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# Foreword

As India's retail sector approaches US\$2 trillion by 2030, the role of technology, particularly artificial intelligence (AI), is no longer peripheral. Technology has a foundational role now. For Chief Experience Officers and technology leaders, this moment presents a strategic inflexion point: the shift from digital enablement to agentic transformation.

This report offers a forward-looking lens into how AI is redefining the rules of engagement, operations and innovation across the retail value chain. From intelligent agents that autonomously manage customer journeys to AI-powered platforms that accelerate product design and supply chain responsiveness, the use cases outlined here are aspirational yet actionable.

For business leaders, the imperative is clear: AI must be embedded into the core of enterprise strategy. This means investing in scalable data infrastructure, nurturing cross-functional collaboration and adopting a test-and-learn mindset to drive continuous innovation. For technology leaders, the challenge lies in architecting resilient, cloud-native ecosystems that support real-time intelligence, while ensuring responsible AI practices that uphold transparency, fairness and privacy.

This report offers practical insights to help leadership teams move beyond pilots and experiments, towards scalable execution and real impact. Whether you are a Chief Executive Officer shaping long-term strategy, a Chief Technology Officer building platform capabilities or a Chief Digital Officer leading

omnichannel transformation; this report serves as a strategic guide for navigating the evolving retail landscape

AI is a catalyst for reimagining retail and the time to lead the re-imagination is now!



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# Introduction

India's retail sector is one of the most dynamic in the world. It is currently valued at ≈US\$1 trillion and contributes to over 10 percent of the country's Gross Domestic Product (GDP), while employing nearly 8 percent of the workforce.<sup>1</sup> This sector is projected to almost double to US\$1.9 trillion by 2030,<sup>2</sup> driven by rising incomes, urbanisation and evolving consumer preferences. The rapid transformation is powered by robust domestic consumption alongside a surge in digital adoption, premiumisation and the rapid rise of e-commerce across both urban and emerging markets.

Between 2020 and 2024, India's retail and e-commerce sectors have significantly increased investments in artificial intelligence (AI) to enhance customer experiences, optimise operations and drive sales growth. The retail sector is entering a transformative era defined by technology-driven, sustainable and hyper-personalised consumer experiences.

## Industry landscape

AI-driven transformation, evolving consumer habits and structural shifts are unlocking new growth avenues for India's retail sector. Demographics, technology and policy changes are reshaping how and where consumers shop, driving the next phase of retail evolution.

## Key themes driving AI adoption in the retail space

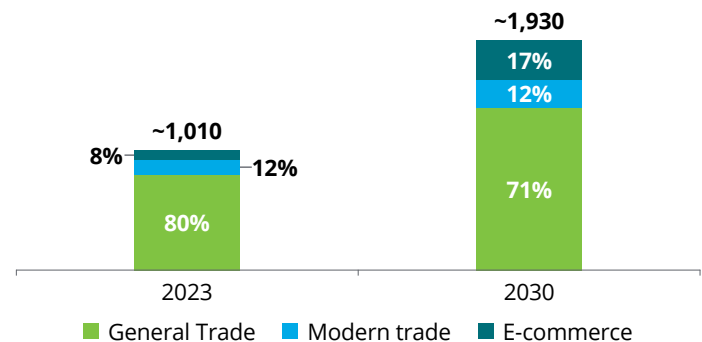
### Rise of the channel-agnostic shopper

Consumer behaviour is shifting away from single-channel interactions. Today's consumer is channel-agnostic, expecting seamless experiences and handoffs across offline and online touchpoints. In response, retailers are increasingly turning to AI-powered solutions to intelligently integrate journeys, hyper-personalise engagement and optimise operations across the full spectrum of channels.

### Digitalisation and e-commerce boom

E-commerce is projected to reach INR27 trillion by 2030,<sup>3</sup> driven by digital access, ease of payments and immersive experiences. Quick commerce and social commerce are gaining

Indian retail market by channel (in US\$ billion)



Source: FICCI Massmerize 2025 report

traction, especially in smaller cities. Consumers now expect convenience, speed and personalisation across platforms.<sup>4</sup> AI is playing a key role by helping brands predict preferences, personalise offers and automate customer service to make shopping smarter and faster

## Urbanisation and changing family dynamics

India's urban population is expected to reach 40 percent by 2030,<sup>5</sup> with over half of the households being nuclear. This shift is expanding the base of first-time users of branded and convenience-led products. Retailers must adapt to evolving urban lifestyles and consumption patterns.<sup>6</sup>

## Growth of omnichannel retailing

Retailers are moving towards integrated omnichannel models to meet evolving consumer expectations. Shoppers demand seamless transitions across online, app and in-store journeys. This shift enhances customer satisfaction, loyalty and repeat purchases.<sup>7</sup> AI is enabling retailers to track customer behaviour across channels, personalise interactions in real time and optimise inventory and delivery systems.

