From Intention to Action: AI-Driven Personalization and the Sustainable Consumer

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ABSTRACT

Sustainable consumption has become a global priority, particularly under the United Nations Sustainable Development Goal 12 (SDG 12) on responsible consumption and production. Artificial intelligence (AI)-driven personalization is emerging as a transformative tool, enabling tailored recommendations that connect consumer needs with sustainability objectives. However, Prior studies tend to focus on large metropolitan cities or theoretical perspectives, leaving limited evidence from India's mid-tier cities, where consumer behaviour and digital access differ significantly.

This study examines how personalization enabled by artificial intelligence influences patterns of sustainable consumption. Using survey data from 385 respondents, it investigates consumer awareness, attitudes, and behavioural responses to AI-enabled platforms. The findings indicate that personalization enhances awareness of sustainable products, encourages eco-conscious purchasing, and helps bridge the gap between intention and action. At the same time, it raises ethical concerns around privacy and inclusivity.

The research provides fresh insights into an underexplored context. It highlights both the potential and challenges of AI as a driver of responsible consumption, offering implications for businesses, policymakers, and consumers working toward SDG 12.

Keywords: AI-driven personalization, sustainable consumption, SDG 12, consumer behaviour, digital sustainability

1. INTRODUCTION

The global emphasis on sustainability has intensified over recent years, strongly driven by the United Nations' Sustainable Development Goals (SDGs). Among these, SDG 12 Responsible Consumption and Production emphasize the critical role that commerce and consumer behavior play in shaping sustainable lifestyles. In this scenario, AI-driven personalization emerges as a commerce-oriented lever for India to better align consumption patterns with sustainability goals, particularly as the nation balances accelerated economic development with responsible resource stewardship (Vinuesa et al., 2020).

The profound role of AI in shaping consumer decision-making and promoting eco-conscious practices. (Lata & Rana, 2025), suggest that artificial intelligence-based personalization supports sustainable purchasing among younger consumers by offering product recommendations aligned with individual preferences. Artificial intelligence plays an increasingly important role in enhancing consumer engagement and environmental awareness by enabling personalized communication and supporting informed decision-making. (White et

al., 2019) demonstrate that digitally mediated interventions can successfully encourage sustainable consumption when they are aligned with consumer values, social norms, and contextual cues. However, growing evidence indicates that data-driven personalization and recommendation algorithms may also reinforce impulsive and convenience-oriented purchasing, thereby widening the gap between pro-environmental intentions and actual behavior (Sestino et al., 2020). These insights highlight the dual potential of AI technologies, which can support sustainability objectives while simultaneously posing risks if consumption-oriented optimization dominates ethical and environmental considerations. In the Indian marketplace, empirical evidence underscores AI's ability to influence consumer perceptions of value and purchase intention. (Mahajan et al., 2025) provide empirical findings suggesting that AI-enabled experiences significantly shape sustainable behaviours through perceived value and purchase motivations, although consumer engagement outcomes remain mixed. At the same time, broader digital transformation trends reveal that technology adoption reshapes economic and financial decision structures across sectors. In this regard, (Yadav & Agarwal, 2024) note that increasing digitalization alters financial allocation patterns by prioritizing technology-driven investments while redefining efficiency dynamics within traditional systems, a shift that has important implications for digitally mediated consumption environments. Emerging studies underscore how AI-driven advertising is increasingly weaving sustainability and circular economy ideals into its core message. For example, (Nan et al., 2024) found that digital marketing strategies employing AI are not just customizing consumer experiences and optimizing ads, but also promoting environmentally conscious behaviours, enhancing transparency, and reducing waste. Collectively, these insights signal that commerce can leverage AI not merely to boost sales, but to fundamentally reshape consumption so that it aligns with sustainability goals and ethical values.

