ARTIFICIAL INTELLIGENCE IN BUSINESS ANALYTICS AND DATA ANALYTICS

A Comparative Study of Indian and International Companies

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Abstract

Artificial Intelligence (AI) is transforming Business Analytics and Data Analytics by enabling organizations to process large volumes of data, identify patterns, predict outcomes, and support data-driven decision-making. This study examines the implementation of AI across ten Indian and ten international companies representing multiple industries. The research focuses on where and how AI is used in business functions such as customer analytics, predictive analytics, recommendation and personalization, fraud detection, demand forecasting, marketing analytics, risk management, supply-chain optimization, predictive maintenance, and operational decision-making. A comparative research design is adopted using secondary data collected from company reports, official publications, research literature, and credible technology documentation. A structured dataset is prepared containing company characteristics, AI applications, business functions, analytics types, technologies, data used, purposes, benefits, and implementation challenges. The analysis uses descriptive and comparative categorization to identify recurring AI application patterns and differences between Indian and international organizations. The findings indicate that predictive and customer-oriented applications are prominent across both groups, while AI is increasingly connected with strategic decision-making and operational optimization. The study also highlights challenges related to data quality, privacy, integration, governance, skills, scalability, and responsible AI.

Keywords: Artificial Intelligence, Business Analytics, Data Analytics, Machine Learning, AI Adoption, Predictive Analytics, Data-Driven Decision-Making

1. Introduction

Artificial Intelligence (AI) has become an important component of modern digital business because organizations increasingly depend on data to understand customers, manage operations, forecast demand, control risk, and make strategic decisions. Traditional analytics methods are effective for summarizing historical information, but the integration of AI and machine learning enables organizations to identify complex patterns, generate predictions, automate analytical tasks, and support more responsive decision-making. Business Analytics and Data Analytics therefore provide an important environment in which AI can convert large and diverse datasets into actionable insights.

AI-based analytics is now applied across a wide range of business activities. In customer-facing functions, organizations use machine learning and recommendation techniques to understand customer preferences, personalize communication, predict churn, and recommend products or services. In finance and risk management, AI can support fraud detection, anomaly identification, credit and risk assessment, and document analysis. In supply chains and operations, predictive models can assist with demand forecasting, inventory planning, logistics, predictive maintenance, and process optimization. Marketing teams can use AI to analyze campaign performance, segment customers, predict responses, and optimize targeting. These applications demonstrate that AI is not limited to one business function; rather, it can be integrated across the organizational value chain.

The growth of AI adoption has also created a need to understand how organizations differ in their implementation approaches. Indian companies operate in a rapidly digitizing and highly diverse market, while international organizations often operate across multiple markets and at large technological scale. Although both groups increasingly use AI, the specific applications, business functions, data sources, technologies, benefits, and implementation challenges may vary according to industry, organizational capability, regulatory environment, and data maturity. A structured comparison can therefore provide a clearer understanding of common patterns as well as differences in AI adoption.

Previous literature has examined AI in business, business analytics, data-driven decision-making, corporate strategy, and big-data applications. However, many studies focus on literature-level trends, individual sectors, specific technologies, or broad organizational adoption. There is comparatively less emphasis on a structured company-level comparison that simultaneously considers where AI is implemented, what type of analytics is involved, what data and technologies are used, what business purpose is served, and what benefits and challenges are associated with implementation. This study addresses that gap by selecting twenty representative companies—ten Indian and ten international—and examining their AI implementation using a common analytical framework.

The main objectives of the study are to identify major business areas where AI-based analytics is implemented, examine how companies use data and AI for decision-making, compare AI adoption patterns between Indian and international organizations, identify benefits and implementation challenges, and understand how AI-enabled analytics contributes to business performance. The study uses secondary research data and a structured comparative dataset. The analysis is organized around sixteen analytical questions covering AI implementation, business functions, data usage, predictive analytics, customer behaviour, forecasting, fraud and risk, marketing, personalization, supply chain, predictive maintenance, customer service, operational efficiency, implementation challenges, strategic decision-making, and identification of new business opportunities. This approach provides an integrated view of AI as both an analytical technology and a strategic business capability.