<sup>1</sup> <https://bfsi.economictimes.indiatimes.com/news/industry/india-set-to-become-3rd-largest-economy-by-2030-driven-by-demographic-dividend-report/99460554>

<sup>2</sup> <https://m.economictimes.com/news/economy/indicators/india-poised-to-become-third-largest-consumer-market-wef/articleshow/67450935.cms>

<sup>3</sup> Deloitte report

<sup>4</sup> FICCI massmerize report

<sup>5</sup> <https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=2042542>

<sup>6</sup> FICCI massmerize report

<sup>7</sup> FICCI massmerize report



## Growing demand for customised and sustainable products

Consumers increasingly seek personalised, region-specific and sustainable offerings. This is driving Stock Keeping Unit (SKU) proliferation and the need for efficient inventory management. Millennials and Gen Z are leading demand for value-aligned, expressive and limited-edition products.<sup>8</sup>

## Premiumisation leading growth

Rising incomes and global exposure are accelerating premiumisation across consumer segments. Super-rich households are expected to grow 5x by 2030, with rising demand even in tier 2–4 cities. Online platforms are enabling access to premium and global-quality products.<sup>9</sup>

## Emerging technologies in AI

Retailers are adopting AI and analytics to enhance customer experience and operational efficiency across retail value chain. Technologies such as virtual trials, self-checkouts and smart inventory systems are becoming mainstream.<sup>10</sup>

## Increasing spending power of customers

The middle-income segment is growing rapidly, fuelling discretionary and aspirational spending on fashion, electronics and beauty. Gen Z, with projected spending of US\$250B by 2025,<sup>11</sup> is reshaping consumption trends. Their digital fluency and evolving preferences demand agile brand strategies.<sup>12</sup>

## Emerging tech supply catalysts enabling AI adoption

### Advances in Large Language Models (LLMs)<sup>13</sup>

Breakthroughs in LLMs have given AI much deeper contextual understanding and language fluency, enabling more human-like interactions. Retailers can deploy advanced generative AI (GenAI) chatbots whose conversational abilities make them effective smart-shopping assistants and customer service agents. With support for 18+ languages, these models can engage diverse customer bases seamlessly. By offering more natural, personalised dialogues with customers; these improved models are accelerating AI use in sales and support.

### Declining compute costs and cloud-native AI services

Reduced computing costs and the ubiquity of cloud-native AI services are lowering barriers to adopting scalable AI. The price of using advanced AI models has reduced, for example, some generative language model Application programming interface (API) costs have dropped significantly in the past year, making experimentation far more affordable. Meanwhile, major cloud providers now offer scalable, pay-as-you-go AI platforms, allowing even mid-tier retailers to implement AI solutions without heavy upfront infrastructure investments.<sup>14</sup>

<sup>8</sup> FICCI massmerize report

<sup>9</sup> FICCI massmerize report

<sup>10</sup> FICCI massmerize report

<sup>11</sup> <https://mediabrief.com/gen-zs-collective-spending-power-reaches-860-billion-snap-inc-and-bcgs-india-first-report/>

<sup>12</sup> FICCI massmerize report

<sup>13</sup> The Latest Advancements in Large Language Models: Cap, Medium, July 2025

<sup>14</sup> India offers compute at one-fifth of global prices for AI, Money Control



## Improved data infrastructure and integration

Companies have invested in robust data infrastructure that enables AI at scale. Modern data platforms and integration tools break down silos to provide a single, high-quality view of customers and inventory across channels. This strong data foundation, with enterprise data lakes, real-time data pipelines and better data governance, ensures AI models can be fed rich, unified datasets; improving their accuracy and impact in retail use cases.<sup>15</sup>

## Open-source AI tools and pre-trained models

The open-source AI ecosystem has made cutting-edge models and tools widely accessible. Pre-trained models have rapidly improved and is now closing the performance gap with proprietary AI systems. Businesses are embracing these open solutions for their flexibility and lower costs. With high-performing models and libraries available for free or at low cost, even smaller retailers can implement advanced AI capabilities, democratising innovation across the industry.<sup>16</sup>

## Growth of edge computing and real-time processing

Retailers are likely to increase the use of edge computing to run AI algorithms in real time at stores and distribution centres. Processing data locally (for example, a digital menu

