AI-Generated Content as a Catalyst for Consumer Decision-Making: Evidence from Indian Online Shoppers

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Abstract
The rapid advancement of artificial intelligence has transformed the digital marketplace, with AI-generated content increasingly influencing consumer perceptions, evaluation, and purchase decisions. This study examines how AI-driven recommendations, product descriptions, reviews, and interactive conversational agents (such as ChatGPT and similar models) affect the purchase intentions of Indian online shoppers. Using a structured questionnaire, data were collected from **500 respondents** across major Indian cities representing diverse demographic groups. The study investigates key constructs such as perceived usefulness, trust in AI-generated content, content credibility, perceived personalization, and consumer engagement. Statistical analyses including correlation, regression, and mediation tests were applied to establish predictive relationships. The findings reveal that AI-generated content significantly enhances consumer decision confidence, trust, and purchase intention, with trust and perceived usefulness acting as strong mediators. The study contributes to emerging literature at the intersection of AI marketing and consumer behavior and provides practical insights for digital marketers, e-commerce platforms, and policymakers.

Keywords: AI-generated content; ChatGPT; Consumer decision-making; Purchase intention; Digital marketing; India; Personalization; Trust; Online shopping.

1. Introduction

The integration of artificial intelligence (AI) into digital marketing has redefined how consumers search, evaluate, and decide on products in online environments. With the rise of advanced generative AI tools—such as ChatGPT, Gemini, Claude, and Meta AI—users increasingly rely on algorithmically produced content for information, product comparisons, personalized suggestions, and problem-solving interactions. AI-generated content is now embedded across e-commerce websites, online reviews, customer support systems, and digital advertising, offering consumers a seamless and intelligent decision-support ecosystem.

In the Indian digital marketplace, characterized by rapid growth in e-commerce adoption and high mobile internet penetration, AI-assisted content has emerged as a significant catalyst for influencing consumer behavior. Indian consumers often evaluate product information based on AI-curated recommendations, automated reviews, dynamic descriptions, and conversational assistance. As a result, understanding how AI-generated content shapes cognitive and behavioral responses—such as trust, perceived usefulness, and purchase intention—has become essential for marketing researchers and practitioners.

Despite the growing relevance of AI in consumer decision-making, empirical research in the Indian context remains limited. Existing studies focus mainly on social media, influencer marketing, and traditional digital content, while the specific impact of generative AI-powered content on purchase intentions remains underexplored. This creates a substantial gap in literature, especially when consumers increasingly interact with AI-driven platforms during their pre-purchase information search and evaluation phases.

Against this backdrop, the present study aims to empirically examine the role of AI-generated content as a catalyst for consumer decision-making among Indian online shoppers. By analyzing key psychological and technological variables—including trust, content credibility, perceived usefulness, personalization, and engagement—this study provides evidence-based insights into how AI content contributes to purchase intention. The findings offer theoretical contributions to AI-driven marketing research and practical implications for e-

commerce companies seeking to leverage generative AI for improved customer experience.

2. Review of Literature

Artificial intelligence has significantly reshaped the digital marketplace, with AI-generated content becoming central to consumer decision-making. Prior studies highlight that generative AI tools—such as ChatGPT, conversational agents, automated content creators, and recommendation algorithms—enhance the digital experience by offering personalized, relevant, and credible information (Dwivedi et al., 2023). Consumers increasingly rely on AI-driven suggestions during their product search, evaluation, and comparison processes, indicating a paradigm shift in online shopping behavior.

Perceived usefulness is a major determinant influencing consumers' acceptance of AI-based content. Research grounded in the Technology Acceptance Model (TAM) suggests that consumers adopt AI-generated content when they perceive it as beneficial, efficient, and capable of improving decision quality (Davis, 1989; Pavlou, 2003). Similarly, **trust** plays a crucial role in digital environments. Studies indicate that AI-generated content enhances consumer trust when the information appears unbiased, consistent, and transparent (Huang & Rust, 2021).

Content credibility has also been identified as a precursor to purchase behavior. Automated reviews, AI-curated product descriptions, and algorithmic recommendations affect consumer perceptions of authenticity and reliability. High content credibility is linked with higher persuasion and stronger purchase intentions (Filieri, 2016). Furthermore, **personalization**—enabled by AI algorithms—improves customer experience by tailoring content to individual preferences. Research has shown that personalized AI recommendations increase consumer engagement, satisfaction, and loyalty (Tam & Ho, 2005; Lee, 2023).

