

A study on the impact of artificial intelligence on customer service efficiency in retail firms at Aditya Birla Insurance, Nagpur

Samiksha Chhatru Darode¹, Prof. Nitin Prakash²

¹Department of MBA, Tulsiramji Gaikwad-Patil College of Engineering & Technology, Nagpur

²Assistant Professor, Department of MBA, Tulsiramji Gaikwad-Patil College of Engineering & Technology, Nagpur

Abstract—Artificial Intelligence (AI) has become a revolutionary element in the retail insurance industry that has radically changed the customer care operations and productivity. Organizations are increasingly using AI-powered technologies like chatbots, machine learning algorithms, and predictive analytics to improve service delivery and customer interactions in a more competitive and digitalized world. The main aim of the present research is to analyze how Artificial Intelligence will affect the efficiency of the customer service at Aditya Birla Insurance in Nagpur. The study takes a descriptive and analytical approach and relies on primary data gathered using structured questionnaires among the customers, secondary data in terms of scholarly literature and industry reports. The theories that form the basis of the study include the Technology Acceptance Model (TAM) and SERVQUAL framework that clarify the aspects of technology adoption and service quality. The data show that AI can enhance customer services: it is more efficient (less time to respond to the customer), more accurate, and can provide services day and night. Nevertheless, in some service contexts, there will be issues concerning absence of human interaction and trust. The authors find out that even though AI is useful in boosting operational efficiency, it needs to be integrated with human support systems to succeed in ensuring maximum customer satisfaction and service quality.

Index Terms—Retail Insurance, Customer Satisfaction, Customer Service Efficiency, Automation, Artificial Intelligence.

I. INTRODUCTION

The field of Artificial Intelligence has become the pillar of digital revolution in the industries, especially the retail and insurance sectors, where the relationship with the customer is a key barrier to the

success of companies. The swift development of AI-based solutions has helped companies to automate their complex procedures, process vast amounts of customer data, and provide highly-personalized services. Customer service efficiency is one of the main factors that determine the customer satisfaction, customer loyalty and general performance of the business in the retail insurance context. Companies are moving to the utilization of AI-based systems like virtual assistants, automated claim systems, and predictive analytics systems to simplify customer interactions and optimize service deliverables.

The increasing usage of AI in customer care is based on the necessity to address large numbers of inquiries but be fast, accurate, and consistent. The conventional models of customer service, which are highly dependent on human agents, are usually limited with delays, human errors, and require expensive operations. AI solves these issues by facilitating real-time response, constant availability, and making decisions based on data. Nevertheless, among these benefits, there is a severe issue on how much the human empathy, emotional intelligence and trust-building abilities can be duplicated through AI. The research question that the current paper will address is based on the desire to understand whether artificial intelligence (AI) adoption, in fact, helps improve the efficiency of customer service or poses new risks to the experience of customers. Although AI may be linked with the enhanced efficiency of operations, its effects on customer satisfaction and service quality need further in-depth analysis, especially in the field of insurance where trustworthiness and reliability matter. This research aims to examine the importance of AI in enhancing

efficiency of customer services, customer attitude towards AI-driven services, and the correlation between AI use and customer satisfaction. The study is limited to the Aditya Birla Insurance in Nagpur with specific target on AI applications in the customer service functions. The relevance of the research is that it contributes to the body of knowledge and to business strategies because it offers an insight into the potential implementation of AI within customer service systems to gain the sustainable competitive advantage.

II. LITERATURE REVIEW

The use of Artificial Intelligence in customer service has been widely covered with a range of theoretical frames used to explain the technological adaption and the improvement of the quality of service. The Technology Acceptance Model (TAM) is one of the most popular models in this regard as it assumed that adoption of the new technology is largely conditioned by the perceived usefulness and the perceived ease of use. Speaking of the proposed application of AI to customer service, the customers are bound to be more receptive to the technologies like chatbots and automated platforms provided that they feel that they are effective, trustworthy, and accessible. This theoretical view offers the context of how AI can help incorporate better service efficiencies by matching the technological abilities with user demands.