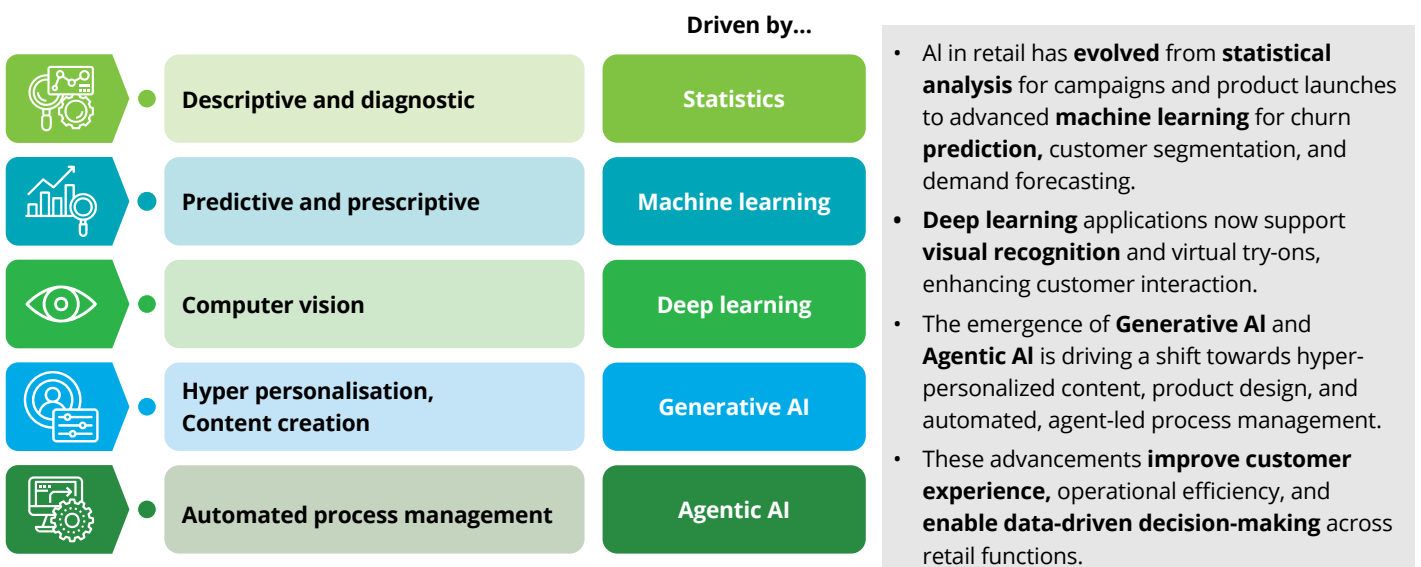
card dynamically presenting hyper-personalised discounts and product offerings tailored to each consumer persona, analysing video from in-store cameras for automated checkout or shelf analytics) minimises latency and cloud bandwidth use, enabling instant insights on the shop floor. Companies have already adopted AI-powered computer vision systems combining cameras with edge AI processing. Such edge infrastructure makes large-scale, real-time retail AI deployments practical and resilient, from smart stores to supply chain optimisations.<sup>17</sup>

## AI-focused hardware innovations

Specialised AI hardware, from advanced Graphics Processing Units (GPUs) to custom AI accelerators, is dramatically boosting the performance and efficiency of AI workloads. Ongoing chip innovations mean models can be trained to run faster and more cost-effectively than ever. For example, new purpose-built chips will deliver higher throughput with lower cost per inference compared with prior-generation hardware. In retail, this translates into capabilities such as real-time computer vision for automated checkout systems or high-speed recommendation engines that personalise offers instantly during online shopping sessions. These hardware gains are making computationally intensive AI applications economically viable at scale for retailers, further propelling AI adoption.

## Evolution of AI in retail

### How AI advancements are enabling the shifts in retail industry



<sup>15</sup> Low-cost India seen as potential regional hub in data centre boom, Financial Times

<sup>16</sup> The Gap Between Open and Closed AI Models Might Be Shrinking. Here's Why That Matters, Time

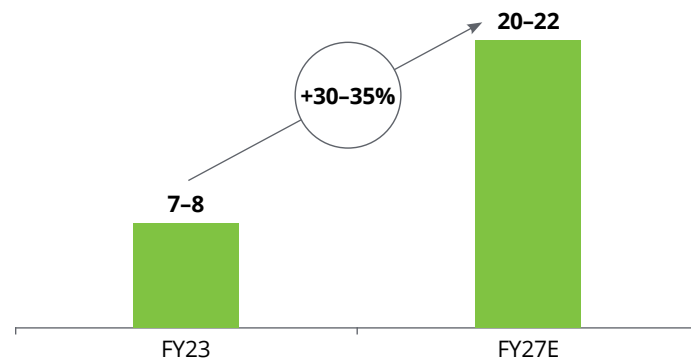
<sup>17</sup> The Rise of Edge Computing in Retail: Transforming Store Operations and Customer Experience, Medium

AI adoption in retail has evolved from basic analytics to advanced machine learning and deep learning applications, enhancing both customer engagement and operational efficiency. The emergence of GenAI and Agentic AI is now driving innovative product design and autonomous process management, thus transforming the retail value chain. India's AI spending is also set to triple, rising from US\$7–8 billion in FY23 to US\$20–22 billion by FY27E, growing at 30–35 percent annually. This surge reflects the country's rising adoption of AI across sectors.

