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## Digitilisation, An era to change consumer buying behavior habit: a study to analyse responsible factors

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### **Abstract:**

*All though we are more aware towards Corona (Covid- 19) and it's precautions, it changed our routine of life during the pandemic. Consumer's adopt the new technology is and next level of buying the product and payment gateways and they become became familiar towards digitalization. The availability of high speed internet and updating of technology impact on consumer buying behaviour. In this study we discuss about the digitalization and its impact on consumer buying behaviour. We also discuss about the factors which impact on behaviour like availability payment gateways, security issues, return product delivery precautions variety of the product and many more. The data was collected through structured questionnaire and after that analysing the data we used analysis software program SPSS.*

**Keywords:** consumer buying behaviour, digitalization, payment gateways,

### **Introduction:**

Today when we talk about Corona we look normal but when it was identified in December 2019 in Wuhan city China and diagnose that it is highly infectious in nature and it is an ongoing pandemic. It was really very dreadful situation the word digital become familiar among the customers today digitalization please very crucial role in our life it changes tremendously the local market to global market.

It also affect our cash base economy into cashless economy according to digital quality of life index India was positioned 59th rank in 2021 and India share 49th rank along with Thailand in 2021 inclusive internet index by The Economist intelligence unit (EIU). RBI is annual report says that the Covid 19 pandemic has fast reached digital transformation of the payment ecosystem in India. The

total digital transmission value in 2020 -21 student 4371 crores as against 2412 crore in 2019-20.

According to RBI compare to various reason of the word India's annual growth in digital commerce transaction value has been constantly higher since 1918 in 2021. India's digital transaction growth at 30% was 760 BPS higher than global growth.

Digital infrastructure has been increased by the companies.

### **Objective of the study:**

- 1- To analyse the impact of digitalisation on consumer buying behaviour.
- 2- To identify the factor who influence digitalisation.
- 3- To analyse the consumer buying behaviour.
- 4- To analyse payment gateway is secure from cyber crime.

### **Review of Literature:**

Now a days internet become necessity of human life, we want to update with the timw as well as technologies. we use internet not only for studies but we connected with every one via various social media platforms like facebook, whatsapp, twitter, linden and many more, we concelt with doctors who is sitting in foureign country. In other words we can say internet plays an important role in our life. We are using various e coomerce platforms for shopping, various payment gateways for financial assistance, we purchase various things in one click.

ust and Chung, (2006) found in their studies that marketers tries to update themself as the customers wants to buy the product by searching various e-commerce websites. The role of AI also very important to identify changes in customer buying behavior and their choices and preferences. Awais Muhmad and Samin Tazila (2012) explains in their study that internet facility facilitates to seller as well as customers to sell/purchase various products on one click. In other words we can say it reduces the distances and opportunity to all.

Aatharva et al (2021) found in their studies that growth of customers increases on e-commerce not only due to pandemic but also for security of payment and easy return policy of the product.

Bhatti et al 2020 found in their study that this pandemic (Covid-19) changes the global trends of purchasing. They also depicts in their study that e-commerce grow rapidly in pandemic or we can say that Covid -19 was an opportunity for developing or establishing for new or existing e-commece companies because this pandemic changes the attitude of customers regarding shopping. Yan & Dai's (2009) study explains in their study that it is quite inconvenient for purchasing the product from traditionally. In online shopping we feel lacking to touch the product and face to face intraction with the sellor.

### **Research Design:**

Quantitative and descriptive research method is used to analyse the impact of digitalization

on consumer buying behaviour post pandemic. Primary and secondary data has been used for objective of the research.

To examine the objective of the study data collected through data collected from 200 respondents convenience sampling technique used to collect the primary data. For this study collected data from Lucknow city.

### **Hypothesis:**

H1 there is an impact of digitalization on change in consumer buying behaviour

H2 there is relationship between digitalization and change in consumer buying behaviour

H3 There is a relationship between the attributes of digitalization. And change in consumer buying behaviour

### **Importance of study:**

Although pandemic offered various opportunities for all. Tech savvy used technologies earlier but in this pandemic non-tech savvy and less educated people also use and become a part of digitalization in this study we focused on the impact of digitalization on consumer buying behaviour post pandemic.