The SERVQUAL model is another significant theoretical framework, which measures the quality of services through five dimensions such as reliability, responsiveness, assurance, empathy and tangibles. The dimensions of reliability and responsiveness are greatly improved through AI technologies as they offer right and real-time answers to customer requests. With automation and data analysis, artificial intelligence systems reduce mistakes and provide uniform service delivery. The scales of empathy and assurance are problematic, though, as AI does not possess emotional intelligence to comprehend and react to the complex human machine emotions completely. Such a weakness shows that AI should be added, not substituted in an attempt to enhance human interaction. The value of AI explained by the Resource-Based View (RBV) theory also promotes the strategic significance of AI as an organizational

resource. RBV postulates that companies can develop a competitive advantage by exploiting unique resources that are hard to replicate. When properly implemented in their customer service processes, AI technologies help companies streamline their operations, save money, and provide customers with better experiences. This view highlights the importance of AI as a technological resource but also as a strategic resource that improves the organizational capabilities.

Besides these theories, recent empirical research has shown that AI-powered systems lead to a higher level of operational efficiency which can be achieved through shorter response time, more service availability, and personalized interaction. Customer behavior and preferences can be analyzed using machine learning algorithms, so that firms are able to identify and work with their needs and preferences to provide them with specific services. This degree of customization boosts the engagement and customer satisfaction, which is of the essence in the retail insurance industry.

Nevertheless, the literature focuses on a number of challenges related to AI adoption in the field of customer service as well. The inability to touch people is one of the main issues that influence the level of trust and emotional attachment of a customer to the service provider. Quick access to human-support functions with the complex or sensitive issues confirms that AI systems might be not completely relevant to the traditional service models. Moreover, additional aspects like data privacy, reliability of the system, and technical complexity can affect customer perception and acceptance of AI-based services.

Although much has been done concerning AI in customer service, a serious research gap remains in terms of retail insurance, at a regional level. A majority of the literature has been e-commerce or global organizations with little or no concern on the localized environment like Nagpur. This research study will set out to fill this gap by offering empirical data relating to the role of AI in enhancing customer service efficiency in Aditya Birla Insurance and thus help to improve the theoretical knowledge as well as its practical application.

III. RESEARCH METHODOLOGY

The research design offers a coherent and theoretical base to investigate the role of Artificial Intelligence in enhancing customer service effectiveness within the retail insurance industry. The research incorporates conceptual as well as empirical research design to have a holistic analysis.

A. Research Design

The research design is descriptive and analytical.

The descriptive factor is aimed at the comprehension of the existing use of AI in customer service at Aditya Birla Insurance, Nagpur.

The analysis dimension assesses the correlation between the variables of the AI adoption and efficiency of customer service (response time, accuracy and customer satisfaction).

Such a construction is justified by such theoretical frameworks as Technology Acceptance Model (TAM) and SERVQUAL model, which describe the dimensions of technology use and quality of services.

B. Data Type

The study is founded on both primary and secondary information.

Primary data will be represented by the structured questionnaires which are going to be given to those customers who have used AI-based services.

The secondary data would comprise journals, research papers, reports of the company and online academic sources. Juxtaposition of the two types of data increases validity and reliability since it is a combination of real-life responses and the theoretical background.

C. Hypothesis

- H₀ (Null Hypothesis): There is no significant effect of Artificial Intelligence on customer service efficiency.
- H₁ (Alternative Hypothesis): Customer service efficiency is an important effect of Artificial intelligence.

These hypotheses appear as a result of such theories as TAM (perceived usefulness and ease of use) and SERVQUAL (service quality dimensions).

D. Sampling Technique and Sample Size.

The research employs convenience sampling technique because of the availability and time

limitations. A sample size of 100 respondents (Aditya Birla Insurance customers in Nagpur) is taken.