2. Literature Review

2.1 Business analytics approach to artificial intelligence

Authors: Gómez-Caicedo, Gaitán-Angulo, Bacca-Acosta, Briñez Torres & Cubillos Díaz | Publication year: 2022

The study examines the relationship between Business Analytics and AI through bibliometric and documentary analysis of Scopus-indexed research. It explains how machine learning contributes to extracting insights from business data and traces the evolution of the field. The findings establish a strong conceptual link between AI and Business Analytics while identifying future research directions. Its limitation for the present study is that it is literature-level rather than company-level comparative analysis.

2.2 Artificial intelligence in business: State of the art and future research agenda

Authors: Loureiro, Guerreiro & Tussyadiah | Publication year: 2021

This study analyzes 404 AI-in-business articles collected from Web of Science and Scopus. It combines citation analysis with text mining and Latent Dirichlet Allocation to identify 18 topics grouped into four broad clusters: societal impact, organizational impact, AI systems, and AI methodologies. The paper also identifies future trends including AI–IoT integration, automated systems, and ethics. The present research extends this literature by comparing actual company applications across Indian and international organizations.

2.3 Data-Driven Decision-Making in Business Organizations: A Comprehensive Review

Authors: Khatibullah | Publication year: 2023

Khatibullah reviews 25 peer-reviewed sources to examine data-driven decision-making and its technological and organizational foundations. The review covers big-data analytics, AI, machine learning, cloud platforms, and business intelligence, while also considering data literacy, leadership, analytical capability, and governance. The study reports benefits such as improved efficiency, customer insight, innovation, and strategic agility. It also highlights ethics, transparency, skills, and security as continuing challenges relevant to the current study.

2.4 Artificial Intelligence as a Strategic Tool for Corporate Decision-Making in Modern Businesses: An Indian Perspective

Authors: Chhavneet, Kuchhal & Garg | Publication year: 2023/2024

This Indian-focused study examines AI as a strategic decision-making tool and discusses applications in finance, marketing, supply chains, and human-resource planning. It highlights machine learning, data analytics, natural language processing, and predictive modelling as important enablers of faster and more informed decisions. The study is particularly relevant to the Indian side of the present research. A broader comparative company-level analysis with international organizations remains an area for further work.

2.5 Artificial Intelligence and Business Strategy towards Digital Transformation: A Research Agenda

Authors: Author group | Publication year: 2021

This systematic literature review examines the convergence of AI and corporate strategy using 81 peer-reviewed articles. It develops a theoretical model connecting AI and machine learning with organizational strategy, knowledge management, decision-making, service innovation, and value creation. The study emphasizes that technological capability alone does not guarantee business value; strategic alignment is essential. This supports the present study's focus on business purpose, strategic decision-making, and organizational benefits rather than technology alone.

2.6 Artificial Intelligence and Business Value: A Literature Review

Authors: Enholm, Papagiannidis, Mikalef & Krogstie | Publication year: 2022

This literature review examines how AI creates business value and the organizational conditions required for

successful implementation. It considers technological and organizational dimensions of AI adoption and discusses the relationship between AI capability and business outcomes. The study is useful for interpreting benefits such as efficiency, innovation, and improved decision-making. Its broad literature perspective leaves room for structured company-level comparison, which is a central contribution of the present research.

2.7 The Role of Big Data Analytics and Artificial Intelligence in Business Strategy: A Systematic Review

Authors: Rahmeisi, Sachroni, Andyanto, Aprilianto & Pribadi | Publication year: 2025

This systematic review applies the PICOC framework and PRISMA 2020 to analyze 27 peer-reviewed articles published between 2020 and 2024. The authors use thematic synthesis and VOSviewer to examine how Big Data Analytics and AI support strategy, risk management, operational performance, and competitiveness. The review identifies weak data governance, limited analytical capability, and organizational resistance as barriers. It also recommends broader cross-country and cross-sector research, directly supporting the rationale for this study.

