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Impact of Digital Marketing on Consumer Buying Psychology and Problems of Consumers in Adopting to Digital Marketing

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Abstract

The research examines the impacts of digital marketing on consumer buying psychology of FMCG and assesses the problems faced by consumers in having access to digitally marketed products. The methodology of a study acts as a roadmap for carrying out the study's associated research. The procedure of collecting data in order to create or respond to research questions is described in detail. This inquiry is based on an interpretative technique, which aims to give an explanation for social phenomena and looks for patterns within those events. Both a quantitative survey in the form of a collection of questions and a qualitative approach in the form of indepth interviews are used in the research. The design of the schedule is modified and improved based on the findings of the qualitative study. In the quantitative research study, a field survey, also known as a face-to-face survey, using the usage of a schedule list was used. The research was carried out based on 203 participants from the Chennai District in Tamil Nadu by using the judgement sampling technique. The analysis was carried out using the exploratory factor analysis. The results revealed that the cognitive thinking ability of the consumers are affected which makes them to react impulsively. The problems are identified by the study which has to be address by improving the accurate information and accountability.

Keywords: Digital marketing, Consumer Cognitive Thinking, Damages, Lack of Accountability and Misrepresentation of Facts.

Introduction

The process that involves retailing of goods or services that is interactive, well-targeted and quantitative are all characteristics that might be associated with digital marketing. It is possible to consider internet marketing to be a subset of digital marketing because of its ability to convert consumers into clients in a practical manner. The whole idea and performances of digital marketing are more highly qualified, remarkable, result-oriented, and substantial than those of conventional marketing; as a consequence, digital marketing is utterly exceptional in comparison to traditional marketing. The traditional method of marketing allows businesses to promote their goods or services via print media, radio and television commercials, billboards, business cards, and a multitude of other similar practices. However, traditional marketing does not make use of the internet or web-based social networking sites. In spite of this, conventional marketing advancements had a negative impact on client reach ability, and the level to which conventional marketing approaches drove clients' buying behavior was very little. In addition, conventional marketing tactics were incredibly unimportant. Traditional marketing and digital marketing both have their own distinct characteristics that set them apart from one another. Utilizing digital channels allows for the achievement of company marketing objectives via the use of digital marketing. For promotional purposes, neither the internet nor web-based social networking sites were employed. In spite of this, conventional marketing advancements had a negative impact on client reach ability, and the level to which conventional marketing approaches drove clients' buying behavior was very little. In addition, conventional marketing tactics were incredibly unimportant. Traditional marketing and digital

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marketing both have their own distinct characteristics that set them apart from one another. Utilizing digital channels allows for the achievement of company marketing objectives via the use of digital marketing. For promotional purposes, neither the internet nor web-based social networking sites were employed. In spite of this, conventional marketing advancements had a negative impact on client reach ability, and the level to which conventional marketing approaches drove clients' buying behavior was very little. In addition, conventional marketing tactics were incredibly unimportant. Traditional marketing and digital marketing both have their own distinct characteristics that set them apart from one another. Utilizing digital channels allows for the achievement of company marketing objectives via the use of digital marketing.

The situations that have been described above are putting pressure on companies to create experiences in such a way that consumers will exactly get obsessed with them. Technology enables marketers to improve the effectiveness of their strategies and measurements. In addition to this, it assists in making the operations of digital marketing more streamlined and efficient. The growth of technology enables commercial organizations to simply know more about the behaviors and tastes of the congregation, allowing them to be prepared to launch campaigns that are highly tailored. On the other hand, the art of storytelling is undergoing change as a result of the intense rivalry among marketers to attract the attention of audiences. In the not-too-distant future, the marketeers will be responsible for supporting their clients in making even more well-informed selections. It will also be vital to understand their needs inside and outside of the transaction and to ensure that the commercial entities educate and amuse them in a manner that satisfies their preferences. To begin, it is vital to investigate a number of the ways in which businesses are using various forms of technology to strengthen their efforts in digital marketing.