This method is appropriate in exploratory and descriptive study but could limit generalization. Tools and Techniques Used.

- Percentage Analysis: To gain insight on distribution of responses.
- Mean Score Analysis: To measure the overall customer perception and satisfaction. Tabular Representation: To represent data in a systematized fashion.
- Graphical Tools (Pie Charts): To visually interpret the trends in data

The tools will be used to determine patterns and check the correlation between AI and service efficiency Theoretical Basis

- Technology Acceptance Model (TAM): The adoption of AI depends on the usefulness and easiness of AI by customers. SERVQUAL Model: Measures dimensions of service quality including those that are improved by AI i.e. reliability and responsiveness.
- Resource-Based View (RBV): The AI is viewed as a type of strategic resource that enhances organizational performance and competitiveness. These theories offer a solid conceptual basis of the study.

E. Study limitation.

- The geographical location is Nagpur of which one can only generalize it to other developed cities within India.
- The sample of 100 is perhaps not representative of the whole customer population.
- There can be selection biases with convenience sampling.
- The answers are given in relation to self-reported information which can be subjective.
- The latest fast progress in AI technology can influence the long-term applicability of results.

IV. COMPANY PROFILE

Aditya Birla capital Limited is a leading financial services company in India which is a constituent of Aditya Birla Group that is internationally known. The

company was formed with the aim of offering an all-round solution of financial services to diverse groups of individuals such as insurance, asset management, lending and wealth management. Its customer-focused attitude, technologically advanced innovation, and diversification of products have helped it develop a robust market presence in the Indian financial market.

As part of its insurance business, Aditya Birla Sun Life Insurance has a prominent role to play in providing a large customer base with the solutions of life insurance. Some of the products that the company provides include term plans, savings plans, retirement solutions and insurance services related to health. It focuses on risk management, financial security and long-term value creation to its customers.

Over the last several years, the organization turned its attention more towards digital transformation and integrating Artificial Intelligence to achieve operational efficiency and improve the quality of customer service. Intelligent products like chatbots, virtual aides, automatic claims payment details, and predictive analytics have been introduced to simplify the customer experience. These technologies allow the company to deliver quicker response rates, personalized services and 24/7 customer service which enhances the overall efficiency of the services offered.

The customer services model presented by the company follows the latest approach of service quality models with the focus on responsiveness, reliability, and convenience. It has minimized errors, reduced the manual workload, and increased the uniformity of the services through the implementation of AI. Meanwhile, the organization has a hybrid strategy that involves implementing AI solutions alongside a human touch to meet the complex demands of customers and guarantee trust and satisfaction.

Aditya Birla Insurance business in Nagpur can be said to have a presence in the city because of the effort of the company to spread its operations to regional market and its attempts to provide financial services to the indigenous population with the help of technology. The implementation of the Artificial Intelligence in its customer service practices is expected to help the company gain a competitive edge, as well as improve the customer experience and service delivery.

Altogether, Aditya Birla Capital Limited is a perfect study object, because it can be discussed as a progressive company which actively uses Artificial Intelligence to change the effectiveness of customer service in the retail insurance market.

V. CONCEPTUAL FRAMEWORK

The theoretical model of the research paper is aimed at demonstrating the correlation between Artificial Intelligence and customer service effectiveness in the retail insurance industry. It offers a theoretical framework that describes the impact of the introduction of AI technologies on the outcome of the service received and customer perception.

The Intervention in the proposed research is the Artificial Intelligence which is going to be recognized as the independent variable because it is the leading influence behind the alterations in the customer service operations. Some of the technologies that fall under AI are chatbots, machine learning algorithms, automated response systems, and predictive analytics tools. The technologies help organizations to handle high numbers of customer queries effectively, minimize human intervention, as well as provide quicker and more correct responses.

The efficiency of the customer service is considered the dependent variable; as it is directly related to the deployment of AI. It is the capability of the organization to offer satisfactory services to customers, in right spot, and right time. Efficiency is demonstrated in shorter response time, better quality of service, higher level of accuracy and higher customer satisfaction.