2.8 Artificial intelligence, data analytics and big data in marketing and customer and consumer segmentations

Authors: Author group | Publication year: 2025

This systematic review examines 122 Scopus-indexed articles published between 2018 and 2023 to understand how AI, Data Analytics, and Big Data affect marketing and customer segmentation. The findings show strong use of behavioural information and continuous improvement approaches, while noting limitations in explaining how these technologies contribute to broader business strategy. The paper strengthens the customer-analytics dimension of the present study and supports examination of personalization, marketing analytics, and customer behaviour across industries.

2.9 Research Gap

Existing literature demonstrates that AI, Business Analytics, Data Analytics, and Big Data Analytics are increasingly important for organizational decision-making, efficiency, customer understanding, risk management, and strategy. However, comparatively fewer studies provide a common company-level framework for comparing Indian and international organizations across multiple industries while simultaneously examining AI applications, business functions, analytics types, technologies, data sources, benefits, and implementation challenges. This study addresses that gap through a structured comparison of ten Indian and ten international companies.

Table 1: Comprehensive Summary of Literature Review

S.No.	Paper Title	Author(s)	Year	Tools / Techniques	Methodology	Key Observation	Gap
1	Business analytics approach to artificial intelligence	Gómez-Caicedo, Gaitán-Angulo, Bacca-Acosta, Briñez Torres & Cubillos Díaz	2022	Bibliometric analysis; documentary analysis; Scopus; Bibliometrix	Review / systematic / conceptual analysis	The study examines the relationship between Business Analytics and AI through bibliometric and documentar...	Company-level comparative gap
2	Artificial intelligence in business: State of the art and future research agenda	Loureiro, Guerreiro & Tussyadiah	2021	Text mining; LDA; citation analysis	Review / systematic / conceptual analysis	This study analyzes 404 AI-in-business articles collected from Web of Science and Scopus. It combines cit...	Company-level comparative gap
3	Data-Driven Decision-Making in Business Organizations: A Comprehensive Review	Khatibullah	2023	Literature synthesis; AI; ML; Big Data Analytics; BI	Review / systematic / conceptual analysis	Khatibullah reviews 25 peer-reviewed sources to examine data-driven decision-	Broader cross-country/company comparison

S.No.	Paper Title	Author(s)	Year	Tools / Techniques	Methodology	Key Observation	Gap
						making and its technological...	
4	Artificial Intelligence as a Strategic Tool for Corporate Decision-Making in Modern Businesses: An Indian Perspective	Chhavneet, Kuchhal & Garg	2023/2024	AI; ML; NLP; predictive modelling	Review / systematic / conceptual analysis	This Indian-focused study examines AI as a strategic decision-making tool and discusses applications in f...	Broader cross-country/company comparison
5	Artificial Intelligence and Business Strategy towards Digital Transformation: A Research Agenda	Author group	2021	Systematic review; strategic alignment; AI/ML	Review / systematic / conceptual analysis	This systematic literature review examines the convergence of AI and corporate strategy using 81 peer-rev...	Company-level comparative gap
6	Artificial Intelligence and Business Value: A Literature Review	Enholm, Papagiannidis, Mikalef & Krogstie	2022	Literature review; AI capability; business value	Review / systematic / conceptual analysis	This literature review examines how AI creates business value and the organizational conditions required ...	Company-level comparative gap
7	The Role of Big Data Analytics and Artificial Intelligence in Business Strategy: A Systematic Review	Rahmeisi, Sachroni, Andyanto, Aprilianto & Pribadi	2025	PRISMA 2020; PICOC; thematic synthesis; VOSviewer	Review / systematic / conceptual analysis	This systematic review applies the PICOC framework and PRISMA 2020 to analyze 27 peer-reviewed articles p...	Company-level comparative gap
8	Artificial intelligence, data analytics and big data in marketing and customer and consumer segmentations	Author group	2025	Systematic review; Scopus; marketing/customer analytics	Review / systematic / conceptual analysis	This systematic review examines 122 Scopus-indexed articles published between 2018 and 2023 to understand...	Company-level comparative gap

3. Experimental / Research Setup

The study is a secondary-data analytical research project. No physical laboratory experiment is required. The experimental setup refers to the hardware, software, data-processing environment, and analytical techniques used to organize and interpret the selected company information.