## Why should retail companies invest in AI<sup>18,19,20</sup>

AI is emerging as a critical enabler for value realisation in retail. By investing in AI, companies can unlock measurable improvements across three dimensions: **Efficiency**, **Experience** and **Intelligence**.

India's spending on AI, 2023–27 (US\$ billion)



Source: Attracting AI Data Centre Infrastructure Investment in India

## Efficiency – Doing more with less

- 1 Automate processes to reduce manual intervention and streamline workflows
- 2 Optimise costs across operations, logistics and back-end functions
- 3 Drive consistency by standardising outcomes and reducing variability
- 4 Reduce Full-Time Equivalents (FTEs) through automation, enabling redeployment of staff to higher-value tasks
- 5 Remove waste by improving resource utilisation and minimising inefficiencies
- 6 Improve speed in core processes such as supply chain, merchandising and reporting
- 7 Profitability and margin improvement by lowering selling, general and administrative expenses and cost of goods sold as percentage of revenue
- 8 Quality improvement by reducing errors caused by human intervention
- 9 Lead time reduction, e.g. faster month-end financial reporting

<sup>18</sup> Deloitte Analysis

<sup>19</sup> Voice AI moves beyond scripts as Indian firms tap multilingual bots, Economic Times

<sup>20</sup> The AI Adoption Reality Check: Firms with AI Strategies are Twice as Likely to see AI-driven Revenue Growth; Those Without Risk Falling Behind, Thomson Reuters



## Experience – Creating fit-for-purpose interactions

- 1 Personalise content to deliver targeted offers and recommendations
- 2 Enhance quality and outcomes of customer interactions, ensuring satisfaction
- 3 Amplify creativity in marketing campaigns and product innovation
- 4 Simplify interactions across digital and physical touchpoints for seamless journeys
- 5 Differentiate services to stand out in competitive markets
- 6 Consumer and channel centricity, supported by real-time customer support
- 7 Employee engagement through AI-bots providing quick query resolution
- 8 New digital products and services, such as dynamic ad pricing tailored to time slots

## Intelligence – Strengthening data-driven decision making

- 1 Generate new insights by mining enterprise and consumer data
- 2 Improve adaptability by responding swiftly to shifting market conditions
- 3 Improve decision-making with predictive and prescriptive analytics
- 4 Augment workforce skills by equipping employees with AI-driven tools
- 5 Future-proof technologies built on pivotal, fit-for-purpose architectures
- 6 Business model agility with faster time-to-market for new offerings
- 7 Work, workforce and workplace of the future, leveraging virtual, automated and augmented workforces.



## Industry-leading illustrations

The widespread use of AI is rapidly reshaping India's retail sector enabling businesses to deliver personalised consumer experiences, optimise operations and scale with agility. Leading players across categories are applying AI in differentiated ways to strengthen competitiveness and resilience. Below are a few case studies that illustrate how India's retail ecosystem is moving beyond pilot-stage experimentation to scaled AI-driven transformation.

### Leading AI startup



- Building LLMs for Indian languages, enabling inclusive, localised consumer engagement<sup>21</sup>
- Partnering with retailers to launch voice-based AI assistants, improving accessibility and customer service across diverse demographics

### Leading retail conglomerate



- Deploying AI-powered customer analytics to personalise offers and optimise assortment across its multi-format store network<sup>22</sup>
- Using AI-driven supply chain optimisation to improve inventory turnover and streamline distribution across channels

### Leading global e-commerce marketplace



- Launched a GenAI-powered conversational assistant within its app to enhance the online shopping journey
- The assistant offers real-time answers, product suggestions and insights, such as reviews and trends, to help customers make informed decisions<sup>23</sup>

### Leading online food delivery aggregator



- Using AI algorithms to deliver personalised meal recommendations, analysing past orders, preferences and location to enhance customer experience and boost engagement<sup>24</sup>
- A dedicated in-app AI chatbot for premium subscribers assists with food and beverage queries, offering tailored suggestions and helping users decide their next order