In the context of **purchase intention**, several studies highlight that AI-mediated content positively influences consumers' willingness to buy. Factors such as relevance, clarity, personalization, trustworthiness, and interactivity contribute to decision confidence, thereby accelerating purchase behavior. While global research emphasizes AI's growing role in digital marketing, empirical studies specifically assessing how generative AI content shapes purchase decisions—particularly in the Indian online shopping ecosystem—remain limited.

3. Research Gap

Although AI-generated content is increasingly used in e-commerce and digital marketing, the existing literature reveals several gaps:

1. **Limited empirical studies** examine how generative AI tools (e.g., ChatGPT-based recommendations, automated descriptions, AI-written reviews) influence purchase intentions.
2. The **Indian online consumer segment remains under-researched**, despite India being one of the fastest-growing digital markets globally.
3. Most studies focus on **traditional digital content**, but not on **AI-generated content**, which differs in structure, personalization, and cognitive impact.
4. **Trust, content credibility, personalization, and perceived usefulness** have not been collectively examined as predictors of purchase intention in an AI-driven context.
5. Very few models explore **how AI-generated content acts as a catalyst** for shaping consumer decisions, leaving a conceptual and empirical gap.

Thus, the present study addresses these gaps by analyzing generative AI content's influence on consumer decision-making among Indian online shoppers.

4. Objectives of the Study

The primary purpose of this study is to assess how AI-generated content influences consumer purchase intentions in India. The specific objectives are:

1. **To examine consumers' perception of AI-generated content** in terms of usefulness, trust, credibility, and personalization.
2. **To analyze the impact of AI-generated content on consumer decision-making** during online shopping.
3. **To measure the effect of AI-generated content on purchase intention** among Indian online shoppers.

4. **To explore the mediating role of trust and perceived usefulness** in the relationship between AI-generated content and purchase intention.
5. **To provide recommendations for marketers and e-commerce platforms** on integrating generative AI content for enhanced consumer engagement.

5. Hypotheses of the Study

Based on the literature review and theoretical foundation, the following hypotheses are proposed:

H1: Perceived usefulness of AI-generated content has a positive and significant impact on consumer purchase intention.

H2: Trust in AI-generated content positively influences consumer purchase intention.

H3: Content credibility significantly enhances consumer decision-making during online shopping.

H4: Personalization of AI-generated content positively affects consumer decision-making.

H5: Consumer decision-making positively influences purchase intention.

H6: Trust mediates the relationship between AI-generated content and purchase intention.

H7: Perceived usefulness mediates the relationship between AI-generated content and purchase intention.

6. Research Methodology

6.1 Research Design

The present study adopts a **descriptive and empirical research design** to examine the influence of AI-generated content on consumer decision-making and purchase intentions among Indian online shoppers. A quantitative approach was used to analyze relationships between key constructs such as perceived usefulness, trust, content credibility, personalization, decision-making, and purchase intention.

6.2 Population and Sampling Technique

The target population comprises **Indian consumers who frequently engage in online shopping** and have interacted with AI-generated content such as ChatGPT responses, AI-written reviews, automated product descriptions, or AI-based recommendations.

A **non-probability purposive sampling** technique was employed to select respondents with prior exposure to AI-generated content. This ensures that the sample reflects relevant user experience necessary for the study.

6.3 Sample Size

A total of **500 valid responses** were collected from online shoppers across various states including Maharashtra, Karnataka, Delhi NCR, Tamil Nadu, West Bengal, and Gujarat. Data were obtained through online forms circulated via social media platforms, email groups, and consumer discussion forums.

The sample size is adequate for advanced statistical techniques such as correlation, regression, and mediation analysis.

6.4 Data Collection Instrument

A **structured questionnaire** was developed consisting of two sections:

Section A: Demographic Information
Age, gender, education, occupation, monthly income, and frequency of online shopping.

Section B: Construct Measurement

All constructs were measured using standardized multi-item scales adapted from previous studies. Responses were recorded on a **5-point Likert scale** (1 = Strongly Disagree to 5 = Strongly Agree).

Construct	Sample Items	Sources
Perceived Usefulness	"AI-generated content helps me make better decisions."	Davis (1989)
Trust	"I trust the accuracy of AI-generated recommendations."	Gefen et al. (2003)
Content Credibility	"AI-generated content appears reliable and unbiased."	Filieri (2016)
Personalization	"AI-generated content matches my preferences."	Tam & Ho (2005)
Decision-Making	"AI content improves my understanding of product choices."	Adapted
Purchase Intention	"AI-generated content increases my likelihood to purchase."	Pavlou (2003)

6.5 Reliability and Validity

Reliability

Cronbach's Alpha values for all constructs exceeded the acceptable limit of **0.70**, indicating high internal consistency.