3.1 Hardware Requirements

Component	Recommended Specification	Purpose
Processor	Intel Core i3/i5 or equivalent	Document preparation and data processing
RAM	4 GB or above	Spreadsheet and browser operations
Storage	256 GB or above	Research files and dataset
Display	HD display	Document and chart preparation
Internet	Stable internet connection	Secondary-data collection and verification

3.2 Software Requirements

Software / Tool	Purpose
Microsoft Word	Research paper preparation and formatting
Microsoft Excel / Spreadsheet	Dataset preparation, categorization and analysis
Web Browser	Collection and verification of secondary sources
Charting tools	Preparation of analytical figures
PDF/document viewer	Review of research papers and reports

3.3 Analytical Techniques

Technique	Purpose
Secondary Data Analysis	Use of existing company and research information
Feature Selection	Retaining variables directly related to the research objectives
Categorization	Grouping similar AI applications, functions and technologies
Descriptive Analysis	Identifying frequencies and recurring patterns
Comparative Analysis	Comparing Indian and international companies
Thematic Analysis	Interpreting recurring business applications and challenges

4. Dataset: Source and Description

The dataset contains 20 companies, consisting of 10 Indian and 10 international organizations from different industries. The dataset is based on secondary research data. Company-specific information is organized using common fields so that organizations can be compared using the same analytical framework. The prepared dataset includes company, country, industry, AI application, business function, analytics type, AI technology, data used, purpose, business benefit, implementation challenge, source/evidence, and country group. The dataset itself notes that company-specific claims should be verified against the exact official source before final submission. filecite turn0file0

4.1 Dataset Sources

Primary source categories include official company annual reports, corporate AI/data-analytics publications, official technology documentation, research papers, and credible industry publications. The dataset uses source/evidence labels such as company annual reports, official AI pages, technology blogs, and official documentation; these should be replaced with exact bibliographic citations or URLs/page numbers in the final submission wherever required.

4.2 Dataset Description

Field	Description
Company	Selected organization being studied
Country / Country Group	Country and Indian/International classification
Industry	Primary business sector
AI Application	Where AI is applied
Business Function	Organizational area using AI
Analytics Type	Descriptive, Diagnostic, Predictive or Prescriptive

Field	Description
AI Technology	AI/ML technique reported
Data Used	Type of business or operational data
Purpose	Business objective of AI use
Business Benefit	Expected or reported advantage
Challenge	Implementation issue or risk
Source / Evidence	Supporting source category

4.3 Dataset Snapshot

No.	Company	Group	Industry	Main AI Application
1	Flipkart	Indian	E-commerce	Demand forecasting; fraud detection; customer service; marketing analytics
2	HDFC Bank	Indian	Banking	Fraud detection; risk assessment; customer analytics; personalized communication
3	TCS	Indian	IT Services	Customer; sales/marketing; workforce; sustainability analytics
4	Infosys	Indian	IT Services	Demand forecasting; dynamic pricing; customer insights; intelligent operations
5	Reliance Retail	Indian	Retail	Customer analytics; personalization; demand/inventory analytics
6	ICICI Bank	Indian	Banking	Fraud/risk analytics; customer personalization; automated service
7	Tata Motors	Indian	Automotive	Predictive maintenance; connected-vehicle; manufacturing analytics
8	Mahindra & Mahindra	Indian	Automotive / Manufacturing	Predictive maintenance; manufacturing and customer analytics
9	Apollo Hospitals	Indian	Healthcare	Clinical decision support; patient analytics; risk prediction
10	Airtel	Indian	Telecommunications	Network analytics; churn/personalization; service optimization
11	Amazon	International	E-commerce / Cloud	Recommendations; demand forecasting; fraud/risk; logistics optimization
12	Microsoft	International	Technology	Customer insights; predictive analytics; AI-assisted decisions
13	Google	International	Technology / Advertising	Predictive audiences; advertising optimization; campaign analytics
14	Walmart	International	Retail	Demand forecasting; inventory optimization; personalization
15	Netflix	International	Streaming / Entertainment	Content recommendation; personalization; audience analytics
16	Uber	International	Mobility / Delivery	Demand forecasting; matching; ETA prediction; fraud detection
17	Salesforce	International	Enterprise Software / CRM	Sales prediction; customer insights; recommendations
18	JPMorgan Chase	International	Banking / Financial Services	Fraud detection; risk analytics; document analysis
19	Siemens	International	Industrial / Manufacturing	Predictive maintenance; industrial analytics; process optimization
20	Starbucks	International	Food & Beverage / Retail	Personalized offers; customer analytics; operations analytics