The capacity of online media as a form of digital communication with large groups of people is rapidly expanding. Over the course of the last several years, there have been a number of shifts in the manner in which consumers and marketers convey their information to one another. At this time, marketers are dedicating a significant portion of their efforts to developing new platforms for both promotion and marketing interaction. There have been a great deal of enhancements to the organization that have been brought about by the most recent internet platforms. These enhancements have added new layers to the bonds that exist between the masses and the organization. In the past, the business was in charge of the brand-creation phase, while customers had a more passive role in the interaction between brands and their products. Consumers in today's technologically sophisticated society are intimately involved with every item, functioning as co-creators and multipliers of brand messages. After this, the handoff is made to viral communication and the dissemination of messages via word-of-mouth communication. Some of the digital marketing vehicles that are gaining popularity as a result of developments in technology include search engine optimization (SEO), search engine marketing (SEM), influencer marketing, content marketing, data-driven marketing, content automation, campaign marketing and ecommerce marketing, social media optimization and social media marketing, e-mail marketing, and display advertising. Others include social media optimization and social media marketing.

Reviews

Nunan, D., & Di Domenico, M. (2019)¹

Marketers, policymakers, and academics alike are very interested in finding solutions to the problems posed by growing aging populations. However, little investigation has been made into the acceptance or rejection of new digital technologies by customers beyond the age of 50. Understanding how older customers embrace technology and utilize digital channels is becoming more crucial to marketers in light of the changing economic power and rising digital adoption rates among older consumers. More study has to account for the impact across diverse elder age groups if marketers and policymakers are to properly grasp the future form of a data-driven digital society. In this post, we'll look at the important areas of digital marketing where more information is needed on the adoption and usage of digital technology by customers of a more advanced age. Key research problems, possibilities, and policy makers' implications are identified via a multidisciplinary evaluation of the literature on aging through the theoretical lens of generational cohorts.

¹ Nunan, D., & Di Domenico, M. (2019). Older consumers, digital marketing, and public policy: A review and research agenda. *Journal of Public Policy & Marketing*, 38(4), 469-483.

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Adam, M., Ibrahim, M., Ikramuddin, I., & Syahputra, H. (2020)²

This research confirmed previous findings that online media used for digital marketing of supply chains have a major impact on the level of pleasure felt by end users. As a result, digital supply chain has a considerable impact on shopper happiness. This research also concluded that consumers are not much influenced by product reviews. Furthermore, customer loyalty is influenced by factors like customer happiness and the usage of digital media. From a digital marketing vantage point, this research effectively analyzed the structural link between customer satisfaction and repeat purchases from small and medium-sized enterprises (SMEs). Then, this research took a close look at how digital supply chain, customer happiness, and repeat business from existing customers might provide small and medium-sized enterprises (SMEs) an edge, ultimately boosting regional GDP. The statistical significance of supply chain management strategies was doubled by their role as a mediator between customer happiness, product quality, and adaptability.

Dahiya, R., & Gayatri. (2018)³

Digital marketing communication had a "significant" impact on every step of the car-buying decision-making process from "need recognition" to "post purchase," although its greatest impact was shown during the "evaluation" phase. The study's findings validated the efficacy of digital marketing communication in eliciting needs for high-involvement products like automobiles. In addition, the findings confirmed that customers have a favorable impression of digital communication, are influenced by the opinions of other buyers, and are comfortable voicing their satisfaction or dissatisfaction with a purchase made online. The research did indicate, however, that buyers value the use of digital channels all the way through the decision-making process, although they still don't reserve cars online.

Yasmin, A., Tasneem, S., & Fatema, K. (2015)⁴

In today's digital era, marketers must adapt to a new set of difficulties and possibilities. To sell a product or service in today's market, businesses often turn to digital marketing, which entails the use of digital media. Attracting new consumers and encouraging them to engage with the company via digital channels is digital marketing's primary focus. The benefits of digital marketing, for both businesses and customers, are discussed in this article. We analyze how digital advertising impacts revenue generation in businesses. Also discussed in this study are the ways in which digital marketing differs from more conventional methods of advertising. The efficacy of digital marketing strategies and their influence on sales have been discussed. One hundred fifty businesses and fifty executives make up the analyzed sample, all of which were chosen at random to demonstrate the efficacy of digital marketing. Statistical methods and computer programs were used to examine the data sets.