### **Consumer buying behavior and factors influence buying behavior:**

Consumer buying behavior is a process by which an individual search for the product or services what they need or want, make decision to buy the required and most suitable one from the available alternatives, they use and dispose of the product or service. For making their decision buying process model is playing a very important role for any one. It makes marketers to think about each step of this process rather than just purchase decision because if marketers just consider the purchase decision, it may be too late for a business to influence the choice of customers. According to this model the customer pass through all stages for purchasing every goods or services. However, in more regular purchases, customer often skips some the stages (Kirmani & Shiv1998).

Factor's who affects buying behavior vary from the personality of person, their age, and living standard of the consumer and locality. At different stages of age and literacy level update the preferences because of knowledge, needs, lifestyle, earning and psychological factors. Factors affecting consumer buying behavior:

- **Avalibility of latest gadgets :**

The financial institution helps to upgrade consumers by purchasing new technologies and after using the latest technology they become familiar to new one. They become familiar with without any barrier of literacy level.

- **Societal Factors :**

Social factors are those factors who clearly mold consumer buying behavior, it affects through reference group, family members and social class (Ahmed & Saeed 2014). The

social class is not just determined by the income level, but also factors such as family background, education, location, and social class, these factors plays and significant role while predicting the consumer behaviour.

- **Role of Family as a influences:**

Family plays very important role in consumer buying behavior because in every decision head of family member understand the attachment and emotional feelings of other members. The family life cycle and family decision making has the most impotent factor on influence on consumers buying behavior. The family which has people who u are familiar with online purchase or payment influences other members to use technology and upgrade themselves as per the environment changes.

- **Human Psychological influences:**

The human psychology plays a crucial role in determining consumer buying behaviour and these factors are hard to measure though powerful. Factors such as motivation, perception , learning, attitude , status plays an important role in psychological influence and making a decision. Use of QR code and various payments getaway's for online payments or purchase products through online gives a positive feeling to the consumers.

## DATA ANALYSIS AND RESULTS

### Reliability factors:

Cronbach's Alpha	No of Items
0.747	17

As per the standard rule that the reliability percentage must be above 0.6, and hence we got .747, so this questioner is reliable. This reliability test consists of 17 items of the questioner.

### Demographic factors:

Gender					
		Frequency	Percentage	Valid Percent	Cumulative Percent
Valid	Male	152	76.0	76.0	76.0
	Female	48	24.0	24.0	36.0
	Total	200	100.0	100.0	100.0

200 sample size was taken for this study where 152 are male respondents and 48 are female respondents in the study.

### Age Factors

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	45	22.5	22.5	22.5

	31-40	55	27.5	27.5	27.5
	41-50	70	35.0	35.0	35.0
	Above 50	30	15.0	15.0	15.0
	Total	200	100.0	100.0	100.0

The study shows that most of the respondents are between the age of 41- 50, which are 70 respondents, 55 are in the age of 31-40 and 45 respondents are represents the age group of 20-30 and 30 respondents are from the above of 50 age group.

### Economic Status

Economic Status					
Monthly income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10,000/- to 25,000/-	73	36.5	36.5	36.5
	26,000/-to 45,000/-	65	32.5	32.5	32.5
	46,000/- to 65,000/-	52	26.0	26.0	26.0
	Above 66,000/-	10	19.5	19.5	19.5
	Total	200	100.0	100.0	100.0

There are 73 respondents who belong to Rs 10,000/- to Rs 25,000/- monthly income group and 65 respondents belongs to Rs 26,000/- to Rs 45,000/- monthly income group and 52 respondents from 46,000/- to 65,000/- monthly income group. Remaining 10 respondents belong to above 66,000/- monthly income group.

### Occupation

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Govt Job	69	34.5	34.5	34.5
	Business	35	17.5	17.5	17.5
	Private Job	96	48.0	48.0	48.0
	Total	200	100.0	100.0	100.0

We take 69 respondents who work govt job, while 96 respondents belongs to private job remaining 35 respondents belongs from business category to understand their perception

about the Impact of digitalization on consumer buying behaviour from post pandemic (covid 19)

#### Factors influenced for digitalization:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash back	81	40.5	40.5	40.5
	offers	37	18.5	18.5	18.5
	Self	47	23.5	23.5	23.5
	Friends/relatives	35	17.5	17.5	17.5
	Total	200	100.0	100.0	100.0

For analysis the factors who influence them to use online shopping or payent the respondents replied during survey regarding cash back ,offers from various payment getways, self motivated from others and friends or relatives force to use online mode. The maximum number of the respondents i.e. 81 prefer cash back which provided by various payment gateways, in the study 47 respondents are self motivated for using online purchase and online payment mode, where 37 respondents gives preference to offers given by payment gateways and remaining 35 respondents influenced by their friends and relatives to use online mode.

