

HOW DIGITAL PLATFORMS SHAPE CONSUMER DECISIONS AND PURCHASE BEHAVIOUR: AN EMPIRICAL STUDY IN AN EMERGING MARKET

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ABSTRACT

Digital platforms are now a part of how people live. They are changing how people make choices and act. This study wants to look at how digital platforms affect what people buy and how they behave in markets that are growing. The main traits of platforms that influence what people like and how they buy will be studied. Specifically, the study will look at things like ads that target people, systems that suggest products, people on media who influence others reviews online and ways to pay online. The effect of these traits on the people being studied will be found out. The study will use a mix of methods by combining numbers and stories to look at how people behave and see how different things affect the results. Special focus will be put on how things like being able to afford things knowing how to use tools and culture play a part. It is expected that digital platforms will change what people like give chances to buy and make shopping easier. The results could help people understand how digital platforms affect what people buy in growing markets. Also, the results could help businesses create relationships, with customers and do more lasting business. Finally, the results could help those making rules and other important people know about the adverse things that digital platforms bring to growing markets.

Keywords: Digital platforms, Consumer Behaviour, Emerging markets, online purchasing.

INTRODUCTION

Digital platforms are now an integral part of lifestyle which is gradually shaping human choices and behaviors. This study aims to examine how digital platforms affect consumer behavior and purchasing trends in emerging markets. The key characteristics of digital platforms, which have the most significant impact on the decision-making process, will be analyzed and evaluated. Factors such as targeted advertising, interactive selling systems, influential media personalities,

customer reviews, and convenient payment methods will be considered. The influence of these factors on the audience will be determined through the quantitative and qualitative analysis of the collected data. To obtain relevant results, a mixed-methods approach, combining quantitative and qualitative research, will be applied to investigate the behavioral patterns of the study population and identify the correlation between different aspects of the experiment. Particular attention will be paid to such variables as purchasing capability, technology proficiency, and cultural background. It is believed that digital platforms have a considerable impact on the emergence of new preferences and the ability to make purchases. Moreover, the results of the study might contribute to the development of long-standing relationships with customers, helping businesses to establish sustainable sales. Lastly, the results of the study might also help regulators and other stakeholders in recognizing the adverse effect of such platforms on the development of emerging markets.

REVIEW OF LITERATURE

- “Emerging digital technologies and consumer decision-making in the retail sector” by P. Sharma (2023) discusses the impact that technologies such as mobile commerce, online surveys, and other digital tools have on the processes of consumers’ decision-making. The article presents the data and proves that consumer decision-making is significantly influenced by technology in various stages, starting with the recognition of a need and ending with the assessment of alternatives.
- “The Effect of Digital Marketing on Consumer Buying Behaviour in Emerging Markets” by Pranshul Gupta (2025) focuses on the influence of digital marketing on consumer behavior, particularly in emerging markets. The article explores the effect of social media, celebrity endorsements, and other digital activities on the consumers’ buying behaviors. It illustrates how digital marketing affects customer engagement and brand loyalty and provides important information about challenges that are caused by issues with technology access.
- “AI-powered personalized advertising and purchase intention” by Khuong Ang (2025) explores the impact of AI-driven personalized advertising. The article identifies the influence such advertising has on purchase intentions, emphasizing how personalization affects customers’ evaluation of relevance and their overall response. The researchers also suggest that personalized advertising may have a detrimental effect if it is used in an irresponsible manner.

- “The Impact of Content Personalization on Customer Engagement in the Algerian E-commerce Sector” by C. Oualid (2024) focuses on customer engagement and its impact on customer loyalty in the e-commerce industry of Algeria. It highlights the importance of personalization, which allows businesses to get more customers and offer them relevant suggestions.
- “Impact of Digital Payment Systems on Consumer Behavior in Emerging Economies” by R. Mehta (2024) discusses the impact digital payment methods have on consumer behavior in emerging economies. The study emphasizes the importance of understanding the use of digital payments, as well as the challenges and opportunities of this growing field. Personalization plays an important role in digital payments, as such methods are vital in the modern financial ecosystem.
- “Digital Marketing Strategies for Emerging Markets: Opportunities and Challenges” by Dami Adenuga (2025) focuses on the opportunities and challenges of implementing digital marketing in different emerging markets. It emphasizes the importance of considering mobile commerce and customers’ behaviors and preferences.

OBJECTIVES OF THE STUDY

- To investigate the demography and digital literacy profile of the consumers in the emerging digital markets.
- To analyse the relationship between key consumer characteristics and their actual purchase intentions.
- To establish the core factors which influence the consumer decision-making process on digital platforms.

RESEARCH METHODOLOGY

Descriptive and analytical research approaches were adopted to understand the influence of online platforms on the purchase decision-making processes of consumers in emerging markets. Both primary and secondary data were used for the study. Primary data was collected by using a structured questionnaire to capture the inputs of digital platform users through convenience sampling. This strategy was preferred because it would enable the study to reach out to consumers who frequently interact with online platforms. On the other hand, secondary data was obtained from existing reports and publications about digital consumers. The findings were based on the results of 163 respondents who met the inclusion criteria of the study. Data

analysis was done by using percentage analysis, Cronbach's Alpha test, and Factor analysis to reveal consumers' purchase behaviours on digital platforms.