Neslin, S. A., (2006)⁵

Effective customer acquisition, retention, and growth may be achieved via multichannel customer management's attention to the design, implementation, coordination, and assessment of the channels through which businesses and consumers engage. To better manage a multichannel environment, the authors highlight five key difficulties that practitioners must address: (a) data integration, (b) consumer behavior knowledge, (c) channel assessment, (d) resource allocation across channels, and (e) channel strategy coordination. The authors also suggest a framework that illustrates the interconnectedness of these problems and offers a way to think about the whole topic of multichannel customer management. Academic research in this area has grown substantially, as shown by a study of published works, but this expansion has not been uniformly applied to the five most pressing problems. The writers examine the current state of knowledge and point out relevant

² Adam, M., Ibrahim, M., Ikramuddin, I., & Syahputra, H. (2020). The role of digital marketing platforms on supply chain management for customer satisfaction and loyalty in small and medium enterprises (SMEs) at Indonesia. *International Journal of Supply Chain Management*, 9(3), 1210-1220.

³ Dahiya, R., & Gayatri. (2018). A research paper on digital marketing communication and consumer buying decision process: An empirical study in the Indian passenger car market. *Journal of Global Marketing*, 31(2), 73-95.

⁴ Yasmin, A., Tasneem, S., & Fatema, K. (2015). Effectiveness of digital marketing in the challenging age: An empirical study. *International journal of management science and business administration*, 1(5), 69-80.

⁵ Neslin, S. A., Grewal, D., Leghorn, R., Shankar, V., Teerling, M. L., Thomas, J. S., & Verhoef, P. C. (2006). Challenges and opportunities in multichannel customer management. *Journal of service research*, *9*(2), 95-112.

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emergent generalizations. At the end, they provide a synopsis of the current state of the research-based knowledge base in relation to numerous topics within the five challenges.

Tiago, M.., & Veríssimo, J. M. C. (2014)⁶

Companies need to reevaluate their digital marketing tactics in light of shifting customer preferences. The client is now receiving more attention than the company in this area of study. To make up for this deficiency, this research looks at digital marketing and social media from the company's point of view in order to better illuminate their advantages and drawbacks. Second-generation web apps boost businesses' marketing by facilitating new methods of consumer interaction and content production in tandem with the brand. The article's findings, based on a poll of marketing managers, reveal that companies are under both internal and external pressure to establish a social media presence. The extent to which businesses use and appreciate digital marketing is indicative of the kind of digital marketing strategies they employ. Marketers using digital channels should center their efforts on developing meaningful connections with their target audiences.

Al Hamli, S. S., & Sobaih, A. E. E. (2023)⁷

In Saudi Arabia, like in the rest of the globe, the 2019 coronavirus illness (COVID-19) has had a profound effect on consumer behavior and has been a driving factor in the expansion of e-commerce. The goal of this research is to determine whether aspects of COVID-19 in Saudi Arabia are relevant to online buying. Product variety, convenience, payment method, trust, and psychological aspects—the five primary criteria found from the literature research regarding online shopping—were evaluated and investigated in the Saudi context. This study gathered information from Saudi customers who shop online by sending them a survey through email and other digital mediums. A statistical investigation revealed that in the midst of the COVID-19 outbreak, internet commerce was most affected by just three variables. There were three main aspects at play, and they were product variety, mode of payment, and mental state. Consumers' inclination to purchase online during COVID-19 was not significantly influenced by the perceived benefits of convenience and trust. Both were less of a concern for buyers as more and more individuals shopped online during COVID-19. The outcome will aid e-commerce enterprises in adapting their marketing methods to better satisfy customer expectations, particularly during times of crisis.

Darley, W. K., Blankson, C., & Luethge, D. J. (2010)⁸

Recent empirical research examining the habits and choices of internet shoppers are systematically reviewed in this study. This study uses the decision-making model developed by Engel, Kollat, and Blackwell (1978) and further developed by Engel, Blackwell, and Miniard (1986) as a framework for its literature assessment. The results of this investigation reveal both a lack of prior research on some aspects of decision making and contradictions in characterizing the online setting. Last but not least, the results demonstrate that most of the studies included in the review used student samples, and that surveys were used more often than experiments.

