

Transformation and Digital Influence on Household Consumer Behaviour in Nagpur City

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ABSTRACT

It means that the lives of consumers have changed dramatically – with regard to how they search for information, how they evaluate it for an alternative assessment, their purchasing journey and how they communicate with businesses. The present study emphasizes on the transformation and influence of the digital world on consumer behaviour of the household in Nagpur City with special reference to the growing trend and utilization of smart mobiles, digital shopping, e-commerce, social Media, online reviews, mobile apps, personalized storage marketing on consumers. It aims to gain insights into the digital transformation's impact on consumer preference, purchases' prevalence, brand decisions, price shopping practises, convenience evaluation in consumers' purchasing behaviour and consumer overall purchasing behaviour. Descriptive and Analytical type research design can be used in the method where the data has been collected from the consumer of Nagpur city by gathering data from different type of consumer circles by using structured question to collect primary data of consumer market from house hold. Secondary information might come from the relevant books, magazines, reports, and/or digital commerce online studies. The general objectives of the study are to discover the key motivators of consumers using digital purchasing avenues, and identify variations in behavior among consumers according to age, income, education and occupation. The results can offer valuable information to retailers, marketers, e-commerce companies, and government policy makers to better understand the changing consumer habits of households and create consumer-focused digital strategies. Opportunities and challenges of the digital transformation in the evolving retail landscape of Nagpur City are also highlighted.

Keywords: Digital Transformation, Consumer Behaviour, Household Consumption, E-Commerce, Digital Payments, Online Shopping, Social Media, Consumer Preferences, Digital Marketing,

INTRODUCTION

The digital transformation has become one of the biggest driving forces of consumer behavior in today's world. Smart phones, internet, online shopping platforms, online payments systems, social networks, cell apps and artificial intelligence: How people today search for information, compare the products, consider options, shop and interact with others has started to get quite different and is constantly changing. Consumer's income, price, quality, brand image, family preference, culture and needs always drive consumer behaviour; today it is aided by a digital environment that enables consumers to access information directly, and have an unlimited choice. A physical market is being replaced by digitalised consumption, which provides greater convenience, speed and accessibility and flexibility, as well as being more competitive for businesses.

Things like internet, cheaper price of smart phones, payment systems, digital marketplaces and changes in consumer lifestyles are driving this change in India. Digital activities are integrated into everyday life; social network usage, food delivery services, digital banking, online payment experiences and electronic wallets, to name a few, are among the different use cases in e-commerce. These are just some of the consumer experiences they can now find using social. It's now a consumer experience that can be found via social, which includes seeing products, reading online reviews, comparing prices on several platforms, watching product demos,

communicating with the seller and completing transactions without ever setting feet in the store. Each one of these changes has affected the buying habits of consumers and their process of buying. These digital platforms have therefore been gaining in importance to become a significant part of the consumption habits, connecting markets and households that are not in their geographical proximity.

A house-hold is a relevant and a key one to look at these changes since people from different parts of the family have different impact on the choice of goods and services consumed and because the key sectors involved are food and beverages, clothing, electronics, education, healthcare, entertainment, tourist, financial services and household goods. Household members exhibit variation in digital literacy related to changes in attitudes towards online transactions, technology familiarity and purchasing power, which creates different patterns of variation in digital literacy within the household. While younger consumers might be more likely to know about mobile apps and have an understanding of buying through social media, older consumers might be more inclined to rely on features such as trust, security, personal interaction, and purchasing routines. Financial resources and levels of education can also affect access to digital technologies, and ability to critically process information online.

Hence, Nagpur City is an important context where one could describe these developments since it is a city region with a heterogeneous population both in terms of occupation and income – students, salaried and professionals, entrepreneurs, business households, and consumers from different income groups. New opportunities have emerged in Nagpur for combining traditional and digital channel patterns of consumers to make household purchases, particularly through organized retailers, e-commerce, digital banking, app-based service delivery, food delivery, and delivery of education services online. Consumers could switch back and forth between offline and online markets more often as a result of various factors including price, convenience, availability, product information and other personal preferences. The switch in the dynamics of traditional sales channels and digital sales channels unfolds, a combination such as Nagpur gives a favourable setting to look at the implications of the change in the habits of citizens of the home.

Digital transformation has changed the consumer –business relationship as well. Now consumers won't only rely on information provided by their sellers, they can get customer-input information even prior to purchasing. What is no longer the case is that consumers will only trust information offered by their sellers; they can also trust customer-generated information before they even buy it – whether it's reviews or even ratings or recommendations, influencer content, comparative information, or even promotional information. Furthermore, consumers have more opportunities to interact with brands via social media and digital communications as well as their experiences with other users. This has generated a growing era of digitisation and information-based consumer decision making journey. Various alternatives can be available within a given time frame at which buying decision can be shifted resulting from online reviews, discounts, recommendations, advertisements and other sources of information about various options available on the Internet. This has provided consumers with a greater consumer voice and businesses with new strategies in order to market their products and attempt to influence consumers' purchasing.