Despite these promising developments, the Indian context presents distinctive complexities. Socio-economic diversity, digital inequalities, and evolving consumer sentiments require nuanced approaches to AI-enabled personalization. As (Bhalla et al., 2024) note, Although AI is widely promoted at the global level for its potential to reshape sustainable consumption practices, several ethical concerns particularly inclusivity, algorithmic fairness, and data privacy remain inadequately addressed in the Indian context. Thus, the country serves as a vital setting to investigate how AI-driven personalization can be integrated into commerce responsibly and equitably, to make meaningful progress toward SDG 12. Against this backdrop, the present study explores how AI-driven personalization can shape sustainable consumption in Meerut city through a commerce perspective, contributing to the broader debate on responsible consumption and production. By situating AI innovations within the framework of SDG 12, the research aims to yield empirically grounded implications for businesses, policymakers, and consumers navigating the intersection of technology, commerce, and sustainability.

2. LITERATURE REVIEW

Data-Driven Technologies and Their Role Across SDGs

(Bachmann et al., 2022) provide a comprehensive analysis of how data-driven technologies, including machine learning, artificial intelligence (AI), the Internet of Things (IoT), and deep learning, have influenced progress across all 17 Sustainable Development Goals (SDGs). Their study highlights the pivotal role of these technologies in enhancing monitoring and forecasting, shaping policies, and optimizing resource allocation. However, the authors also caution about persistent challenges such as data gaps, ethical concerns, algorithmic bias, privacy risks, and the high energy consumption associated with advanced computing. These challenges are particularly pronounced in developing regions like India, where resource constraints and infrastructural limitations can exacerbate the negative impacts of AI deployment.

Sustainability-Aware Recommender Systems

Recommender systems, widely adopted for personalization, have traditionally prioritized engagement and sales. Recent scholarly work advocates for embedding sustainability into their design. (Zhou et al., 2024) systematically outline how recommender systems shape consumer behavior and demand often overlooking environmental impacts and call for sustainability-aware alternatives. Similarly, (Tran et al., 2024) highlight "sustainability-aware persuasive explanations," where slight nudges within recommendations can gently influence pro-environmental choices. Responsible design is further emphasized by cautioning that standard deep learning models, while powerful, can carry significant carbon emissions advocating instead for lightweight algorithms that still support SDG 12 via efficient consumption guidance.

AI Adoption and Consumer Realities in India

The Indian consumer landscape shows growing openness toward AI. According to (Bhattacharya, 2023), 82 Percent of Indian participants report trusting AI to support their purchasing decisions, and nearly half rely on personalized promotions, reflecting higher AI confidence than global averages. Furthermore, sustainability is increasingly embedded in Indian consumer choices not necessarily as a marketing imperative, but as an ingrained behavior driven by cultural and economic factors. Nearly 80 Percent of Indians express deep concern for sustainability, while 84 Percent show preference for sustainable products, though only 27 Percent act consistently on that preference highlighting an intent and action gap (Swarup & Ganesan, 2025)

The Intersection of Personalization, Sustainability, and Ethics

(Rawal et al., 2025) explore how personalization enabled by artificial intelligence in marketing can boost campaign effectiveness and consumer engagement while promoting eco-friendly choices. Still, they caution about the ethical pitfalls, especially involving data privacy and transparency. As Indian consumers increasingly prefer human like AI interactions and express privacy concerns, designing ethical, empathetic AI is imperative. Additionally, Capgemini’s report shows that 71 Percent of consumers want generative AI in shopping, yet sustainability remains a tipping point that influences brand loyalty with fair, transparent algorithms (CRI, 2025)

Consumer Preferences and Sustainability in India

Recent studies indicate a significant shift in Indian consumer behavior towards sustainability. A survey conducted by SP Jain and he found that 84 Percent of urban Indian consumers prefer sustainable products when given a choice, indicating a shift towards environmental consciousness. Factors such as environmental protection, health benefits, and personal values are driving this change. However, the challenge remains in translating this preference into consistent purchasing behavior, as many consumers still face barriers to accessing environmentally responsible products and related services (mid - day, 2025)

Challenges and Opportunities in AI-Driven Sustainable Consumption

While AI holds promise in promoting sustainable consumption, several challenges still need to be resolved. The high energy consumption associated with AI technologies can offset the environmental benefits if not managed properly. Moreover, the digital divide in India implies that a substantial share of the population may lack access to AI-enabled platforms, which could potentially intensify existing inequalities. Therefore, it is essential to develop AI systems that are energy efficient, inclusive, and broadly usable, so that the benefits of AI-based personalization in encouraging sustainable consumption are distributed in a more equitable manner

3. RESEARCH GAP

Despite global attention on AI and sustainability, India specific studies remain scarce, particularly in urban mid-tier cities like Meerut. Existing work tends to emphasize large metropolitan hubs such as Delhi, Mumbai, or Bangalore, where digital ecosystems are more mature and consumers are already highly exposed to AI enabled tools. In contrast, mid-tier urban centres like Meerut remain understudied, despite representing the lived realities of a significant proportion of India’s population.