5. Methodology

The research follows a structured secondary-data methodology. First, the research problem and objectives were defined. Second, relevant literature on AI, Business Analytics, Data Analytics, business strategy, and data-driven decision-making was reviewed. Third, ten Indian and ten international companies were selected from multiple industries. Fourth, secondary information was collected and organized into a common dataset. Fifth, variables were categorized into AI applications, business functions, analytics types, technologies, data types,

benefits, and challenges. Sixth, sixteen analysis questions were formulated. Finally, descriptive and comparative analysis was used to identify recurring patterns and differences between Indian and international companies.

5.1 Proposed Dataset Reduction Method

To address the dataset-reduction issue raised during the conference presentation, the proposed method is feature selection and categorization. Variables that directly support the research objectives are retained, while redundant descriptive fields can be removed from the analytical subset. Multi-valued fields can also be coded into broader categories. For example, several related applications can be grouped under customer analytics, predictive/forecasting, risk/fraud, operations, marketing, recommendations, and supply-chain analytics. This reduces analytical complexity while preserving the information needed to answer the research questions.

6. Experiments / Analytical Questions

The analysis is organised around 16 questions. These questions look at where companies use AI, the kinds of data and technologies involved, the business purposes of the applications, and the benefits and challenges reported. Since the dataset is based mainly on secondary information, the results are descriptive. They show patterns in the selected companies; they do not prove that AI alone caused a particular business result.

S.No.	Section Heading	Question	Significance
1	AI Implementation	Where do companies implement AI?	Identifies the main areas in which the selected companies apply AI.
2	Business Functions	Which business functions use AI-based analytics the most?	Shows which business functions rely most on AI-supported analysis.
3	Data Usage	What types of data are used?	Explains the data foundations required for different AI applications.
4	Predictive Analytics	How is AI used for predictive analytics?	Highlights how AI helps companies anticipate future outcomes.
5	Customer Analytics	How is AI used to understand customer behaviour?	Shows how customer data is used to understand preferences and behaviour.
6	Forecasting	How is AI used for demand and sales forecasting?	Explains the role of AI in estimating demand and supporting sales planning.
7	Risk Analytics	How is AI used for fraud and risk detection?	Examines how AI helps identify unusual activity and assess business risk.
8	Marketing Analytics	How is AI used for marketing analytics and marketing decisions?	Shows how AI supports campaign planning, targeting and optimization.
9	Recommendation	How is AI used for recommendation and personalization?	Explains how AI helps provide relevant recommendations and personalized experiences.
10	Supply Chain	How does AI support supply chain and inventory management?	Highlights the contribution of AI to inventory planning and supply-chain decisions.
11	Predictive Maintenance	How is AI used for predictive maintenance?	Shows how data can help anticipate equipment issues and plan maintenance.
12	Customer Service	How does AI improve customer service and support?	Examines how AI can improve the speed and consistency of customer support.
13	Operational Efficiency	How does AI help companies improve operational efficiency?	Identifies ways AI can streamline processes and

S.No.	Section Heading	Question	Significance
			improve resource use.
14	Implementation Challenges	What challenges do companies face while implementing AI in analytics?	Recognizes the practical, technical and governance barriers to AI adoption.
15	Strategic Decision-Making	How does AI influence strategic decision-making and business performance?	Explains how AI-generated insights can support planning and managerial decisions.
16	New Opportunities	How does AI help companies identify new business opportunities?	Shows how data patterns can reveal emerging needs and possible growth areas.

7. Results and Discussions

Q1. Where do companies implement AI?

