



Artificial Intelligence in The Future of Commerce

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Abstract- In recent years, the field of commerce has changed a lot because of new technologies, globalization, changing consumer habits, and new rules. This research article offers an exhaustive examination of the prevailing trends, principal challenges, and prospective developments in the field of commerce. It talks about how E-commerce, worries about the environment, digital payment systems, and the rise of artificial intelligence have changed the way business is done. The study seeks to clarify the essential role of adaptability and innovation in managing the intricacies of contemporary commerce and attaining sustainable growth.

Keywords- Commerce, Consumer Habits, E-Commerce, Digital Payment system, and Artificial Intelligence.

I. INTRODUCTION

Tomorrow's Commerce is all about getting to know the customer of the future. We already live in a world where the customer is the product and every step of the way, success depends on meeting their needs and expectations. As technology gives people more options and control over what they buy and how they buy it, this will become even more clear. In this report, we will look at how consumers of the future will want more and more convenience, expect more and more personalization, put a high value-driven buying, and continue to use technology while being more aware of how it effects their habits, health and humanity. From this consumer-first point of view, we will look at how all of this might affect new business trends, some of which seem far-fetched and some of which are already happening.

II. REVIEW OF LITERATURE

Many scholars and institutions have looked into how commerce has changed in the digital age.

- UNCTAD (2024), talks about how quickly digital trade is growing and the problems it faces in terms of sustainability. It shows that E-Commerce is growing at an amazing rate around the world, which shows that trade done online is important to modern economies. The report talks about both the chances that small and medium-sized businesses (SMEs) have the problems with sustainability that comes with rapid growth. It says that digital inclusion is a big policy need. Digital trade is changing the way businesses and consumers interact all the world.
- Nguyen, Simkin & Canhoto (2022), assert that omnichannel marketing is now crucial for maintaining competitiveness. Their review shows that businesses need to make sure that their online and offline channels work well together. Having access to inventory, cross-channel data, and a good customer experience are all important for success. The Study establishes a research agenda for forthcoming retail innovation. It concludes that omnichannel is a must, not a choice.
- Zhao et al., (2023), in this study a thorough analysis of social commerce and its impact on online consumer behaviour is carried out by authors. Purchase decisions are still primarily influenced by



social proof and trust. According to the review, influencer marketing and livestreaming are accelerators. It emphasizes operational difficulties such as handling returns and logistics. According to the study, social commerce will be quickly adopted globally.

- Haque et al., (2024), examine the adoption of AI in retail processes such as forecasting, customer service, and personalization. According to the bibliometric analysis, AI is transitioning from specialized to general-purpose uses. It draws attention to issues with bias, ROI measurement, and responsible AI use. Business are urged by the study to integrate machine and human intelligence. All things considered; AI is revolutionizing business.
- UNCTAD (2024) and Radomska et al., (2024), emphasize the growing significance of sustainable practices in retail and trade. Customers are calling for more environmentally friendly packaging, open supply chains, and green logistics. According to studies, sustainability is now a crucial business strategy rather than an option. ESG practices gives business a competitive edge. According to the literature, sustainability will be a key component of future business.

III. STATEMENT OF THE PROBLEM

While the quick digitization of business has brought about growth prospects, it has also brought about issues with data governance, sustainability and fair access. New technology adoption is difficult for small and medium-sized businesses (SMSs), and customers want more individualized and moral experiences. The challenge is figuring out how companies can adjust to these change while maintaining sustainability, efficiency and inclusivity in the global economy.

IV. PURPOSE OF THE STUDY

Analyzing the future of commerce in light of rapidly increasing digitalization, new technologies and sustainability concerns is the aim of this study. It seeks to pinpoint the forces behind change, adoption obstacles and prospects for companies, legislators and customers.

V. OBJECTIVE OF THE STUDY

- To investigate how AI and digital transformation will influence commerce in the future.
- To examine how businesses are affected by the growth of E-Commerce and international trade.
- To evaluate how consumer behaviour is impacted by fintech innovations and digital payments.
- To assess the significance of ethics and sustainability in contemporary business operations.
- To offer guidance to businesses and policymakers so they can adjust to future opportunities and challenges.

VI. SCOPE OF THE STUDY

The research focuses on: how AI and digital transformation are influencing business models. The growth of the international trade and E-Commerce. The impact of digital payment methods and fintech on consumer behaviour. The incorporation of ethics and sustainability into corporate operations. Worldwide patterns with particular attention to how they affect developing nations.



VII. RESEARCH METHODOLOGY

This study uses secondary data and an exploratory and descriptive research design. Relevant studies from 2022-2025 are chosen using purposive sampling. Information is gathered from industry reports, journal articles and global organizations like WTO and UNCTAD reports. To glean insights and spot patterns, a qualitative synthesis approach is used.

VIII. RESEARCH DESIGN

The nature of this study is exploratory and descriptive. Journal articles, industry reports, and publications from global organizations like UNCTAD are examples of secondary sources that are consulted. The results are compiled using a qualitative method to find themes that represents and upcoming business trends.

IX. SAMPLING METHODS

Purposive sampling has been used to choose pertinent and excellent literature from 2022-2025 because the study is based on secondary research. Peer-reviewed journals, policy reports, and reliable industry analyses are some examples of sources.

X. DATA COLLECTION

Information was gathered from: databases of online journals (Elsevier, Springer, Emerald, Taylor & Francis). International organizations' reports (WTO, UNCTAD). Reputable industry website and bibliometric analyses.

XI. TOOLS FOR ANALYSIS

Content analysis of reports and research articles was used. Thematic classification of new trends was implied. A comparative analysis of regional and global viewpoints. Recent systematic reviews with bibliometric references were utilised.

XII. FINDINGS

- AI and digital platforms are revolutionizing commerce through increased personalization and efficiency.
- The two most popular approaches to customer interactions are omnichannel and social commerce.
- Fintech advancements are speeding up international trade and digital payments.
- Consumer preferences and business competitiveness now heavily depend on sustainability and ethics.
- To prosper in the new commerce environment, SMEs need digital infrastructure and policies that support them.

XIII. SUGGESTIONS

- Companies should use customer-centric design and integrated omnichannel strategies.
- To ensure safe trade, governments need to improve cybersecurity and digital infrastructure.
- To foster trust, businesses should make investments in ethical AI and data governance.



- It is important to give priority to sustainable practices like transparent supply chains and environmentally friendly logistics.
- Global competitiveness and inclusive growth can be fostered by SMEs' collaborative platforms.

XIV. CONCLUSION

AI, digital transformation, and sustainability issues are reshaping the future of commerce. Companies will stay competitive if they use fintech innovations, embrace ethical practices and incorporate omnichannel strategies. Nonetheless, issues like environmental externalities, fair access, and data governance need to be resolved. According to the study's findings, trust, sustainability, and innovation will determine long-term success as commerce transforms into a technology-driven but human-centric system.

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