Pandey, N., Nayal, P., & Rathore, A. S. (2020)⁹

There is a lack of in-depth studies on the topic, so although some B2B companies utilize digital marketing, most are unable to reap its full advantages. This analysis sheds light on growing topics via the creation of a shared conceptual framework. According to the study, only a select few sectors, like digital marketing communication and sales management, have had consistent growth, while others, including decision support systems, important success elements, electronic marketing orientation (EMO), etc., have been less thoroughly investigated. It also draws attention to emerging research issues and pinpoints areas where additional study is needed.

⁶ Tiago, M. T. P. M. B., & Veríssimo, J. M. C. (2014). Digital marketing and social media: Why bother?. *Business horizons*, 57(6), 703-708.

⁷ Al Hamli, S. S., & Sobaih, A. E. E. (2023). Factors influencing consumer behavior towards online shopping in Saudi Arabia amid covid-19: Implications for E-businesses post pandemic. *Journal of Risk and Financial Management*, *16*(1), 36.

⁸ Darley, W. K., Blankson, C., & Luethge, D. J. (2010). Toward an integrated framework for online consumer behavior and decision making process: A review. *Psychology & marketing*, 27(2), 94-116.

⁹ Pandey, N., Nayal, P., & Rathore, A. S. (2020). Digital marketing for B2B organizations: structured literature review and future research directions. *Journal of Business & Industrial Marketing*, *35*(7), 1191-1204.

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Gupta, S. L. (2021)¹⁰

The study's findings show that consumers are drawn to the finer points of digital marketing due to its extensive reach, the responsiveness of its websites, the simplicity with which its transactions may be cleared, its accessibility, and the fact that it does not need them to engage in laborious travel in order to purchase its wares. These factors often sway even brand-loyal consumers to switch to competing items with more appealing digital marketing, paving the path for an increase in business for companies with skilled digital marketers throughout the world.

Leeflang, P. S., Verhoef, P. C., Dahlström, P., & Freundt, T. (2014)¹¹

B2C and B2B digital marketing are both seeing significant growth as a result of the worldwide rise in Internet use. There has been a lot of talk about the fantastic possibilities of digital marketing, but much less about the actual difficulties that businesses face when making the transition online. This research presents these difficulties based on a poll taken from a random pool of 777 marketing professionals all around the world. The most promising areas for development across all business types are found to be in "talent gaps," "organizational design," and "actionable metrics," respectively.

Koufaris, M., Kambil, A., & LaBarbera, P. A. (2001)¹²

The factors like feeling in charge and having a good time when buying online might impact the likelihood that a client would purchase at the same online store again. Using value-added search techniques and providing a pleasantly challenging buying experience are also shown to boost consumers' pleasure of shopping on the internet. In addition the more often clients return to a Web site and the more the interaction with the product will affect how much they love buying there. Value-added search algorithms are more popular among customers with low need specificity (i.e., those who are unsure of what they are seeking for). Finally, unexpected purchases are not influenced by feelings of control or pleasure when shopping.

Research Gap

The subject of digital marketing is still relatively new in India, therefore there is a lot of room for growth and innovation in this sector. As a result, there are a lot of opportunities for research and development in this area. The current body of research has not provided an explanation for the connection between digital marketing and the increased profitability that may be achieved by a business that employs digital marketing as an efficient tool. There are not yet any scales available for assessing the effect that digital marketing has on the retention of customers or their purchasing decisions. The evaluations that were collected above illustrate how little research has been done on digital marketing, particularly in the FMCG business. In addition to gaining success, the evaluations highlight how essential it is for businesses to use digital marketing techniques in order to maintain their position as market leaders in their respective industries. However, digital marketing is a large field that includes a number of different tools and strategies, and businesses need to understand which digital marketing tools need to be embraced and what mix of tools has to be used in order to be successful. The study aims to explore the opinions of consumers in ascertaining the impacts of digital marketing on consumer psychology and problems faced by consumers in accessing digitally marketing products which acts as main research gap of study.