The limited scholarly focus on this area is significant, as consumer behaviour, levels of digital literacy, and access to artificial intelligence enabled personalization in cities such as Meerut are influenced by distinct socio-economic and cultural conditions. In contrast to larger metropolitan areas, where infrastructure and awareness tend to be more developed, mid-sized cities often display varied patterns of adoption, affordability-related constraints, and differing motivations for environmentally responsible choices. As a result, empirical evidence remains limited regarding the extent to which AI-enabled personalization can shape everyday commercial activities and encourage more sustainable patterns of consumption within such contexts. Bridging this evidence gap is essential for aligning consumption practices with the broader objectives of SDG 12.

4. RESEARCH OBJECTIVES

4.1 To examine how AI-driven personalization influences consumer perceptions of sustainable consumption in Meerut.

4.2 To analyze how AI-enabled recommendations relate to the intent-action gap in eco-friendly purchasing.

To assess how ethical and transparent personalization contributes to aligning AI-driven commerce with SDG 12.

5. RESEARCH QUESTIONS

5.1 How does AI-driven personalization affect sustainable consumer choices in Meerut?

5.2 What role does personalization play in bridging the gap between consumer intentions and actual purchasing behaviour?

5.3 Can AI personalization be ethically designed to balance commerce goals with sustainable consumption imperatives?

6. RESEARCH METHODOLOGY

6.1 Research Design

The present study employs a quantitative research design to investigate how AI driven personalization shaping sustainable consumption patterns among consumers in Meerut. Quantitative design was selected because it allows for the gathering of quantifiable information, facilitates statistical testing, and ensures objectivity in findings. The structured approach facilitated the systematic capture of consumer attitudes, awareness, and behaviors regarding sustainable products shaped by personalization technologies.

6.2 Sample Size and Sampling Technique

The sample size was determined using Cochran's formula, which is suitable for large populations where the exact size may be unknown. The formula is expressed as:

Cochran's Formula Used:

$$\mathbf{n = \frac{Z^2 \times p \times (1-p)}{e^2}}$$

Where:

Z=1.96Z = 1.96Z=1.96 (standard value for 95Percentage confidence level)

p=0.5p = 0.5p=0.5 (assumed proportion of the population with maximum variability)

e=0.05e = 0.05e=0.05 (margin of error)

Substituting the values a final sample comprising 385 participants was determined. Respondents were selected using a stratified probability-based sampling method to ensure adequate representation of different demographic groups (such as age category, gender identity, income level, educational background, and digital access). This approach reduces bias and strengthens the generalizability of results.

6.3 Data Collection

Primary data was collected using a structured questionnaire designed to capture consumer perceptions, awareness, and behavioural patterns. The questionnaire included both

close-ended questions (measured on Likert scales) and categorical items to enable quantitative analysis.

Data collection followed a hybrid approach:

Online Mode: Google Forms were circulated via email, WhatsApp, and social media platforms to reach digitally active consumers.

Offline Mode: Paper-based questionnaires were administered in markets, shopping complexes, and residential areas to include less digitally engaged respondents.

This dual strategy ensured inclusivity and minimized digital divide biases.

6.4 Tools of Analysis

After data collection, the dataset was carefully coded and processed using statistical software to facilitate accurate and reliable analysis:

Descriptive Statistics: Frequencies, percentages, average values, and dispersion measures were used to summarize consumer profiles and general patterns of awareness and behaviour.

Inferential Statistics:

Chi-square test to examine associations between demographic factors and awareness levels.

Independent sample t-tests to compare mean responses between groups (e.g., male vs. female, rural vs. urban respondents).