#### Correlation:

The highest relationship is among the quality of product and change in consumer buying behavior, which is .915, this show that there is a significant relationship between quality of product and the consumer buying behavior. Second highest relationship of quality of product is with the security of online payment that is .681 followed by the Variety of product and then easy return policy of the company.

		Correlation				
		Quality of product	Variety of product	Easy return/replacement	Security of online payment	Change in buying behavior
Quality of product	Pearson Correlation	1	.685**	.495**	.681**	.915**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	200	200	200	200	198
Variety of product	Pearson Correlation	.665**	1	.637**	.612**	.727**
	Sig. (2-tailed)	.000		.000	.000	.000

	N	200	200	200	200	198
Easy return/replacement	Pearson Correlation	.465**	.686**	1	.529**	.505**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	200	200	200	200	198
Security of online payment	Pearson Correlation	.651**	.618**	.528**	1	.751**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	200	200	200	200	198
Change in buying behavior	Pearson Correlation	.910**	.718**	.505**	.754**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	198	198	198	198	198

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Secondly variety of products has the highest relationship with the change buying behavior, which is .727, and then with the easy return policy and security of online payment followed by the change in buying behaviour of the consumer. Thirdly, security of payment is the highest relationship with the variety of products i.e. 686, followed by the security of online payments while using various payment gateways and change in buying behavior of the consumer. Meaning transform has the high relationship with the change in buying behavior .751 and .618 with the verity of products.

Hence all sub-variables have significant relationship on change in buying behavior of the consumer, where quality of the product, which stimulates “variable”, has highest impact with value of 0.915; while low relationship is easy return policy of the company .465. So we can conclude that all the variables have significant relationship with each other and they also have high relationship with the change in buying behavior.

### Regression Analysis

Study model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.938	.858	.863	1.668

a. Predictors: (Constant), trustworthiness, attractiveness, Perception, credibility

According to research mode the Impact of digitalization on consumer buying behavior from post pandemic (covid 19) ;

As per the standard ratio “adjusted R square” must be more than or equal to 0.6; and hence there is .858 so it suggested that our research model is fit and should be use in future

researches to measure the Impact of digitalization on consumer buying behavior from post pandemic (covid 19)

### Coefficients:

The result of coefficient in this model; where Beta is .698 of the perception and t value is 16.686 &  $p < 0.05$ , which propose that perception has a significant impact on buying behavior. Moreover, Credibility has  $t = 4.620$  &  $p < 0.04$ , and Meaning transform has  $t = 4.65$  &  $p < 0.05$ , therefore, it is further concluded that both Credibility & Meaning transform has a significant impact on buying behavior as well.

Since the easy return has the negative result (B), it shows that the increase in easy return decreases the impact on the change in buying behavior. Finally it could be concluded that digitalization has the impact and huge change in consumer buying behaviour.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
			Std. Error	Beta		
1	(Constant)	.685	.433		1.531	.102
	Quality of products	1.181	.064	.652	17.861	.000
	Variety of products	.526	.114	.180	4.583	.000
	Easy return	-.078	.078	-.025	-.855	.390
	Security of online payments	.330	.069	.1731	4.675	.000
Dependent Variable: change in consumer buying behavior						

Therefore, H1 is accepted hence it is proved that there is a distinguished and worthy impact of digitalization over the change in buying behavior and H0 is rejected.

Moreover, H2 is accepted that there is a significant relationship between digitalisation and change in buying behavior and H2 is rejected. This research also recommended that H3 is accepted, which is that there is a relationship between all the attributes of digitalization and H3a is rejected.

### Conclusion:

This study depicts that digitalization is the main factor to impact on change of consumer buying behaviour. All factors impact on consumer buying behaviour like quality of product, variety of products, company's return policy security of online payments while using various payment gateways. Digitalization change the pattern of shopping and payment system. it makes easy and

customer friendly for all the users either he/she is highly qualified or less educated, once you use the things it feels comfortable.

In this study we came to know that accessing the digital platform will be increasing year by year in India. Customers feel comfortable for shopping on these e-platforms and using online transaction /payments using various payment gateways are more safe on this going pandemic situation.

The study also suggests to examine the factors of various e -platforms that promote and influence customer behaviour, and work on how to make more safe and secure way for online payment getaways to protect customer interest.

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