<sup>21</sup> Netscribes Artificial Intelligence in Retail & E-commerce Report

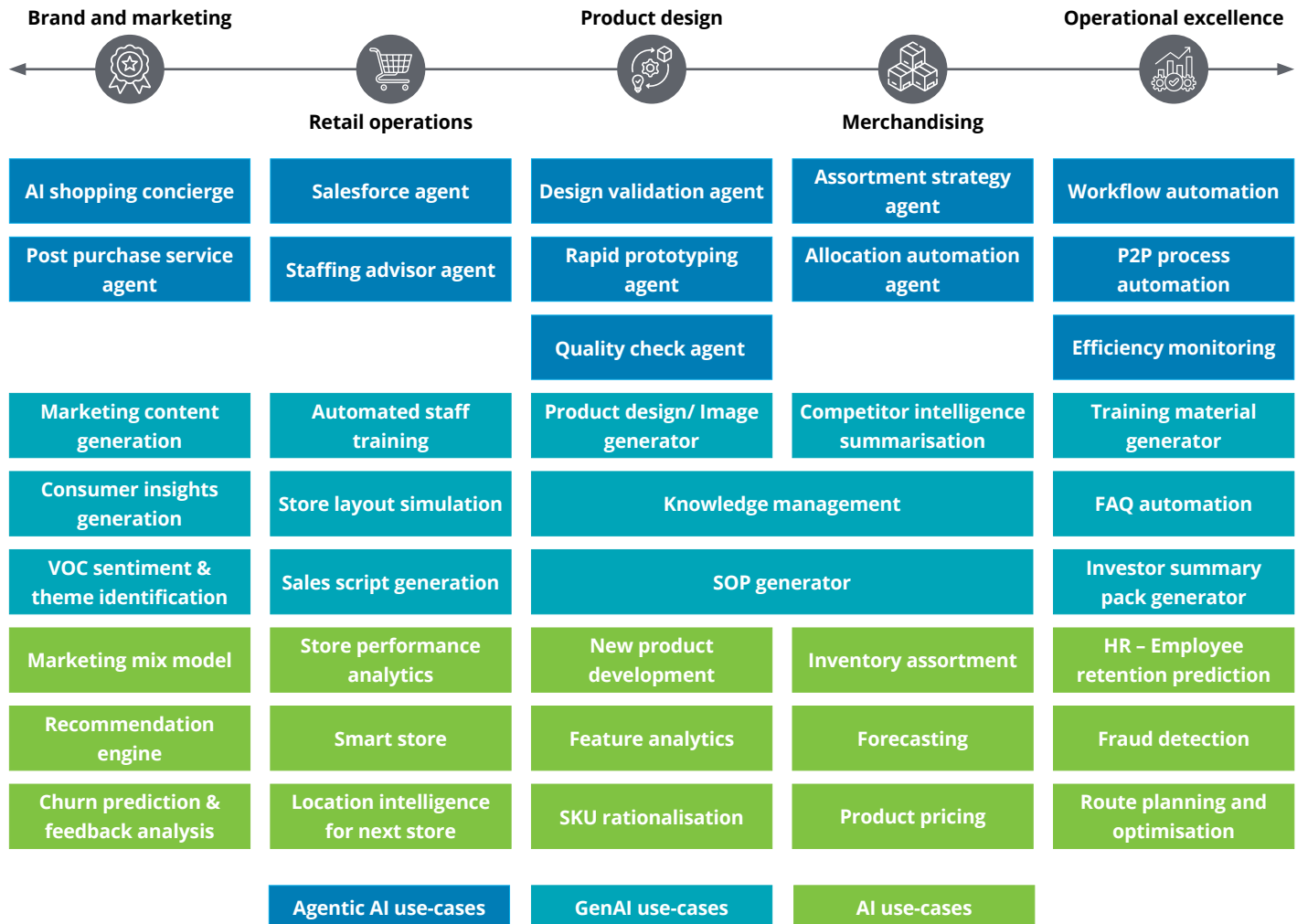
<sup>22</sup> Netscribes Artificial Intelligence in Retail & E-commerce Report

<sup>23</sup> Netscribes Artificial Intelligence in Retail & E-commerce Report

<sup>24</sup> Netscribes Artificial Intelligence in Retail & E-commerce Report

## AI-led innovation shaping the retail industry

### Use cases across the value chain



AI-driven innovation, fueled by real-time content generation through GenAI, the emergence of intelligent agents and accelerated response times, has catalysed a shift in the retail industry. These advancements have significantly enhanced the omnichannel customer experience, enabled accelerated product turnover and facilitated automated issue resolution through agent-led processes, collectively driving revenue growth and operational efficiency.

#### 1. Hyper-personalised marketing content generation for micro-segments

GenAI has significantly accelerated and streamlined the creation of hyper-personalised marketing content. This advancement enables marketers to engage micro-segments with more precise, tailored and impactful communications. As industry confidence in GenAI grows, its adoption contributes to higher campaign conversion rates, ultimately driving sales.

#### 2. Aided purchases – Chatbot to AI agent journey

AI agents have bolstered automation, marking a progression from basic chatbots to AI-driven agents. While traditional chatbots primarily respond to queries and shared information, modern AI agents actively support the entire purchase journey, ensuring a seamless and uninterrupted experience.

These agents engage with customers through intelligent interaction, offering personalised product recommendations, targeted promotions and facilitating transaction completions. This evolution has made the omnichannel experience more integrated and responsive, directly contributing to increased sales and customer satisfaction.

### 3. Improving customer experience through enhanced response speed enabled by AI agents

The adoption of AI agents has significantly improved response times for customer feedback and dispute resolution. Using enterprise-wide knowledge search, these agents provide a one-stop solution for swiftly and accurately addressing customer concerns.

AI agents are capable of independently engaging with customers, understanding queries, identifying appropriate resolutions, executing necessary actions and closing the loop, minimising the need for human intervention and reducing response delays.