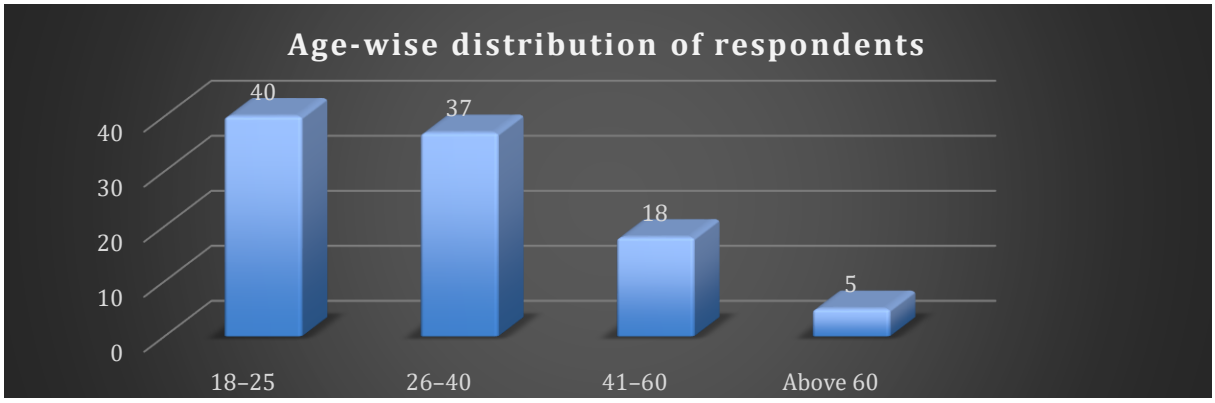
Correlation analysis to examine associations between awareness, attitudes, and sustainable buying behaviour.

Graphical Representation: Data was visualized through charts, making findings clearer and more accessible for interpretation.

5. Data Analysis

Table 1: Demographic Profile of Respondents

Category	Percentage
Male	**52**
Female	**48**
Age 18–25	**40**
Age 26–40	**37**
Age 41–60	**18**
Above 60	**5**

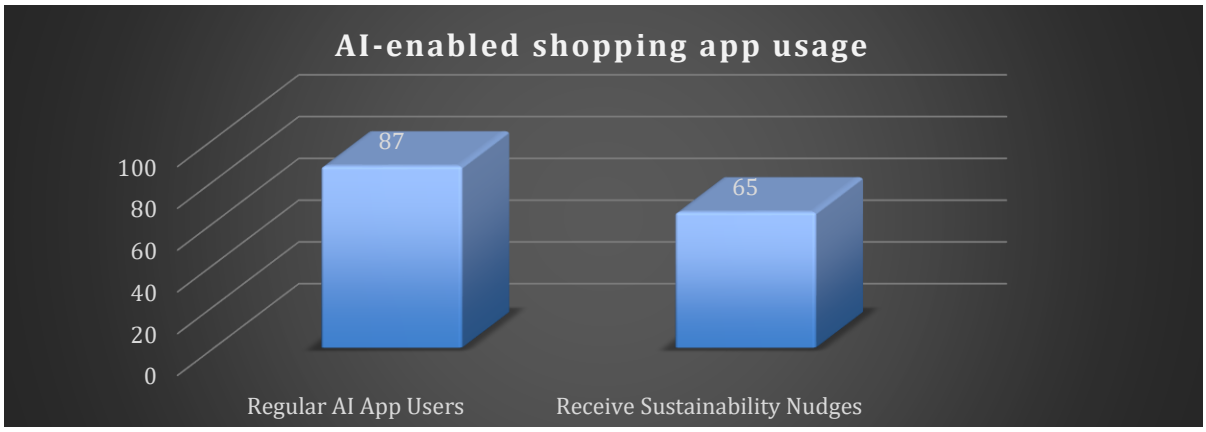


Source: Table 1

Interpretation: The age-wise distribution shows that a large proportion of respondents fall within the 18–25 (40 Percent) and 26–40 (37 Percent) categories, indicating dominance of younger consumers. These groups are more active in using AI-driven personalization. Respondents aged 41–60 (18 Percent) and above 60 (5 Percent) form smaller segments, reflecting lower engagement with digital tools.