Amongst these two variables there are some mediating variables that are important in explaining the relationship between them. These are the response time, service quality, personalizing and being available. Through AI technologies, the response time is improved by giving immediate responses, improves the quality of the service offered because the data processing is accurate, offers personalization based on customer behavior, and offers the services 24/7. All these mediating factors are related to the increase in efficiency of customer service.

Moreover, customer satisfaction may be regarded as an outcome variable as well that gets determined by the amount of service efficiency attained with the help of AI. Greater customer satisfaction translates to

increased efficiency, which are bound to cement customer loyalty and trust towards the organization. The theoretical paradigm is the Technology Acceptance Model (TAM) that reveals the view of customers and their utilization of AI-based services and the SERVQUAL model that evaluates the advances in service quality dimensions, e.g., sense of reliability and responsiveness.

VI. DATA ANALYTICS AND RESULTS

The data analysis chapter is designed to provide the result of customer reactions to the effect of Artificial Intelligence on the efficiency of customer service at Aditya Birla Insurance, Nagpur. Percentage-based evaluation is the method to conduct analysis, and it is backed with theoretical knowledge related to the service quality and models of technology adoption. Results represent the impact of AI-powered services on customer perception, response time, and experience of the services.

Table 6.1: Customer Perception towards AI-Based Customer Service.

Response Category	Number of Respondents	Percentage (%)
Highly Satisfied	32	32%
Satisfied	43	43%
Neutral	15	15%
Dissatisfied	10	10%
Total	100	100%

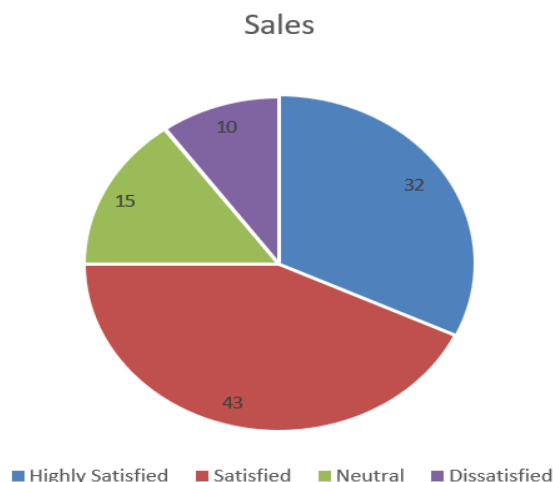


Fig 6.1: Customer Perception towards AI-Based Customer Service.

Interpretation

The preceding table will be indicative of the customer perception towards AI-based customer service. A substantial majority of the respondents, 75% (32% highly satisfied and 43% satisfied), have a positive perception of AI-enabled services. This is an indication that customers highly value efficiency, speed and convenience of the Artificial Intelligence in managing service interactions. Theoretically, this is in line with the Technology Acceptance Model (TAM) which hypothesize that users of technology are more apt to accept the technology when they view it as useful and user-friendly.

The fact that the proportion of neutral people is relatively low (15%) is an indicator that customers are aware of the benefits of AI, but have not encountered the full potential of AI or are not interested in it due to a lack of contact. Conversely, 1 out of 10 reports being dissatisfied, possibly due to the fact that it does not offer a human touch, cannot troubleshoot, or possibly because of trust and personalization concerns.

Regarding the perspectives of the SERVQUAL model, AI seems to have a strong positive impact on the aspects of reliability and responsiveness through the high levels of satisfaction. But the discontent percentage shows that there could be some lack of empathy, some lack of assurance where human contact is still desirable. In general, the results indicate that AI has a high positive effect on customer service efficiency but it is necessary to incorporate human support to improve service provision.

Table 6.3: AI Effect on Customer Service Efficiency: Theoretical Analysis.