Statement of the Problem

The researches opposed to conventional marketing approaches, digital marketing strategies provide a number of advantages that are beneficial to the end user. The use of digital marketing does, however, provide challenges for customers in the areas of technicality, authenticity, and trust. Studies that already exist have investigated the advantages of adopting digital marketing communication among customers as well as the

¹⁰ Gupta, S. L. (2021). Dimensional Analysis of Attraction of Digital Marketing among Brand Loyal Indian Customers. *Advances in Management*, *14*(1), 31-39.

¹¹ Leeflang, P. S., Verhoef, P. C., Dahlström, P., & Freundt, T. (2014). Challenges and solutions for marketing in a digital era. *European management journal*, *32*(1), 1-12.

¹² Koufaris, M., Kambil, A., & LaBarbera, P. A. (2001). Consumer behavior in web-based commerce: an empirical study. *International journal of electronic commerce*, *6*(2), 115-138.

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difficulties that may arise from doing so. Nevertheless, no studies have paid the appropriate amount of attention to the perspectives of marketing managers and sales managers about digital marketing, as well as their perceptions of the factors that go into making a purchase choice when purchasing FMCG items and the factors that influence customer retention within the FMCG business. The purpose of this research is to demonstrate that people of this generation have become increasingly dependent on the internet and use it as their primary source of information. Advertising banners, user-generated reviews, and digital word of mouth are just some of the digital marketing tools that may be used to get the attention of potential customers. These well-known tools of digital marketing have an effect on consumers' purchasing behaviors, which in turn prompts an extraordinary change in their attitudes. This presents a challenge for marketing professionals due to the unique changes in customers in regard to their product-related consumer qualities, customers' insights, perceptions, and other factors. Every single thing, it becomes like the pre and post period of digital marketing, and it appears to be that it is the two inverse sides of the same coin. This is because, during the pre-time of digital marketing, the circumstances or the situation of marketing as far as the decision of consumers is concerned were very surprising when compared with the present situation of the post-period. The problems faced by the consumers in having access to the digitally marketed products have been the main focus of study.

Research Question

- What are the impacts created by digital marketing on consumer buying psychology towards the FMCG?
- What problems are faced by consumer while buying digitally marketed products?

Significance of the Study

According to the most recent research and studies that have been conducted, digital marketing has recently come to the forefront, not only in the lives of marketers but also in the lives of their consumers. As a result of consumers' increased use of digital marketing communication in the decision-making process, there has been a rise in the spending pattern of consumers on digital devices and data plans. According to the digital statistics of India, which include the number of people who possess mobile devices, the number of people who use the internet, and the number of internet subscribers, the number of people who use social networking sites is also rapidly growing. In order to advertise their goods and services, marketers have increased their spending on marketing across digital channels, which has led to a rise in marketing budgets. As a result of this, it is necessary to conduct an analysis and provide recommendations about digital marketing tactics that are suitable for the marketers to use in order to reach their intended audience. The current investigation has made an effort to shed light on the process of developing tactics that fast-moving consumer goods (FMCG) corporations might utilize as part of their digital marketing plan. The necessity for an investigation into the efficacy of digital marketing in the sale of fast-moving consumer goods is motivated by the need to shed light on the ways in which digital marketing influences purchasing decisions and helps businesses retain prospective consumers for the purpose of boosting the profitability of the sector as a whole. Consumer behavior with regard to conventional marketing tactics may be understood to be distinct from consumer behavior with regard to digital technologies. This difference can be appreciated. Even if conventional marketing has not entirely vanished from the market just yet, the majority of businesses are still using the old marketing ideas in their operations. Despite this, the fastmoving consumer goods industry is one of those that has transitioned to digital marketing and used a variety of different development tactics in order to boost its profitability and the number of consumers it serves.

Objective of the Study

- To examine the impacts of digital marketing on consumer buying psychology of FMCG in study area.
- To assess the problems faced by the consumers in having access to digitally marketed products.