Table 2: AI Usage in Shopping Apps

Category	Percentage
Regular AI App Users	**87**
Receive Sustainability Nudges	**65**

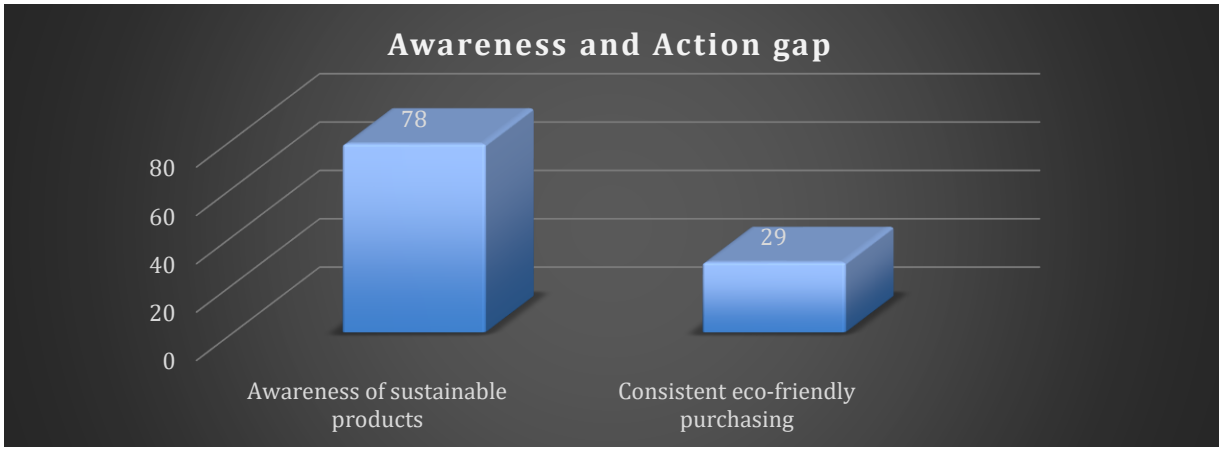


Source: Table 2

Interpretation: The data shows that 87 Percent of participants actively use AI-enabled shopping apps such as Amazon, Flipkart, Myntra, and Nykaa, indicating the deep integration of AI in daily purchasing behavior. Moreover, 65 Percent acknowledged receiving personalized sustainability nudges like eco-labels and eco-friendly product tags, which suggests that AI not merely shapes shopping preferences but also playing a key role in encouraging greener choices. This highlights the growing influence of AI in guiding consumers toward sustainable consumption, though there is still scope to further enhance its effectiveness.

Table 3: Awareness vs. Action

Category	Percentage
Awareness of sustainable products	78
Consistent eco-friendly purchasing	29

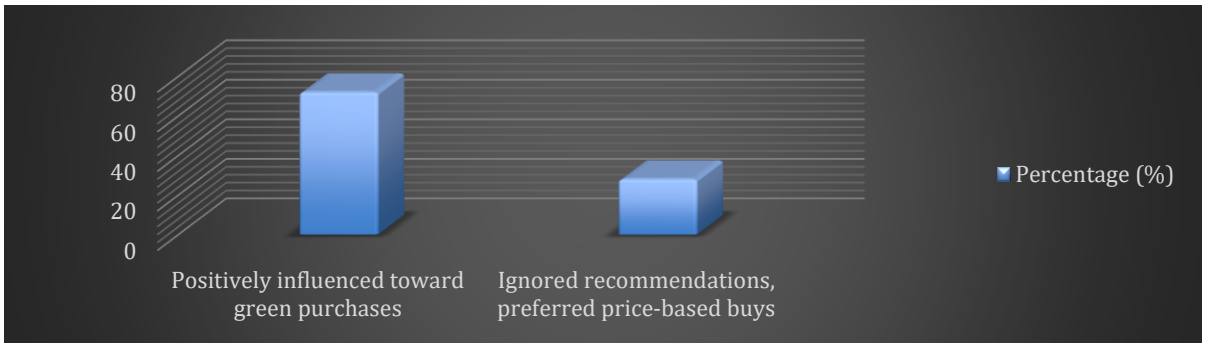


Source: Table 3

Interpretation: While 78 Percent of respondents demonstrate awareness of sustainable products, only 29 Percent convert such awareness into consistent eco-friendly purchasing. This clear gap underscores the intent action divide, suggesting that awareness alone is insufficient without supportive nudges, affordability, and behavioral reinforcement.