Analysis: AI is implemented across customer-facing, operational, financial, marketing, supply-chain, risk, and engineering functions. The dataset shows that AI is not restricted to a single department; it is used across the organizational value chain.

Discussion: The most recurring themes are predictive/forecasting, customer/personalization, operations/maintenance, marketing, supply chain, recommendations, and risk/fraud.

Q2. Which business functions use AI-based analytics the most?

Analysis: Customer experience, marketing/sales, operations, supply chain, risk, and finance are prominent functions. Technology and manufacturing companies additionally apply AI to engineering and industrial operations.

Discussion: This indicates that AI adoption is strongest where large volumes of operational or customer data can be converted into repeated analytical decisions.

Q3. What types of data are used?

Analysis: The dataset includes transaction, customer, CRM, browsing, purchase, sales, inventory, supply-chain, sensor, machine, network, location, financial, clinical, viewing, loyalty, and operational data.

Discussion: The diversity of data demonstrates that AI-based analytics depends on combining structured and operational data with high-volume interaction data.

Q4. How is AI used for predictive analytics?

Analysis: Machine learning models are used to identify patterns and estimate future outcomes such as demand, churn, equipment failure, fraud risk, network problems, customer responses, and marketplace conditions.

Discussion: Predictive analytics is a central theme because it changes analytics from describing historical performance toward anticipating future events.

Q5. How is AI used to understand customer behaviour?

Analysis: Companies analyze purchase history, interactions, browsing or usage patterns, CRM information, loyalty data, and service interactions to identify preferences, segment customers, predict behaviour, and personalize engagement.

Discussion: Customer analytics supports more relevant recommendations, targeted communication, retention efforts, and improved customer experience.

Q6. How is AI used for demand and sales forecasting?

Analysis: AI analyzes sales history, inventory, customer behaviour, marketplace signals, and operational data to estimate future demand. E-commerce, retail, mobility, and technology-oriented organizations show strong relevance of this application.

Discussion: Better forecasting can support inventory planning, resource allocation, fulfillment, and pricing decisions.

Q7. How is AI used for fraud and risk detection?

Analysis: Banking, e-commerce, and mobility organizations use AI and machine learning to identify unusual transactions, patterns, or behaviours. Risk analytics can support fraud prevention and faster assessment.

Discussion: The value comes from identifying patterns at a scale that would be difficult to review manually, while privacy, governance, and explainability remain important.

Q8. How is AI used for marketing analytics?

Analysis: AI can analyze campaign, customer, advertising, transaction, and interaction data to support segmentation, targeting, campaign optimization, and prediction of customer responses.

Discussion: Marketing analytics links AI with personalization and resource allocation, making analytical outputs directly useful for marketing decisions.

Q9. How is AI used for recommendation and personalization?

Analysis: Recommendation systems use customer preferences, browsing, purchase, viewing, loyalty, or interaction data to rank relevant products, services, content, or offers.

Discussion: Personalization is especially visible in e-commerce, entertainment, retail, and customer-engagement applications.

Q10. How does AI support supply chain and inventory management?

Analysis: AI combines demand, inventory, supplier, logistics, store, and operational data to forecast requirements and identify possible supply problems.

Discussion: This can improve inventory planning, reduce avoidable delays, and support more responsive supply-chain decisions.

Q11. How is AI used for predictive maintenance?

Analysis: Manufacturing and automotive organizations can use machine, sensor, vehicle, production, and operational data to identify patterns associated with future equipment or vehicle problems.

Discussion: Predictive maintenance allows organizations to plan maintenance activity and reduce unexpected downtime.

Q12. How does AI improve customer service and support?

Analysis: AI can support customer service through automated responses, virtual assistants, conversational systems, customer-data analysis, and personalized service recommendations.

Discussion: The major analytical benefit is faster response and improved consistency, while human oversight remains important for complex cases.

Q13. How does AI improve operational efficiency?

Analysis: AI automates repetitive analytical tasks, identifies inefficiencies, predicts operational conditions, and supports recommendations. Applications include logistics, network operations, manufacturing, service operations, and business-process analytics.

Discussion: Operational efficiency is a recurring benefit across both Indian and international organizations.