### 4. Accelerating faster product turn-around

Consumers today exhibit low tolerance for extended waiting times for new products, driven by the rise of quick commerce. In response, retailers are using AI to accelerate product turnover cycles through a two-step approach: identifying emerging market trends and expediting supply to stores.

For instance, fashion retailers utilise AI-powered insights and trend-spotting tools that analyse data from fashion blogs, social media, magazines and customer feedback. These insights support designers in shortening design cycles and running simulations. Concurrently, integrated supply chains employ machine learning-based optimisation algorithms and advanced demand forecasting to ensure faster inventory replenishment.

### 5. Next-gen AI-powered business insights

Sources including internal sales, customer feedback, competitive intelligence and web-based information

into a unified platform. By using GenAI and intelligent agents, it delivers proactive, actionable insights at business leaders' fingertips and offers an interactive layer for deeper analysis.

By accelerating the insight-to-action cycle, this platform empowers business leaders to make faster, more informed decisions, ushering in a new era of data-driven business intelligence.

### 6. AI-Driven dead stock liquidation agent

An autonomous AI agent monitors SKU velocity and inventory ageing in real time, triggering proactive liquidation strategies such as micro-bundling, segmented discounting and channel re-routing. It continuously learns from past outcomes to optimise future actions. This in turn accelerates liquidation cycles, improves margin recovery, reduces inventory-related working capital and supports Environment, Sustainability and Governance (ESG) goals by minimising waste.

### 7. Digital Twin for merchandising assortment simulation

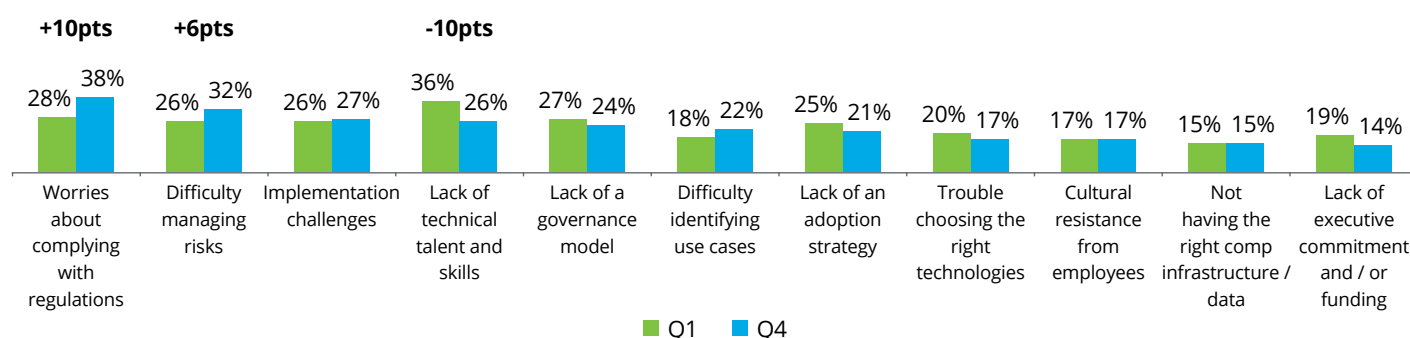
AI-powered Digital Twins simulate each store's layout, capacity, demographics and SKU history, enabling merchandisers to test assortment changes. Reinforcement learning recommends optimal, store-specific mixes to maximise Gross Margin Return on Investment (GMROI) and sell-through.

This improves sell-through, reduces end-season redistribution costs, boosts GMROI and enhances customer satisfaction with localised assortments.

## Key principles for successful AI implementation

AI is gaining traction across sectors, but challenges such as infrastructure gaps, talent shortages and internal resistance still hinder full-scale adoption.

### Barriers to developing and deploying Gen AI



Source: State of Gen AI report

When it comes to the retail industry, the specific challenges that they face in AI implementations are:

1. **Data quality and integration:** AI systems rely heavily on clean, consistent and well-integrated data. In retail, data often comes from multiple sources, such as Point of Sale (POS) systems, e-commerce platforms, Customer Relationship Management (CRM) tools, supply chain databases and social media. These systems may not speak the same language, leading to fragmented insights.<sup>25</sup>
2. **Data privacy and security:** As retailers collect vast amounts of customer data to enhance personalisation, they face increasing scrutiny over how that data is stored, processed and protected. With India's evolving data protection regulations (e.g. Digital Personal Data Protection Act), compliance is becoming more complex.<sup>26</sup>
3. **High implementation costs:** AI adoption requires significant investment in infrastructure (cloud computing, data lakes), software (Machine Learning platforms, APIs) and skilled talent (data scientists, ML engineers). While large retailers can absorb these costs, smaller players often struggle.<sup>27</sup>
4. **Integration with legacy systems:** Many retailers still operate on legacy systems that were not designed for AI integration. Retrofitting these systems to support AI capabilities can be complex and costly.
5. **Difficulty in quantifying tangible business impact:** While AI promises transformative outcomes, measuring its direct impact on business metrics such as revenue, customer retention or operational efficiency is often difficult.
6. **Scaling across retail channels:** Retailers operate across multiple channels such as physical stores, websites, mobile apps, social media and marketplaces. Ensuring that AI solutions scale seamlessly across these touchpoints is a major challenge.

