysis also identified recurring success factors, challenges, and future research directions across these domains.

The PRISMA framework was used to identify, screen, and include relevant studies in this literature review. A total of 1,460 records were identified through comprehensive searches across major academic databases like Scopus and Google Scholar, as well as manual searches in ABDC-ranked journals, reference lists, and other credible sources. After removing duplicate records, 1,280 unique studies

remained. These were screened by reviewing titles and abstracts to determine their relevance to the topic of AI in online retail. At this stage, 1,175 records were excluded due to lack of relevance, language issues, or focus areas outside the scope of this study (e.g., AI in banking, healthcare, or offline retail).The full texts of 105 studies were thoroughly assessed for eligibility.

After this assessment, eighty-five articles were excluded for not meeting one or more criteria. Finally, twenty high-quality studies were included in the qualitative synthesis and thematic analysis of this paper. These studies form the empirical and theoretical foundation for the findings, discussions, and proposed research framework. This structured and transparent approach ensures rigor, replicability, and academic credibility, aligning with best practices for literature reviews in management and technology research. The detailed PRSIMA framework is summarised in the following table.

Table 2: PRISMA Framework

Phase	Details
Identification	
Records identified through database searches (Scopus, and Google Scholar)	1,342
Records identified through other sources (ABDC journals, reference lists, manual search)	118
Total Records Identified	1,460
Screening	
Records after duplicates removed	1,280
Records screened (title/abstract reviewed)	1,280
Records excluded (not relevant, not English, unrelated to AI/retail)	1,175
Eligibility	
Full-text articles assessed for eligibility	105
Full-text articles excluded (e.g., lacking AI or e-retail context)	85
Included	
Studies included in final qualitative synthesis (literature review)	20

This literature-based methodology provides a robust understanding of AI in e-retail, yet it is subject to certain limitations. Potential publication bias due to reliance on indexed and English-language journals. Lack of direct primary data or field validation from practitioners. Emerging technologies like Generative AI or Autonomous Commerce are still underrepresented in current academic discourse. Future research may benefit from longitudinal studies, comparative case studies, and quantitative meta-analysis to supplement these findings.

Findings and Discussion

This section synthesizes insights derived from twenty reviewed studies on AI applications in e-retail, highlighting patterns, innovations, and ongoing challenges.

The key findings are categorized thematically and followed by a critical discussion of their implications for academia and industry.

All reviewed studies (e.g., Pati D et al., 2024; Satija & Singla, 2025) indicate that AI, particularly recommender systems and machine learning algorithms, significantly enhances customer experience through hyper-personalization. These systems analyse user behaviour, preferences, and purchasing history to offer product recommendations, personalized content, and tailored marketing strategies. Amazon and Flipkart have deployed AI-driven recommendation engines that account for over 35% of their revenue through increased upselling and cross-selling.

AI tools such as predictive analytics, demand forecasting, and robotic process automation (RPA) are used to optimize logistics, inventory management, and dynamic pricing. This leads to cost savings and operational scalability. Walmart's use of AI for demand prediction has reduced stockouts by 15%, as reported in case-based studies from the reviewed literature.

Fraud detection using anomaly detection algorithms and real-time transaction monitoring was a strong theme. AI helps flag suspicious activities and protect both businesses and consumers from cyber threats. Paytm, a major Indian e-retailer, uses AI for behavioural authentication and fraud prevention, reducing digital transaction fraud rates by 20% in high-risk categories.

AI-powered chatbots and virtual assistants significantly reduce customer service workloads while improving customer satisfaction through 24/7 support. H&M's chatbot helps shoppers navigate fashion choices, product availability, and style suggestions, thereby increasing session duration and engagement.

Voice assistants (e.g., Alexa, Google Assistant) and generative AI for personalized shopping are emerging trends, but few studies offer empirical insights into their implementation in online retail. This represents a critical research and innovation gap.

The findings indicate a clear alignment between AI deployment and key performance indicators such as customer retention, conversion rates, and operational savings. However, the effectiveness of AI depends on data infrastructure, integration with legacy systems, and organizational readiness.

Top management support, cross-functional collaboration, and employee training are consistent enablers of successful AI adoption. Companies that adopt AI without change management frameworks risk underutilization or failure of AI projects.

Different AI technologies serve distinct functions. MLis used for predictions and personalization. NLPis used for chatbots and sentiment analysis. Computer Vision for virtual try-ons and visual search. Reinforcement Learning for dynamic

pricing and bidding. Understanding these distinctions is vital for managers choosing the right tools.

Most studies are application-focused and empirically driven, but there is limited integration of theoretical models like TAM, TOE, or RBV in assessing AI success. Furthermore, a lack of cross-disciplinary perspectives especially from consumer psychology, ethics, and behavioural economics is observed.

Although AI tools are widely scalable, localization remains critical. Product recommendations, search behaviour, and customer service expectations vary by region. Despite this, few studies offer localized analysis outside the U.S., China, or India.

Conclusion

AI is reshaping the online retail landscape by enabling unprecedented levels of personalization, operational efficiency, and data-driven decision-making. This literature review synthesized findings from 20 scholarly articles and case-based studies to explore the application, gains, and barriers of AI in e-retail. The study highlighted that AI technologies such as machine learning, natural language processing, and computer vision play a vital role in delivering tailored customer experiences, optimizing logistics, and enhancing fraud prevention mechanisms.

Key themes that emerged include the dominance of personalized recommendation systems, the growing adoption of AI for customer support through chatbots, and the value of predictive analytics in inventory and pricing decisions. Case studies from leading firms like Amazon, Walmart, and Sephora reinforced the practical benefits of AI in improving customer engagement and business performance.

While these advances, the findings also noted important barriers, such as troubles integrating technology, worries about data privacy, and a lack of staff with AI expertise, particularly for small and medium-sized businesses. Additionally, new fields like generative AI and voice commerce are still poorly studied but present exciting avenues for further study.

This study extends to the body of knowledge on AI in e-retail by bringing multiple pieces of information together and providing a guide for practitioners and researchers to better use AI. As the retail sector continues to digitize, the strategic implementation of AI will be central to achieving sustainable competitive gains and delivering superior client value in the digital age.

Implications and Future Research Directions

This review offers significant suggestions for theory, practice, and policy in the field of AI adoption in e-retail. Theoretically, it bridges gaps by synthesizing diverse AI applications such as machine learning, NLP, and recommender systems within established frameworks like TOE and RBV, while encouraging future integration with

emerging models like service-dominant logic. Practically, it provides actionable insights for e-retailers, AI vendors, and policymakers on prioritizing AI tools for personalization, automation, and decision-making. At a policy level, the conclusions underscore the necessity for moral AI governance, data protection, and infrastructural support for small and medium-sized enterprises. Despite its strengths, the study is limited by language constraints, geographic concentration, and the exclusion of empirical or emerging domains like voice commerce and generative AI. Future research should explore AI implementation in underrepresented regions, study SME challenges, investigate ethical and explainable AI frameworks, and examine human-AI collaboration in customer experience management. These directions will enhance the depth, inclusivity, and relevance of AI research in the quickly growing landscape of e-retail.This review reveals a need for empirical studies with multi-method approaches to focus on underrepresented sectors like groceries, home services, or regional e-commerce platforms.

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