DATA ANALYSIS AND INTERPRETATION

a. PERCENTAGE ANALYSIS

Table 1: Demographic and socio-economic details of the respondents

Attribute		Frequency	%
Age	Below 20 years	10	6.1
	21–30 years	37	22.7
	31–40 years	42	25.8
	41–50 years	54	33.1
	Above 50 years	20	12.3
Gender	Male	62	38
	Female	101	62
Education Level	School Level	5	3
	Diploma	35	21.5
	Undergraduate	50	30.7
	Postgraduate	58	35.6
	Professional Qualification	15	9.2
Occupation	Student	8	4.9
	Private Employee	64	39.3
	Government Employee	43	26.4
	Business	33	20.2
	Others	15	9.2
Monthly Family Income	Less than ₹20,000	19	11.7
	₹20,001 – ₹40,000	37	22.7
	₹40,001 – ₹60,000	37	22.7
	₹60,001 – ₹80,000	50	30.7
	Above ₹80,000	20	12.2
Area of Residence	Rural	23	14.1
	Suburban	95	58.3
	Urban	45	27.6
Usage of Smartphone	Yes	161	98.8
	No	2	1.2
Internet Access	Public Wi-Fi	16	9.8
	Work/School	59	36.2
	Home Broadband	56	34.4
	Mobile data	32	19.6

Daily Time Spent	1-2 Hours	18	11
	3-4 Hours	39	23.9
	5-6	72	44.2
	7+ Hours	34	20.9
Preferred Payment	Bank Transfer	16	9.8
	Cash on Delivery	41	25.2
	Mobile Wallet/UPI	85	52.1
	Credit/Debit Card	21	12.9
Recent Purchase	Electronics	29	17.8
	Clothing	37	22.7
	Groceries	32	19.6
	Health/Beauty	34	20.9
	Services	28	17.2
	Other	3	1.8

Inference on Demographic and Socio-Economic Profile of Respondents

Based on the analysis, one can infer that the respondents are mostly aged between 31 and 50 years, which indicates that they are relatively mature internet users. Most of the respondents are female and well-educated with a college degree or higher. Most respondents are employed in the private and government sectors and earn between INR 40,000 – INR 80,000. Finally, most of the respondents reside in suburban areas and are highly connected to the internet through their mobile phones. Additionally, the analysis shows that almost all respondents use mobile phones to access the internet, with most accessing the internet from their workplaces and home. On average, the respondents spend more than five hours online daily interacting with their digital environments. Most of the respondents use mobile wallets in their payments settling process. In the past month, consumers have spent shopping on electronics goods, clothing, grocery, and health and beauty stores using online platforms. Therefore, one can conclude that the consumers are highly digitized and tech-savvy.

b. CHI SQUARE TEST

Relationship between Trust & Security and Recent Online Purchase

H0: There is no significant relationship between the level of trust & security on digital platforms and whether consumers made an online purchase in the last month.

H 1: There is a significant relationship between the level of trust & security on digital platforms and whether consumers made an online purchase in the last month.

Table: 2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.827 ^a	12	.002
Likelihood Ratio	36.362	12	.000
Linear-by-Linear Association	.992	1	.318
N of Valid Cases	163		

INTERPRETATION: Since the asymptotic significance value (.002) is less than 0.05, so we reject null hypothesis (H₀) and conclude that there is a significant relationship between perceived trust & security and whether respondents made an online purchase in the last month.

Relationship between Social Influence and Recommendation Intention

H₀: There is no significant relationship between the measure of social influence and the tendency of consumers to recommend their main online shopping platform to others.

H₁: There is a significant relationship between the measure of social influence and the tendency of consumers to recommend their main online shopping platform to others.

Table:3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.062 ^a	16	.042
Likelihood Ratio	25.411	16	.048
Linear-by-Linear Association	.426	1	.509
N of Valid Cases	163		

INTERPRETATION: From the analysis conducted, it appears that the asymptotic value (.042) is lesser than the significant value (0.05). Therefore, we reject the null hypothesis (H₀) and conclude that there is a significant association between the level of social influence and the likelihood to recommend.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.906
Bartlett's Test of Sphericity	Approx. Chi-Square	2145.513
	df	180
	Sig	0.000

From the above table it is found that the KMO measure of sampling adequacy is .906, and chi-square is 2145.513 for degree of freedom 180. These statistical values are highly significant at 5% level. This forces us to conclude that factor analysis applied on 19 variables of nature for 163 respondents is perfectly justified. This indicates the factor segregated with the help of variables perfectly fits the normal distribution and reflects the characteristics factors of the population.