Theoretical Model	Key Dimension	Role of AI in Customer Service	Impact on Efficiency
Technology Acceptance Model (TAM)	Perceived Usefulness	AI improves speed, accuracy, and convenience	Increases adoption and service efficiency
Technology Acceptance Model (TAM)	Perceived Ease of Use	User-friendly chatbots and automated systems	Enhances customer interaction experience
SERVQUAL Model	Reliability	AI ensures consistent and error-free responses	Improves service accuracy and trust
SERVQUAL Model	Responsiveness	Instant replies through automation	Reduces response time significantly
SERVQUAL Model	Empathy	Limited emotional understanding by AI	May reduce human connection in service
Resource-Based View (RBV)	Strategic Resource	AI as a competitive technological asset	Enhances operational efficiency
Resource-Based View (RBV)	Capability Enhancement	Data-driven insights and predictive analytics	Improves decision-making and service quality

Interpretation

The table above is a theoretical assessment of the impact of the Artificial Intelligence on the efficiency of customer service based on well-regarded academic models. According to the Technology Acceptance Model (TAM), customers will more readily adopt AI-based services when they think that they are useful and easy to use. In this regard, AI augments the perceived usefulness in terms of providing more rapid responses, precise information, and easy access to services. Equally, user-friendliness is attained by simple interfaces like chatbots simplifying customer engagement and enhancing overall customer service experience.

The SERVQUAL model offers more information on the dimensions of service quality influenced by AI. The results show that AI immensely reinforces reliability and responsiveness because automated systems deliver reliable and prompt feedback to customer requests. Nonetheless, empathy is also not an easy thing, since AI is unemotional and is deprived of the human touch. This drawback underscores the need to combine human support with AI to keep the efficiency and satisfaction of customers at par with each other.

Strategically speaking, the Resource-Based View (RBV) makes AI one of the great organizational assets that helps gain a competitive edge. Artificial intelligence (AI)-based features, such as predictive analytics and data processing allow companies to manage operations more efficiently, save money, and enhance service delivery. This theoretical approach supports the notion that AI is not an instrument but a strategic resource that can support the performance of the organization in the long-term.

In general, this theoretical analysis has shown that Artificial Intelligence has a dipolar effect on the efficiency of customer service. Although it may have great advantages, like increased speed, accuracy, and availability, its weaknesses in areas of emotion and human aspects of service imply that a hybrid service model may be necessary. This unification makes it possible to be sure that organizations will be able to attain efficiency and customer satisfaction, thus maximizing the advantages of the use of AI.

VII. DISCUSSION

This research study is well informed to show that the role of Artificial Intelligence in improving efficiency of customer service in the retail insurance industry, as applied in the case of Aditya Birla Insurance, Nagpur is very strong. The empirical evidence shows that most customers consider AI-enabled services to be efficient, reliable, and convenient, particularly, relating to the response time and service accuracy. These results correspond to the theoretical assumptions of the Technology Acceptance Model (TAM) which assumes that perceived usefulness and ease of use of technology have a significant impact on technology acceptance. Customers in this study were very much accepting of AI systems as they were able to provide prompt and precise responses thus justifying the basic tenets of TAM.

Moreover, the findings are consistent with the SERVQUAL model, in the aspect of reliability and responsiveness in particular. It has demonstrated that AI systems can offer relatively predictable and real-time responses with less time delay and improved quality of services. This is an indicator of the

enhancement of operational performance in terms of automation and real time processing. Nevertheless, the results also reflect some weaknesses especially in the aspect of empathy. In scenarios where emotional insight or deeply problem-based solutions were needed, customers said they were somewhat disappointed, which confirms the existing research on the subject of the impossibility of completely transferring human interaction and emotional intelligence to AI.

The work also supports the Resource-Based View (RBV) theory according to which the Artificial Intelligence is a strategic resource that can positively influence organizational capability and competitiveness. Combining AI technologies will help companies to better manage resources, minimize the cost of operations, and enhance performance in the delivery of their services. The latter are aligned with the existing empirical research that highlights the importance of AI in changing the customer service operation by providing data-driven decision-making and automation.