Research Methodology

The methodology of a study acts as a roadmap for carrying out the study's associated research. The procedure of collecting data in order to create or respond to research questions is described in detail. The

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purpose of this study is to explore the influence that digital marketing tools, such as created by customers product evaluations and ratings as well as online advertising banners, have on the behavior and perception of customers. This inquiry is based on an interpretative technique, which aims to give an explanation for social phenomena and looks for patterns within those events. Both a quantitative survey in the form of a collection of questions and a qualitative approach in the form of in-depth interviews are used in the research project. The design of the questionnaire is modified and improved based on the findings of the qualitative study. In the quantitative research study, a field survey, also known as a face-to-face survey, using the usage of a questionnaire list was used. The eligibility of the respondents has been established by the completion of a set of screening questions. The research project was successful in recruiting a total of 203 participants from the Chennai District in Tamil Nadu by using the snowball sampling technique. The sample of people who purchase online was comprised of customers who were selected at random. For the purpose of analyzing research issues using the collected data, the exploratory factor analysis was used.

Analysis and Interpretations

To better understand how digital marketing affects consumers' mental preparations for making a purchase, a exploratory factor analysis was conducted. The following results explains the outcome of this study based on the consumers opinions towards impacts created by digital marketing of products and problems faced by consumers towards accessing digitally marketed products. The results of the exploratory factor analysis are given below.

Impacts of Digital Marketing on Consumer Buying Psychology

The impacts of digital marketing are identified using the factor analysis which aims to examine the consumer opinions towards differences in the consumer psychology. The various aspects of the consumer buying psychology are determined using the analysis. The results are presented in the following

Table - 1 – Normality Assessment

Kaiser-Meyer-Olkin Measure of	0.770	Significant		
Bartlett's Test of Sphericity	1364.930	@ 1 Percent		
	df			
	Sig.	<0.001**	Level	

The normality of the consumer opinions is significant for creating reliable factors which can assess the impacts created by digital marketing on consumers buying psychology. The test validates the normality of the consumer opinions which is reliable for further assessment.

Table - 2 – Communalities

	Initial	Extraction
Enhanced curiosity towards the products	1.000	0.456
Advertisement impact on consumer psychology	1.000	0.562
Post consumption product utility	1.000	0.742
Buying decisions are attracted based on digital	1.000	0.530
marketing		
Increased frequency of advertisements	1.000	0.641
Relaxed attitude towards receiving delivery	1.000	0.487
Price changes based on consumer opinions	1.000	0.644
Enhances impulsive buying among consuers	1.000	0.707
Impacts created by influencer marketing	1.000	0.612
Higher awareness towards social media	1.000	0.528
marketing		
New range of products are reaching consumers	1.000	0.460
Customisation is highly made possible	1.000	0.582

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Comparative analysis is made possible	1.000	0.444
Higher level of sales	1.000	0.613
Better choices for consumers	1.000	0.674
Fair prices for products	1.000	0.740
Reduced cost on delivery	1.000	0.613

Table – 3 - Variance Analysis

Com	Ei	igen Quotien	t	Ext	racted Load	lings	Rotation S	Sums of Squa	red Loadings
pone		Variances			% of	Cumulati		% of	Cumulative
nt	Total	%	Sum%	Total	Variance	ve %	Total	Variance	%
1	5.462	32.132	32.132	5.462	32.132	32.132	3.039	17.874	17.874
2	1.711	10.063	42.195	1.711	10.063	42.195	2.717	15.982	33.856
3	1.535	9.030	51.225	1.535	9.030	51.225	2.494	14.669	48.525
4	1.326	7.800	59.024	1.326	7.800	59.024	1.785	10.499	59.024
5	1.162	6.832	65.857						
6	.916	5.387	71.244						
7	.788	4.638	75.881						
8	.695	4.091	79.972						
9	.590	3.469	83.442						
10	.565	3.323	86.764						
11	.508	2.990	89.754						
12	.394	2.319	92.073						
13	.381	2.244	94.317						
14	.288	1.693	96.009						
15	.252	1.484	97.494						
16	.223	1.312	98.805						
17	.203	1.195	100.000						

The variance table reveals that 60 percent of the consumer opinions have been transformed into four factors which is measuring the impacts of digital marketing on consumer psychology. The factors and eigen factors are explained significantly in the above table based variances. The four factors are extracted based on the opinions of consumers which help to understand the impacts created by digital marketing on consumer buying psychology