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
4.626	12.506	54.437	53.877	10.746	54.631	52.933	7.857	31.163	29.739
3.194	3.808	12.291	63.808	5.750	12.185	64.139	5.344	23.341	49.641
6.643	2.406	6.402	69.461	1.579	6.783	67.049	5.137	18.959	69.026
5.868	2.073	7.277	73.297						
8.917	1.785	6.570	76.639						
6.137	2.723	6.294	78.084						
9.506	3.903	5.259	80.670						
10.931	1.033	4.384	85.487						
10.011	1.109	6.099	89.293						
13.738	1.136	5.098	88.938						
14.317	4.329	1.922	91.204						
14.379	3.225	5.271	93.273						
16.923	3.153	2.622	96.663						
14.701	2.029	2.996	94.569						
18.316	0.608	1.973	95.707						
17.301	3.603	3.129	96.655						
17.007	0.864	3.651	97.792						
19.388	1.446	1.331	98.824						
20.050	2.113	3.607	99.675						
22.507	1.485	1.465	100.000						

INTERPRETATION: The total variance Table below shows that the 19 variables have 69.026% of the total variance with 3 Eigen values i.e. 7.857, 5.344 and 5.137. Each of the Eigen values is greater than one which implies that there are three major factors. Each of the factors has a Variance of 31.163, 23.341 and 18.959 respectively. The table indicates that the first factor has the highest variance while the last has the least variance. From this, we can conclude that the factors are well segregated and can be named according to the variables they contain.

Table 6: Rotated Component Matrix

	Component		
	1	2	3
Product descriptions on platforms are generally accurate	.793		
I avoid platforms without seller ratings or reviews	.767		
Shopping online saves me time	.765		
Platform navigation and search are easy to use	.756		
Return/refund processes are convenient	.744		
Product recommendations online are helpful	.675		
Personalized offers increase my likelihood of buying	.671		
I am comfortable with platforms using my browsing data	.667		
Reviews and ratings influence my purchase choices	.640		
Influencers affect my buying decisions	.626		
Friends/family recommendations influence my purchases	.611		
Digital platforms offer better prices		.822	
I find more variety online		.798	
I trust digital platforms to protect my payment information		.762	
Discounts and promotions motivate my purchases		.675	
I experiment more with new products because of online platforms			.719
I prefer platforms with trusted digital payment options			.643
Digital platforms have changed how I decide what to buy			.513
Fear of fraud sometimes stops me from buying			.501
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 7 iterations.			

INTERPRETATION: The table below indicates the extraction of all the 19 variables and their loading on to “Three Factors”. The three factors are explained and the variables which belong to them are identified below.

The first factor consists of Eleven variables which are given below:

Table 7: FACTOR 1

S.NO		
1	Product descriptions on platforms are generally accurate	.779
2	I avoid platforms without seller ratings or reviews	.793
3	Shopping online saves me time	.765
4	Platform navigation and search are easy to use	.756
5	Return/refund processes are convenient	.744
6	Product recommendations online are helpful	.675
7	Personalized offers increase my likelihood of buying	.671
8	I am comfortable with platforms using my browsing data	.667
9	Reviews and ratings influence my purchase choices	.640
10	Influencers affect my buying decisions	.626
11	Friends/family recommendations influence my purchases	.611

The first factor can be called “**Trust & Security Factor**”

Table 8: FACTOR 2

S.NO		
1	Digital platforms offer better prices	.822
2	I find more variety online	.798
3	I trust digital platforms to protect my payment information	.762
4	Discounts and promotions motivate my purchases	.675

The second factor can be called “Convenience Factor”

Table 9: FACTOR 3

S.NO		
1	I experiment more with new products because of online platforms	.719
2	I prefer platforms with trusted digital payment options	.643
3	Digital platforms have changed how I decide what to buy	.513

The second factor can be called “Personalization Factor”

Table 10: Naming of Factors

Factor 1	Trust & Security Factor
Factor 2	Convenience Factor
Factor 3	Personalization Factor
% of total variance	69.026%

INTERPRETATION:

Users' experiences shape their perceptions of the convenience, personalization, and security of digital platforms. By and large, such assurances foster a sense of confidence in the digital environment, which influences users' actions. Convenience encourages adoption and frequent use due to the ease of use and fast services. Personalization supports users' preferences with recommended products and services. Overall, experiences with digital platforms influence levels of satisfaction and likelihood to continue exploring digital goods and services.

SUGGESTIONS

- Digital platforms should invest more effort into gaining the trust of their users by being transparent and including testimonials. Additionally, they should facilitate transactions by implementing secure payment options.
- They need to focus on offering a convenient buying process that is quick and easy but also provides adequate customer support without intruding too much with personalization.
- Users must be educated and encouraged to engage in safe digital payment practices to feel secure and assured.

CONCLUSION

This study shows that digital platforms influence the decision-making of consumers in emerging markets through trust, convenience, and personalization factors. Results indicate that the majority of consumers are affected significantly by the provision of secure payment options, informative content about products and services, and convenient features within digital platforms. At the same time, social influence promotes the engagement of users in buying through reviews, ratings, and testimonials. Overall, the three predictors account for most of the variances observed in online purchasing intentions among emerging consumers. As such,

digital platforms must consider several ethical issues in emerging markets to encourage consumer purchasing and aid sustainable growth.

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