


Chapter 16


Decoding Digital Minds: Understanding Consumer Psychology in the age of Personalization and AI

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ABSTRACT

The number of digital consumers in India has been swelling, and a threefold growth in Indian e-commerce is expected by 2030. However, online consumer research in India remains limited and fails to take into account the unique characteristics of the Indian consumer. This is important as the same theory may not apply across all digital consumer types. To address this, we develop a comprehensive, multidimensional model of online consumer behavior in India, supported by a literature and survey study. Our model includes factors such as collectivism, cultural values, and paranoia that are important when marketing products to Indian online consumers. We believe that this study can provide a foundation for future online consumer research in India and guide marketers on how to target their online ad spend more effectively.

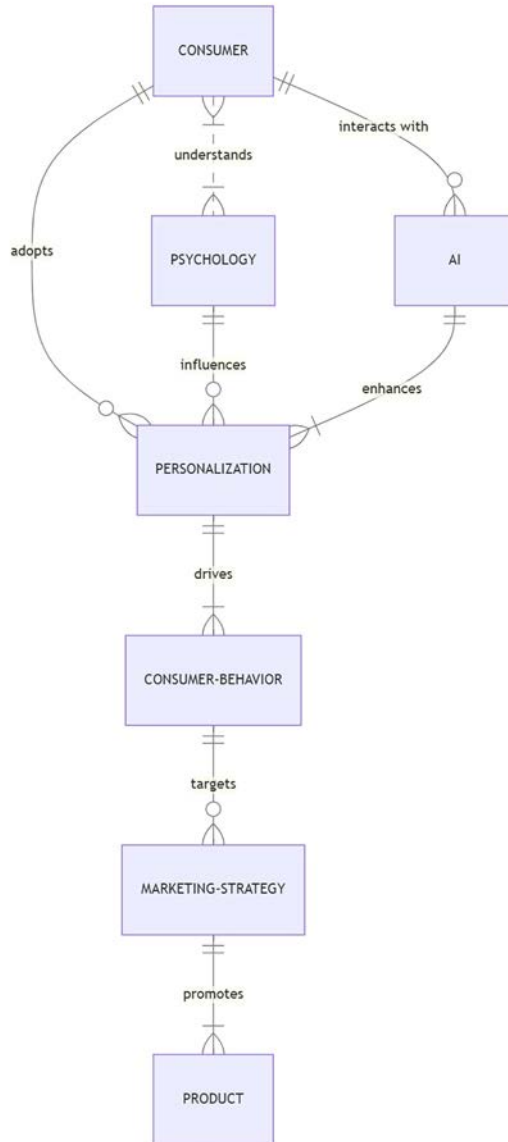
INTRODUCTION

The rise of online consumer trade presents new challenges and opportunities for marketing, particularly since this technology is still in its early stages. New AI-

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powered technologies significantly transform the customer experience, impacting each stage of the shopping journey and creating experiential value(Hoyer et al., 2020).With the holy grail of technology being convenience, can it actually supplant or replace the store experience? To answer this question, one must first explore the psychology behind online decision-making.

Figure 1. The Process of understanding Consumer Psychology



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