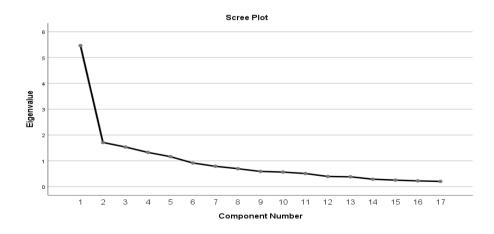


Chart – 1 – Scree Plot - Impacts of Digital Marketing on Consumer Buying Psychology

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Table - 4 – Rotated Component Matrix

	Component					
	1	2	3	4		
Post consumption product utility	0.777					
Reduced cost on delivery	0.728					
Better choices for consumers	0.649					
Impacts created by influencer marketing	0.615					
Buying decisions are attracted based on digital marketing	0.580					
Enhanced curiosity towards the products	0.446					
Increased frequency of advertisements		0.756				
Relaxed attitude towards receiving delivery		0.673				
Comparative analysis is made possible		0.619				
Higher level of sales		0.588				
New range of products are reaching consumers		0.476				
Enhances impulsive buying among consumers			0.788			
Price changes based on consumer opinions			0.712			
Advertisement impact on consumer psychology			0.695			
Higher awareness towards social media marketing			0.574			
Fair prices for products				0.848		
Customisation is highly made possible				0.579		

The rotated component matrix explains the formation of four factors based on factor loading of variables that are used in the analysis of impacts created by digital marketing. The factors formed are examined with the variables based on which naming of the factor is carried out. The four impacts created by digital marketing on consumer psychology are

Impact Factor – I- Feeling of Diverse Product Availability and Utility

The factor is analysed from the variables of Post consumption product utility (0.777), Reduced cost on delivery (0.728), Better choices for consumers (0.649), Impacts created by influencer marketing (0.615), Buying decisions are attracted based on digital marketing (0.580) and Enhanced curiosity towards the products

(0.446). Impact Factor – II- Higher Promotions inducing Purchases

This factor is extracted from the variables of Increased frequency of advertisements (0.756), Relaxed attitude towards receiving delivery (0.673), Comparative analysis is made possible (0.619), Higher level of sales (0.588) and New range of products are reaching consumers (0.476).

Impact Factor – III- Lack of Rational Purchases

The factor is derived from the variables of Enhances impulsive buying among consumers (0.788), Price changes based on consumer opinions (0.712), Advertisement impact on consumer psychology (0.695) and Higher awareness towards social media marketing (0.574).

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Impact Factor -IV- Feeling of Fair Price and Customisation

The factor is examined from the variables of Fair prices for products (0.848) and Customisation is highly made possible (0.579).

The impact of digital marketing is significantly reflected in the decision making of consumers which is highly influence in the above areas which affects the rational thinking of consumers.

Problems faced by Consumers towards Accessing Digital Marketing of Products

The digital marketing of products is creating significant problems in having access to those products which are marketed digitally. The various problems of the digital marketing is analysed from the consumers viewpoint which is examined using exploratory factor analysis and its results are given below.

 $Table \hbox{ -} 5-Normality \ Assessment \\$

Kaiser-Meyer-Olkin Measure	0.672	Significant	
Bartlett's Test of Sphericity	398.409	Significant @ 1 Percent	
	df		
	Sig.	<0.001**	Level

The normalcy of customer views is important for the creation of reliable factors that may evaluate the challenges that consumers have in gaining access to products that are marketed digitally since it is vital for establishing reliable factors. The test demonstrates that the views of the customers are normal, therefore establishing their reliability for future analysis.