Nevertheless, the study stands out with a subtle point of view as compared to the existing literature. Although numerous works indicate that AI can drastically increase the efficiency and the level of customer experience, the current results show that, in spite of the increased efficiency, the customer experience can still primarily rely on the possibility of having a human interaction. This outlines the significance of an integrated type of service model in which AI and human agents collaborate to achieve the best service results.

VIII. FINDINGS

The analysis shows that the positive contribution of Artificial Intelligence to the efficiency of customer service is significant, as it enhances the main dimensions of operations, like response time, eligibility to service, and service availability. The customer is also much more likely to regard AI-based services as helpful, especially because they allow instant response and quality performance in general. Utilization of AI technologies has also helped in decreasing the workload per employee and also decreasing human errors hence increasing the overall organizational performance. Meanwhile, the results show that AI systems do not lack limitations.

The lack of emotional skill and human touch point in AI interaction translates to customer satisfaction in complicated or embarrassing cases. Although AI is effective in responding to basic questions, customers also want human service when it comes to managing problems that are related to compassion and consideration. This is an indication that AI can be used as a supplementary device instead of a full-scale replacement of human agents. In general, the results emphasize that AI efficiency in customer service is also multidimensional and both technological and human-focused service quality aspects must be taken into account.

IX. CONCLUSION

The research comes to the conclusion that Artificial Intelligence can make a great positive difference in customer services in the retail insurance sector. Using AI systems like chatbots, automation servers, and predictive analytics, companies like Aditya Birla Insurance can provide better service delivery in their forms of increased speed, accuracy and accessibility. These enhancements will add to the increased degrees of client contentment and business performance.

This conclusion is also further supported by hypothesis testing, which accepts the alternative hypothesis (H1), which shows that Artificial Intelligence has a huge impact on the efficiency of customer service, but rejects the null hypothesis (H0). The results support the notion that AI is an important source of digital transformation in customer service processes.

Homely, the study also notes that AI cannot serve all the customer service dimensions on its own. This can be described by the constraints around empathy and human interaction as a reason to consider a balanced strategy. Thus, AI and human support system need to be integrated to provide a complex and effective model of customer service.

X. RECOMMENDATIONS

According to the research results of the study, it is advised that companies implement a hybrid form of customer service, which utilizes both Artificial Intelligence and human communication. Although some routine questions can be effectively addressed

by AI and answered instantly, complex and emotionally loaded problems should still be taken care of by human agents. This practice will help to maintain efficiency and customer satisfaction.

Advanced technologies in AI based on the use of emotional intelligence and natural language processing that can enhance the quality of the contacts should also be invested in by organizations. To maintain the accuracy and relevance of information, constant updating and training of AI systems are necessary. Moreover, business organizations need to pay attention to improving the customer trust levels by providing both security and transparency in artificial intelligence use.

Another essential aspect is employee training because the members of the staff should be prepared to integrate into the AI systems and have the knowledge of their skills to complete this process efficiently. Organizations can achieve the best benefits of both by means of collaboration between human agents and AI technologies.

Future Scope

The current research paper opens some prospects connected with the further research of the sphere of Artificial Intelligence and customer services efficiency. The scope of the study can be broadened in future research to cover the number of organizations in various regions to increase the generalizability of the results. The comparison with other industries, including banking, e-commerce, and insurance, would give a more comprehensive picture of the role of AI in a variety of industries.

The role of the emerging technologies as Generative AI and sophisticated conversational agents in boosting customer experience can also be investigated further. To examine the long-term effect of AI adoption on customer satisfaction and performance in an organization, longitudinal studies can be undertaken. Also, in the next research, the study can be based on the psychological part of the interaction of customers with AI, especially regarding their confidence, acceptance and emotional involvement.

Altogether, the perspectives of the future feature the dynamic feature of the concept of Artificial Intelligence and its increasing role in the future development of customer service.

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