## Approach and execution framework

The foundation of successful AI adoption in retail lies in a clear strategic vision and a strong business case. Retailers must move beyond trend-driven adoption and focus on purposeful implementation. Without a structured, risk-aware approach to identifying high-impact, scalable AI use cases, enterprises risk investing in technology without realising tangible outcomes.

For instance, a fashion retailer might rush to implement a GenAI chatbot for customer service without evaluating whether it truly enhances customer satisfaction or reduces operational load. Meanwhile, a more impactful use case, such as AI-driven demand forecasting to reduce overstock, might be overlooked.

<sup>25</sup> State of Gen AI report

<sup>26</sup> State of Gen AI report

<sup>27</sup> State of Gen AI report

## Value creation

AI in retail delivers value across three key dimensions:

1. **Direct value use cases**
  - **New product design:** A sportswear brand uses GenAI to simulate customer preferences and generate design prototypes based on emerging fitness trends
  - **Customer feedback actioning:** A fashion retailer analyses customer reviews and social media sentiment to adjust product assortments and store layouts
  - **Fraud detection:** An e-commerce platform uses anomaly detection to flag suspicious return patterns and prevent refund abuse
2. **Indirect value use cases**
  - **Insight generation:** A beauty retailer uses AI to analyse sales and customer behaviour data to identify underperforming SKUs and optimise shelf space
  - **Democratisation of insights:** Store associates at a home improvement chain receive AI-generated daily sales insights on mobile devices, enabling real-time decision-making
3. **Efficiency creators**
  - **Document summarisation:** A retail HQ automates summarisation of supplier contracts and compliance documents.
  - **Standard Operating Procedure search engines:** Store managers use GenAI-powered search tools to instantly retrieve standard operating procedures
  - **Smart contracts:** A luxury retailer automates vendor agreements using AI-generated smart contracts, reducing legal review cycles

When scaled effectively, AI use cases can combine these value drivers to deliver incremental top-line and bottom-line impact.

## Tailored pathways for AI implementation

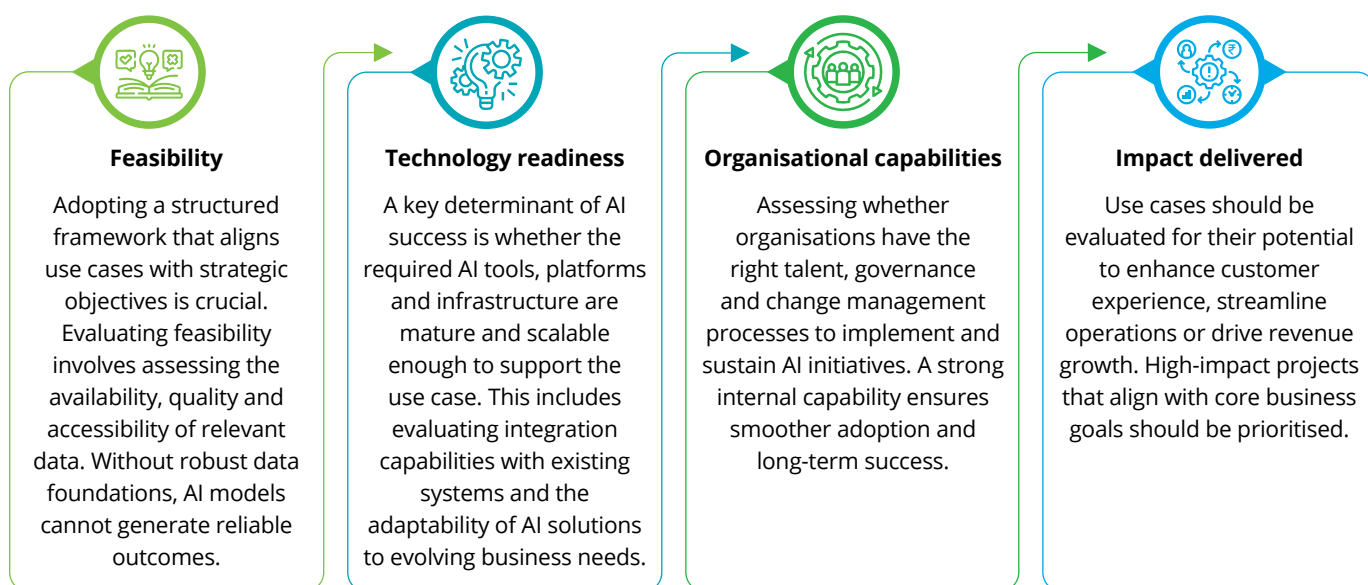
Every retailer's AI journey is shaped by its business priorities, technological maturity and desired outcomes. As enterprises explore advanced AI implementations, two distinct implementation pathways emerge:

1. **Choice framework for use case identification**  
This approach begins with a specific business problem and evaluates whether AI is the right solution. A structured choice framework is essential for effectively identifying and prioritising AI use cases within the retail sector. This framework begins with aligning potential use cases to strategic business objectives, ensuring AI initiatives drive measurable value.