Q14. What challenges do companies face while implementing AI?

Analysis: Common challenges include data quality, privacy and security, data integration, governance, shortage of skilled professionals, model complexity, scalability, cybersecurity, responsible AI, and regulatory requirements.

Discussion: The analysis shows that successful AI adoption requires organizational and governance capabilities in addition to technical tools.

Q15. How does AI influence strategic decision-making and business performance?

Analysis: AI provides managers with patterns, forecasts, recommendations, risk signals, and customer insights that can support planning and resource allocation.

Discussion: AI therefore contributes not only to operational automation but also to data-driven strategic decision-making.

Q16. How does AI help identify new business opportunities?

Analysis: AI can reveal emerging customer needs, market patterns, underserved segments, changes in demand, and opportunities for new products or services.

Discussion: This makes AI useful for innovation and strategic foresight, although opportunities still require human evaluation and business validation.

8. Comparative Analysis: Indian vs International Companies

The comparison indicates substantial similarity in the business objectives of AI adoption. Both Indian and international companies use AI for predictive analytics, customer understanding, personalization, risk management, operational optimization, and forecasting. The major differences are better interpreted as differences in scale, industry context, data maturity, technology breadth, and organizational environment rather than as a simple difference between two groups. International examples in the dataset frequently illustrate highly scaled recommendation, marketplace, advertising, industrial, and platform analytics, while Indian examples demonstrate strong use in banking, retail, telecommunications, IT services, automotive, healthcare, and manufacturing. Across both groups, responsible use of data, integration, privacy, cybersecurity, governance, and skilled human oversight remain important.

Dimension	Indian Companies	International Companies
Customer analytics	Strong presence in banking, retail, telecom and IT services	Strong presence in e-commerce, streaming, CRM, retail and platforms
Predictive analytics	Forecasting, risk, maintenance, churn and operations	Forecasting, risk, recommendations, marketplace and industrial applications
Risk / fraud	Prominent in banking and e-commerce	Prominent in banking, e-commerce and mobility

Dimension	Indian Companies	International Companies
Operations	Manufacturing, telecom, retail and healthcare applications	Retail, mobility, industrial and platform applications
Personalization	Retail, banking, telecom and customer-service use cases	E-commerce, streaming, CRM, retail and loyalty use cases
Challenges	Privacy, integration, data readiness, skills, governance	Scale, privacy, governance, model complexity, integration, cybersecurity

9. Conclusion

Artificial Intelligence is increasingly transforming Business Analytics and Data Analytics from descriptive reporting toward predictive, prescriptive, and decision-support capabilities. The comparative study of ten Indian and ten international companies shows that AI is being implemented across customer analytics, forecasting, marketing, risk and fraud management, recommendation, supply chain, predictive maintenance, customer service, and operational optimization. Predictive and customer-oriented applications appear repeatedly because these areas generate large volumes of data and offer clear opportunities for repeated analytical decisions.

The study also demonstrates that AI adoption is not determined only by the availability of algorithms. Data quality, integration, privacy, cybersecurity, governance, skills, scalability, model reliability, and responsible AI practices influence the ability of organizations to convert AI capability into business value. Indian and international companies share many AI objectives, although the scale and context of implementation differ across industries and organizations.

The major contribution of this research is a structured company-level comparative framework that links AI application, business function, analytics type, technology, data, purpose, benefit, and challenge. The framework can be extended in future work using larger datasets, verified quantitative performance measures, time-series information, and statistical testing. Overall, the findings support the view that AI-enabled analytics is becoming a strategic capability that can improve efficiency, customer understanding, risk management, innovation, and data-driven decision-making.

10. Overall Analysis

The overall analysis suggests that the selected companies use AI mainly to make predictions, understand customers, improve operations, identify risks and support decisions. These applications are found in both Indian and international companies, although the way they are used depends on the industry and the organisation. The study also shows that adopting AI involves more than choosing a technology. Companies need reliable data, suitable skills, clear governance and systems that allow analytical results to be used in everyday work. Future studies could examine measurable outcomes such as changes in cost, productivity, customer service and forecast accuracy.

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