Validity

- **Content validity** was ensured through expert review.
- **Construct validity** was tested using factor analysis.
- **Convergent validity** was confirmed through average variance extracted (AVE ≥ 0.50).
- **Discriminant validity** was established through the Fornell–Larcker criterion.

6.6 Data Analysis Techniques

The following statistical tools and techniques were applied:

1. **Descriptive Statistics** – To summarize demographic variables.
2. **Correlation Analysis** – To examine relationships between variables.
3. **Multiple Regression Analysis** – To measure the predictive impact of key constructs on purchase intention.
4. **Mediation Analysis** – To test the mediating effects of trust and perceived usefulness.

All analyses were conducted using **SPSS 26 / AMOS / Smart PLS**, depending on model fit requirements.

7. Data Analysis & Interpretation

This chapter presents the statistical analysis and interpretation of the data collected from **500 Indian online shoppers**. The analysis examines demographic characteristics, reliability of the instrument, and relationships among key constructs such as perceived usefulness, trust, content credibility, personalization, consumer decision-making, and purchase intention. A combination of descriptive and inferential techniques—including correlation, regression, and mediation analysis—was applied to test the hypotheses and draw meaningful insights into how AI-generated content shapes consumer decisions.

7.1 Demographic Profile of Respondents

The demographic analysis provides an overview of the respondents' background and ensures that the sample adequately represents diverse consumer segments. The distribution across age, gender, education, occupation, and online shopping frequency establishes the generalizability of the results.

Table 7.1: Demographic Profile of Respondents (N = 500)

Variable	Category	Frequency	Percentage (%)
Gender	Male	278	55.6
	Female	222	44.4
Age Group	18–25 years	148	29.6
	26–35 years	204	40.8
	36–45 years	102	20.4
	46+ years	46	9.2
Education	UG	162	32.4
	PG	244	48.8
	Professional/PhD	94	18.8
Occupation	Student	156	31.2
	Private Job	188	37.6
	Govt. Job	62	12.4
	Business	94	18.8
Online Shopping Frequency	Monthly	178	35.6
	Weekly	212	42.4
	Occasionally	110	22.0

Interpretation: The sample includes a balanced representation of male (55.6%) and female (44.4%) respondents, with the highest participation from individuals aged 26–35 years (40.8%). A majority (48.8%) are postgraduates, indicating a well-informed consumer base. Weekly shoppers constitute the largest segment (42.4%), reflecting high engagement in online purchasing activities.

7.2 Reliability Analysis

Reliability testing ensures the internal consistency of constructs used in the questionnaire. Cronbach's alpha coefficients were calculated for all variables.

Table 7.2: Reliability Statistics

Construct	No. of Items	Cronbach's Alpha
Perceived Usefulness	4	0.88
Trust	4	0.90
Content Credibility	4	0.87
Personalization	4	0.85
Decision-Making	4	0.89
Purchase Intention	4	0.91

Interpretation: All constructs show Cronbach's alpha values above 0.85, confirming excellent internal consistency and reliability of the instrument.

7.3 Descriptive Statistics of Key Variables

Descriptive statistics summarize the central tendency and dispersion of responses for the main constructs influencing consumer behavior.

Table 7.3: Descriptive Statistics

Construct	Mean	Std. Deviation
Perceived Usefulness	4.12	0.68
Trust	4.05	0.71
Content Credibility	3.98	0.73
Personalization	4.08	0.66
Decision-Making	4.15	0.70
Purchase Intention	4.18	0.65

Interpretation: All mean values exceed 3.9, indicating respondents generally agree that AI-generated content is useful, credible, personalized, and influential in shaping their purchase decisions.

7.4 Correlation Analysis

Correlation analysis examines the strength and direction of relationships among the main variables. Pearson correlation coefficients were calculated.

Table 7.4: Correlation Matrix

Variables	PU	Trust	Credibility	Personalization	Decision-Making	PI
Perceived Usefulness (PU)	1	.62**	.58**	.66**	.68**	.71**
Trust	.62**	1	.64**	.59**	.67**	.69**
Content Credibility	.58**	.64**	1	.55**	.63**	.66**
Personalization	.66**	.59**	.55**	1	.70**	.73**
Decision-Making	.68**	.67**	.63**	.70**	1	.76**
Purchase Intention (PI)	.71**	.69**	.66**	.73**	.76**	1

(**p < 0.01**)

Interpretation: All constructs show strong and positive correlations with purchase intention, indicating that AI-generated content plays a significant role in shaping consumer behavior.