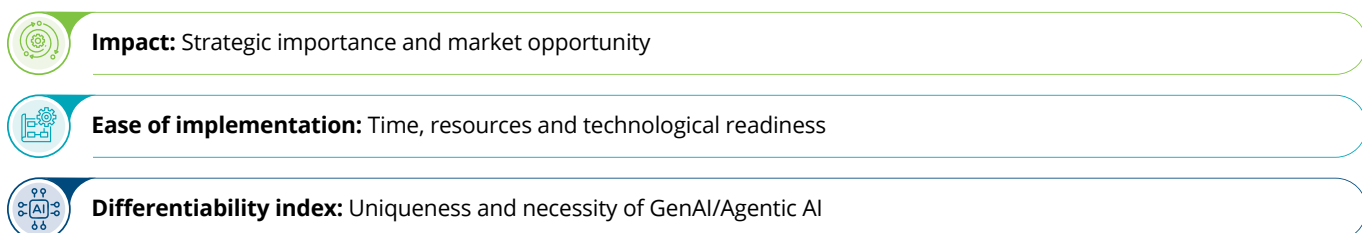
### Key criteria include:



Additionally, factors such as implementation complexity, cost and time-to-market are considered to balance quick wins with long-term investments. By applying this systematic approach, retailers can focus resources on high-impact, achievable AI projects that maximise return on investment.

## 2. Prioritisation framework for use case governance

For retailers with an existing portfolio of AI use cases, the challenge shifts to prioritisation. A robust framework is needed to evaluate each use case based on:



<b>Differentiability index</b>	<p>The differentiability index indicates the level of uniqueness of the problem, whether it extends beyond the capabilities of traditional AI models and the novelty of use cases. This has three sub-dimensions of rating: high, medium and low. High differentiability can be when data for the use cases are in different formats, less reliance on the company's own data and more on external data and use cases that can be solved by ML techniques, but the time taken will be too high.</p> <ul style="list-style-type: none"> <li>• <b>High:</b> A fashion retailer generating hyper-personalised lookbooks using GenAI and customer style profiles.</li> <li>• <b>Medium:</b> A grocery chain using AI to generate weekly promotional flyers.</li> <li>• <b>Low:</b> A department store using AI for basic sales forecasting already handled by traditional models.</li> </ul>
<b>Ease of implementation</b>	<p>Ease of implementation involves the level of capabilities and time needed to implement the solution. Use cases that require the least time and are backed by existing technology and strong internal capabilities will take precedence over those that involve significant time and resources and the non-availability of technology and capabilities.</p> <p>This also involves the ease of estimating the costs during the production stage, which can be easily modularised and removed if they are not functioning in a desirable state.</p>
<b>Impact</b>	Impact indicates the size of the market opportunity and strategic importance for the network.

The right set of AI use cases sits on a strong data and technology foundation. It is important to build a robust technical landscape and an efficient data governance framework to ensure quality, availability and clarity of ownership, to ensure confidence in decisions and measurable impact. With the right skills and leadership vision, AI adoption in retail can see transformative growth and measurable impact

## Way forward and strategic implications

The retail industry stands at the cusp of a transformative era, driven by the convergence of AI, immersive technologies and sustainability imperatives. As consumer expectations evolve toward hyper-personalisation, convenience and ethical consumption, AI is emerging as the cornerstone of strategic innovation. Retailers are no longer just selling products but immersive experiences.

AI enables retailers to anticipate demand, personalize offerings, optimize operations and create entirely new modes of engagement.

As AI continues to reshape retail, businesses must move from experimentation to scaled execution. The way forward lies in:



**Building AI-ready infrastructure:** Invest in data platforms, cloud capabilities and integration tools to enable seamless AI deployment



**Driving cross-functional collaboration:** Align tech, product and business teams to unlock AI's full potential across the value chain



**Focusing on responsible AI:** Ensure transparency, fairness and data privacy in all AI-led initiatives to build consumer trust



**Scaling personalisation and automation:** Use AI to deliver tailored experiences and streamline operations across channels



**Adopting a test-and-learn mindset:** Pilot, measure and refine AI use cases to drive continuous improvement and innovation

Retailers that embed AI strategically will not only meet evolving consumer expectations but also future-proof their business in a fast-changing market.



# Connect with us

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