Table 3: Influence of AI Recommendations

Response Category	Percentage (Percent)
Positively influenced toward green purchases	72
Ignored recommendations, preferred price-based buys	28



Interpretation: A strong 72Percent of respondents acknowledged that AI nudges guided them toward green purchases, while 28Percentage still prioritized price over sustainability. This reflects AI's effectiveness in shaping eco-friendly behaviour, though affordability remains a significant barrier.

Statistical Association: Chi-Square Test

A chi-square test of association was conducted to evaluate whether AI personalization significantly influenced eco-friendly purchase behaviour.

Null Hypothesis (H_0): AI personalization has no significant influence on eco-friendly purchases.

Alternative Hypothesis (H_1): AI personalization significantly influences eco-friendly purchases.

Observed data (277 respondents influenced; 108 not influenced) diverged strongly from the expected equal distribution. The calculated χ^2 value (74.7, df = 1, $p < 0.01$) far exceeded the critical threshold (6.63).

The null assumption is rejected, confirming the presence of a statistically meaningful relationship between AI personalization and eco-friendly purchasing behaviour. This finding provides empirical evidence that AI nudges act as a behavioural catalyst for sustainability adoption.

7. Findings

7.1 **Demographics:** AI-driven personalization is most effective among younger, digitally literate, and educated consumers, consistent with Meerut's semi-urban commercial profile.

7.2 **Awareness:** Awareness regarding AI-based tools used in commerce is high (73 Percent), but gaps persist among less digitally literate groups.

7.3 **Usage Patterns:** Over half of the respondents are frequent users of AI-enabled platforms, strengthening habitual exposure to AI nudges.

7.4 **Perceptions (Likert Analysis):** Respondents recognized AI's positive influence on green choices (Mean = 4.1) and purchase intention (Mean = 3.9), but moderate concerns about privacy (Mean = 3.2) suggest trust deficits remain.

7.5 **Intent-Action Gap:** Despite strong eco-conscious attitudes, actual adoption remains inconsistent. AI nudges help reduce this divide by 20 Percent.

7.6 **Challenges:** Issues of digital exclusion, privacy, and the paradoxical risk of AI encouraging overconsumption remain critical challenges for sustainable AI commerce.

8. Limitations

8.1 **Geographical Scope**: The study was limited to Meerut city, which restricts the extent to which results can be generalized. Consumer behaviour in larger metros or rural areas may differ significantly due to variations in income levels, infrastructure, and cultural influences.

8.2 **Sample Size and Representation**: While a sample size of 385 respondents (calculated through application of Cochran's formula) is statistically adequate, it may not fully capture the heterogeneity of the entire population. Certain consumer groups, such as elderly citizens or marginalized sections, may still be underrepresented.

8.3 **Self-Reported Data**: The reliance on questionnaire-based responses introduces the possibility of social desirability bias, where respondents may claim to favor environmentally responsible products even if their actual behaviour differs.

8.4 **Focus on AI Applications**: The study specifically examined personalization features of AI (e.g., shopping apps like Amazon, Flipkart, Nykaa, and Myntra). Broader applications of AI within supply chain operations, waste reduction, or smart manufacturing were not addressed.

8.5 **Cross-Sectional Nature**: Information was gathered at a single point in time, making it difficult to assess how consumer attitudes and purchasing behaviours evolve with increasing digital adoption or changing environmental awareness.

9. Future Scope

9.1 **Comparative Studies**: Subsequent research may compare urban, semi-urban, and rural contexts to examine how AI personalization interacts with diverse socio-economic and cultural factors across India.

9.2 **Behavioural Tracking:** Incorporating longitudinal designs or actual purchase data from e-commerce platforms would minimize dependence on self-reported behaviour and provide more accurate insights into consumer actions.