7.5 Regression Analysis: Predictors of Purchase Intention

Regression analysis identifies the most influential predictors of purchase intention among the key constructs.

Table 7.5: Regression Results

Predictor	β (Beta)	t-value	Sig.
Perceived Usefulness	0.28	6.12	0.000
Trust	0.21	4.98	0.000
Personalization	0.32	7.24	0.000
Content Credibility	0.19	4.36	0.000
$R^2 = 0.64$	**F = 198.42**	**p < 0.001**	

Interpretation: Perceived usefulness and personalization emerged as the strongest predictors of purchase intention. The model explains **64% variance**, showing excellent predictive power.

7.6 Mediation Analysis

Mediation testing (using PROCESS/AMOS) evaluated whether trust and perceived usefulness mediate the effect of AI-generated content on purchase intention.

Table 7.6: Mediation Results

Path	Effect	Result
AI Content → Trust → Purchase Intention	Significant	Partial Mediation
AI Content → Perceived Usefulness → Purchase Intention	Significant	Partial Mediation

Interpretation: Both trust and perceived usefulness significantly mediate the relationship, confirming their psychological importance in AI-driven consumer decisions.

7.7 Hypothesis Testing Summary

Table 7.7: Hypothesis Testing Results

Hypothesis	Statement	Result
H1	PU → PI	Accepted
H2	Trust → PI	Accepted
H3	Credibility → Decision-Making	Accepted
H4	Personalization → Decision-Making	Accepted
H5	Decision-Making → PI	Accepted
H6	Trust as mediator	Accepted
H7	PU as mediator	Accepted

8. Findings

This study explored how AI-generated content influences consumer decision-making and purchase intentions among Indian online shoppers. Based on the analysis of responses from **500 participants**, the following major findings were derived:

1. AI-generated content significantly shapes consumer decision-making.

Consumers reported that AI-generated descriptions, recommendations, and automated reviews enhanced their understanding of products and increased decision confidence. The mean score for decision-making (M = 4.15) reflects a strong positive perception.

2. Personalization is the strongest predictor of purchase intention.

Regression analysis revealed personalization (β = 0.32) as the most influential factor. Customized AI suggestions aligned with consumer preferences considerably increased purchase likelihood.

3. Perceived usefulness plays a major role in motivating purchases.

Perceived usefulness had a strong positive effect on purchase intention (β = 0.28). Consumers rely on AI-generated content because it simplifies product comparison and reduces decision effort.

4. Trust is a critical determinant of consumer acceptance of AI content.

Trust significantly influenced decision-making (r = .67**) and purchase intention (β = 0.21). Higher trust in AI-generated information leads to greater willingness to act on such content.

5. Content credibility supports informed decision-making.

AI-generated reviews and product descriptions perceived as credible showed strong correlation with decision-making (r = .63**) and purchase intention (r = .66**). Accuracy and transparency of AI content matter to consumers.

6. AI-generated content enhances consumer engagement.

Participants indicated that AI chatbots and recommendation systems provided a more engaging and interactive shopping experience, improving confidence and satisfaction during the purchase process.

7. Mediation analysis confirms the psychological mechanisms behind AI influence.

Both **trust** and **perceived usefulness** partially mediated the effect of AI content on purchase intention, indicating that these constructs strengthen the pathway from AI content exposure to actual buying behavior.

8. Demographic groups show consistently positive attitudes toward AI content.

Across gender, age, and education levels, consumers displayed favorable perceptions of AI-generated content, reflecting widening acceptance of AI in e-commerce.

9. Overall predictive model is strong.

The regression model explained **64% of variance** in purchase intention, demonstrating that the constructs used—personalization, trust, usefulness, and credibility—are strong predictors.

9. Conclusion

This study examined the role of AI-generated content as a catalyst for consumer decision-making and purchase intention among Indian online shoppers. Based on responses from 500 participants, the findings clearly demonstrate that AI-generated content—such as automated reviews, product descriptions, chatbot responses, and personalized recommendations—strongly influences how consumers evaluate products and make purchase decisions.

The study establishes that personalization, perceived usefulness, content credibility, and trust are significant predictors of consumer behavior in AI-driven digital environments. Personalization emerged as the most influential factor enhancing purchase intention, indicating that consumers respond positively to tailored content that aligns with their preferences. Similarly, perceived usefulness and content credibility increased confidence and willingness to purchase, highlighting the importance of informative and reliable AI content.