Table - 6 – Communalities

	Initial	Extraction
Technical complexities and problems	1.000	0.809
Lack of appropriate utility information	1.000	0.771
Personal scrutiny is missing	1.000	0.739
Delivery damages are not covered	1.000	0.723
Significant problems in returns and refunds	1.000	0.375
Receiving used products	1.000	0.202
Lack of accountability for marketer	1.000	0.452
Delivery dates are not maintained	1.000	0.661
Lack of proper complaint redressal	1.000	0.569
Misrepresentation of product information	1.000	0.200

Table - 7 – Variance Analysis

Com	Е	igen Quotie	ent	Ex	tracted Load	ings	Rotated Loading		lings
pone		Variance			Variances			Variances	
nt	Total	s %	Sum%	Total	%	Sum%	Total	%	Sum%
1	2.554	25.537	25.537	2.554	25.537	25.537	2.235	22.351	22.351
2	1.844	18.444	43.982	1.844	18.444	43.982	2.151	21.509	43.860
3	1.103	11.027	55.008	1.103	11.027	55.008	1.115	11.148	55.008
4	1.020	10.204	65.213						
5	0.908	9.081	74.294						
6	0.770	7.702	81.996						
7	0.634	6.341	88.338						
8	0.472	4.724	93.062						
9	0.360	3.596	96.658						
10	0.334	3.342	100.000						

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The variance analysis explains that there are three factors derived from the analysis which has cumulative reflection of 55 percent of opinions given by the consumers towards the measuring of problems faced by consumer in having access to digitally marketing products

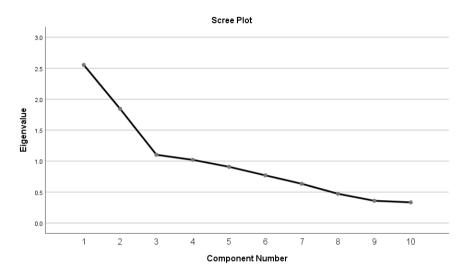


Chart – 2 – Scree Plot - Problems faced by Consumers towards Accessing Digital Marketing of Products

	Component				
	1	2	3		
Delivery damages are not covered	0.849				
Lack of appropriate utility information	0.845				
Personal scrutiny is missing	0.841				
Lack of proper complaint redressal		0.747			
Delivery dates are not maintained		0.728			
Lack of accountability for marketer		0.652			
Significant problems in returns and refunds		0.539			
Misrepresentation of product information			0.895		
Receiving used products			0.421		
Technical complexities and problems			0.394		

Table - 8 – Rotated Component Matrix

The rotated component matrix explains the formation of factors based on the opinions of consumers towards the various problems faced in having access to the digitally marketing products.

Core Problem – I- Lack of Information and Chance of Damages

The lack of information factor is derived from the variables of Delivery damages are not covered (0.849), Lack of appropriate utility information (0.845) and Personal scrutiny is missing (0.841).

Core Problem – II- Accountability is Lacking

This factor is explained by the variables of Lack of proper complaint redressal (0.747), Delivery dates are not maintained (0.728), Lack of accountability for marketer (0.652) and Significant problems in returns and refunds (0.539).

Core Problem – III- Misrepresentation of Facts

The misrepresentation of facts is extracted from the variables of Misrepresentation of product information (0.895), Receiving used products (0.421) and Technical complexities and problems (0.394).

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Discussions

When it comes to selecting an item and deciding whether or not to make a purchase, it is obvious that each customer prioritizes a different set of characteristics. In any event, it has been observed that the perspective of customers and the way that they shop for products has clearly changed as a direct result of the rise in the amount of sales promotion that is provided by each business in the form of digital marketing these days. These days, the promotion of sales via e-marketing is an essential component of the marketing strategy used by every company. According to recent research, a significant proportion of a company's revenue is derived from its use of internet advertising. The practice of using a range of promotional gadgets that provide customers an extra reason to make a purchase choice has recently become widespread in the marketing industry. It has been observed that the purchaser's judgment with regard to a variety of promotional tools has remained favorable. Therefore, the outcome of this research reveals that digital marketing methods, such as email marketing, mobile marketing, and social media marketing, etc., play a significant role in influencing the consumer's choice to acquire FMCG items and services. Therefore, it is possible to draw the conclusion that digital marketing stimulates revenue in consumers, and consumers will without a doubt decide on a buy choice given that they are supplied price discounts, appealing online displays, and engaging online content. The use of digital marketing results in a sizeable number of cognitive side effects during the decision-making process; thus, a number of issues need to be resolved in order to boost the expansion of digital marketing.

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