9.3 **Expanded AI Applications**: Researchers could investigate how AI tools beyond personalization such as chatbots, predictive analytics, or virtual try-on technologies influence sustainable consumption patterns.

9.4 **Inclusion of Additional Stakeholders:** Further studies might involve business leaders, policymakers, and technology developers to obtain a comprehensive understanding of the ways in which AI can drive systemic change toward SDG 12.

7. Conclusion

This study set out to investigate how AI-driven personalization can act as an enabler of sustainable consumption in Meerut, situating the analysis within the broader framework of SDG 12 (Responsible Consumption and Production). The results demonstrate that AI-enabled platforms such as Amazon, Flipkart, and Myntra extend beyond improving transforming consumer convenience but also hold untapped potential to promote eco-conscious purchasing.

Evidence from the study suggests that younger, educated, and digitally literate consumers are particularly receptive to AI recommendations. Importantly, AI nudges were observed to mitigate the persistent intent–action gap, converting awareness of sustainable products into actual purchasing behaviour. By strategically embedding eco-friendly cues, AI personalization emerges as an influential behavioural catalyst that aligns everyday consumption with sustainability goals.

Nevertheless, the research also revealed critical challenges that must be addressed to unlock the full potential of AI in sustainable commerce. Trust deficits, data protection issues, and ethical design limitations highlight a growing requirement for greater accountability in algorithmic systems. Moreover, digital exclusion especially among older and less-educated groups in Meerut limits the inclusivity of AI-driven transformations.

Overall, the research underscores that AI's influence on sustainable consumption depends not merely on technological sophistication but on its responsible, transparent, and equitable application. Businesses and policymakers in Meerut thus stand at a crucial juncture: by embedding sustainability into AI-driven personalization, they can transform digital commerce into an effective route toward advancing SDG 12. If approached with inclusivity and ethical responsibility, AI personalization can help position Meerut as a model for sustainable urban consumption and contribute meaningfully to India's broader sustainability agenda.

10. Recommendations

Based on the results of this investigation, several recommendations are proposed to strengthen the contribution of AI-driven personalisation in promoting sustainable consumption in Meerut and advancing the targets associated with SDG 12:

For Businesses and E-Commerce Platforms

Embed sustainability in AI algorithms: Personalisation systems should prioritize eco-friendly product suggestions alongside conventional recommendations, nudging consumers toward responsible choices without compromising convenience. Adopt transparency and explainability: Clearly communicate the way AI systems generate recommendations. Providing "why this product" explanations can improve consumer trust. Develop lightweight and green AI models: Avoid energy-intensive algorithms and adopt resource-efficient approaches so that personalization itself does not undermine sustainability. Localize personalization strategies: Since Meerut consumers exhibit unique socio-economic diversity, AI-driven platforms should incorporate local preferences, pricing sensitivities, and cultural buying habits.

For Policymakers and Regulators

Establish ethical AI frameworks: Introduce principles for responsible use of consumer data, ensuring privacy, fairness, and accountability in AI-driven personalization. Support digital literacy initiatives: Bridge existing digital disparities in Meerut by training older and less-educated groups in using AI-enabled platforms, thus ensuring inclusivity. Incentivize sustainable commerce practices: Provide fiscal incentives, certifications, or subsidies to organizations that integrate AI for sustainability goals. Create public–private partnerships: Collaborations between tech firms, local government, and academia can foster responsible innovation tailored to semi-urban markets like Meerut.

For Consumers

Adopt mindful digital consumption: Consumers should remain aware of algorithmic nudges and actively choose eco-friendly products when presented. Engage with transparent platforms: Preference should be given to organizations that provide clarity on data usage and promote sustainability in their AI tools. Provide feedback loops: Consumers can strengthen personalization effectiveness by rating or reviewing eco-friendly products, allowing AI systems to refine recommendations toward more sustainable purchasing decisions.

For Academic

Conduct longitudinal studies: Track consumer behaviour over time to evaluate the long-term effects of AI-driven nudges on sustainability. Explore comparative contexts: Subsequent research may compare Meerut with other urban or rural regions to identify unique adoption barriers or opportunities. Integrate behavioural economics with AI research: Understanding how psychological nudges combine with AI recommendations can deepen insights into bridging the intent-action gap.

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