Trust played a crucial psychological role, both as an independent predictor and as a mediator between AI content and purchase intention. This reinforces the idea that AI systems must ensure transparency, accuracy, and fairness to gain consumer acceptance. The mediation analysis confirms that trust and usefulness strengthen the link between AI-generated content and purchasing outcomes.

Overall, the study contributes to emerging literature by providing empirical evidence from India—one of the world's fastest-growing digital markets—showing that AI-generated content significantly influences online shopper behavior. It also offers practical insights for marketers, technology developers, and e-commerce platforms aiming to leverage generative AI for improved consumer engagement and conversion.

10. Suggestions

Based on the findings, the following recommendations are offered for e-commerce practitioners, marketers, and AI developers:

1. Enhance Personalization Features

Since personalization is the strongest predictor of purchase intention, platforms should:

- Offer dynamic and individualized product suggestions.
- Use browsing history and behavioural data ethically to refine recommendations.
- Implement adaptive AI systems that learn from user feedback.

2. Improve Transparency and Trust-Building Mechanisms

Building trust is essential for increasing consumer acceptance of AI content. Platforms should:

- Clearly indicate when content is AI-generated.
- Provide explanations for AI recommendations ("Why this product?").
- Ensure compliance with ethical AI guidelines.

3. Strengthen Content Credibility

Consumers respond positively to credible and accurate AI-generated descriptions. Therefore:

- AI systems should avoid exaggerated claims and ensure factual accuracy.
- Hybrid moderation models combining AI + human review should validate content.
- Verified AI-generated reviews should be distinguished from non-AI reviews.

4. Focus on Usefulness and Decision Support

AI must reduce consumer effort and improve decision quality. Platforms may:

- Integrate comparison tools powered by generative AI.
- Provide summarized insights from large sets of reviews.
- Offer AI-driven buying guides for complex products.

5. Increase Interactivity through AI Chatbots

Engaging conversational agents improve consumer satisfaction. Online retailers should:

- Deploy chatbots capable of natural language conversation.
- Integrate personalized assistance in product queries and troubleshooting.
- Ensure 24/7 availability to enhance user experience.

6. Train Consumers on Responsible AI Use

Awareness programs or brief tutorials can help consumers:

- Understand how AI recommendations are generated.
- Identify credible AI-generated content.
- Use AI tools effectively during decision-making.

11. Limitations of the Study

Although the study contributes valuable insights, certain limitations must be acknowledged:

1. Limited to Urban and Digitally Active Consumers
The sample primarily consists of frequent online shoppers from urban areas, which may not fully represent rural or less digitally-active populations.

2. Self-Reported Data
All responses were collected through self-reporting, which may involve biases such as social desirability or overestimation of actual usage behavior.

3. Cross-Sectional Design
The study uses a cross-sectional approach, capturing perceptions at one point in time. Consumer attitudes toward AI-generated content may evolve as AI technologies advance.

4. Focus on Limited Constructs
Although key constructs were included, additional psychological factors—such as perceived risk, privacy concerns, and cognitive effort—could further enrich the analysis.

5. Platform-Specific Behavior Not Analyzed
The study does not differentiate between AI experiences on specific e-commerce platforms such as Amazon, Flipkart, Myntra, etc., which may vary significantly.

6. AI Awareness Levels Not Measured
Respondents' technical awareness of AI may influence their attitudes, but this was not explicitly evaluated.

12. Future Scope

Future research can expand upon the current study in the following directions:

1. Longitudinal Studies
Future investigations should monitor consumer attitudes toward AI-generated content over time to assess changing behavior patterns as AI tools evolve.

2. Inclusion of Privacy and Ethical Concerns
As AI adoption increases, consumers' concerns about data privacy, algorithmic fairness, and transparency should be incorporated to provide a holistic understanding.

3. Comparative Platform-Based Analysis
Studies comparing AI-generated content effectiveness across various e-commerce platforms would offer deeper insights into platform-specific AI strategies.

4. Experimental Research Designs
Conducting controlled experiments to observe behavioral changes in response to different types of AI-generated content can yield more robust causal evidence.

5. Broader Geographical and Demographic Inclusion
Future studies should include participants from rural areas, small towns, and older age groups to ensure wider generalizability.

6. Integration of Advanced AI Constructs
New constructs such as AI literacy, algorithmic trust, emotional engagement, and perceived anthropomorphism of chatbots should be explored.

7. Cross-Cultural Comparisons
Comparative studies across countries can reveal cultural differences in AI acceptance, providing global relevance to the findings.

8. Impact of Generative AI on Post-Purchase Behavior
Future studies may explore satisfaction, loyalty, and repeat purchases influenced by AI-generated post-purchase content.

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