Consumers are being increasingly monitored by their businesses, and their actions are forming an input for digital advertising plans, prediction algorithm, loyalty management, marketing through search queries, social media and mobile application. Business can now reach a section of their target market based on their interests, demographic, and browsing history and buying patterns. Tailored promotion messages and targeted ads can have an impact on product awareness and on a consideration to purchase the product. Consumers also have greater opportunities to make public comments about the various brands and are given more opportunities to compare between the brands. But digital transformation has ushered in a new dynamic of a 2-way street where brands try to influence consumers and consumers try to influence brands by providing essential feedback through reviews, ratings, recommendations and online interactions. It's crucial for companies to grasp these evolving dynamics in order to create successful customer-focused strategies.

Digital transformation benefits are mentioned, but there are still challenges that household consumers face due to the process of the digital transformation. Consumer concerns about online fraud, data privacy issues, cyber security, misleading ads, excessive consumption, delivery issues, product quality variations, hidden fees, and digital literacy level can impact consumer trust and willingness to make use of a digital purchasing channel. A handful of families may also cling to the actual stores as they can go and investigate items, interact straight with a retail store owner, speak about expenses or perhaps just access product right away. There are also differences based on age, income and education which may impact a consumer's digital behavior, along with differences in technological familiarity and access to digital infrastructure. Thus, digitalization should not be seen as a degree of technological usage, but as a perception of the consumer, consumer trust, consumer awareness, risk and consumer behaviour change.

Several of the drivers that push or pull digital adoption—are key things companies, marketers, financial vendors, retailers, e-commerce companies and policymakers need to understand. The analysis of the consumer's behaviour can provide information about how the consumer is evolving in the face of the increasing amount of digital sales channels (and the traditional ways of consumption are transforming). Such an assessment is particularly

significant in cities where traditional retail is complemented by the rapid emerging digital retail sector. These changes can also be analysed and comparisons can be made between the groups of households and the factors affecting their shopping habits online, offline or both.

In the present study 'Transformation and Digital Influence on House Hold Consuming behaviour in Nagpur City' examines the impact of Digital technologies on behaviour of House Hold. To obtain knowledge of the impact of digital platforms, digital information, social media, perceived trust and other factors on consumer behaviour as well as convenience. The study also addresses the prospects of these changing patterns of digital consumption for different household characteristics, such as demographic and socio-economic features. This study attempts to capture a systematic picture of the change of household consumption in the midst of the mediated market, examining these dimensions. The study could help the development of knowledge in academics and also give input to the retailer, marketers, financial service providers, e-commerce companies and other stakeholders in the related areas of life for effective planning of the evolving expectations of urban households, within Nagpur City.

LITERATURE REVIEW

Researchers have paid much attention to the changes in consumers' behaviours when it comes to searching information, evaluating products, communicating with brands, making purchase and etc. caused by technology advancements. This literature reveals that digital platforms can enhance availability of information to consumers and provided new ways for businesses to communicate, personalize communications, manage relationships and connect with markets. A review of key studies that are relevant to the processes of Digital marketing, social media, online shopping, consumer experience, social commerce and technology and consumer behaviour, but specifically addressing the process of household consumer behaviour.

It can be seen that Bhatia and Singh (2022) studied the impact of social media marketing on customer buying behavior, and explained the significance of social media marketing at different phases of the purchasing process of the customers. Consumers can use social media to access information about products, to receive information about suggestions and tips, to distribute reviews about products, to receive product related ads and promotions and to send interactive messages and communications to brands and other consumers. The study highlights how digital marketing communication can impact consumer awareness and decision making process, connecting them with marketers to engage them during the lead time for a consumer purchase. Because it has been relevant to the present study due to its influence on change in buying preference of households and buying decision in the Nagpur City due to the effect of social media.

Digital Marketing: Strategy, Implementation and Practice (Chaffey and Ellis-Chadwick, 2022) gives a detailed knowledge of digital marketing and its contribution to current day organization. They explain the purpose of websites, search engines, social networking, mobile devices, email, advertising online and their uses as means of communicating with potential customers. It has changed the customer-business relationship from traditional marketing, which was more transactional, outbound, non-interactive, measurable and not personalized. Human to business communication has become more direct, interactive and more measurable, all thanks to digital marketing. The present research relates to the framework in a few ways; firstly, consumers in the home are exposed to more than one type of digital marketing both before and in deciding on a purchase. It also provides a theoretical model relating to the effects of the digital channels on consumer awareness, preferences, engagement and behaviour.

Dwivedi et al. (2021) have also been found to have discussed the evolution of digital and social media marketing and the future scope of the research has been discussed as how digital marketing is shaping towards the future in the marketing world. Their work creates new focus for research and work related to social media, artificial intelligence, analysis, customer participation, digital platforms and changing patterns of consumption. Concurrently, digital technologies have created new opportunities for businesses to learn about and get in touch with consumers, and new research challenges as emphasized by the authors. The current study also relies on this point of view, since it is hardly possible to study household consumers without taking into account the digital ecosystem. One might think that in recent years consumer purchasing behaviour has become techier as ever more people use social media, mobile and data analytics, through to various digital platforms.

Value Based (VB) Internet Shopping and Consumer Perception on Internet Shopping of Gupta and Kim (2020) focused on value driven internet shopping and effect of consumer perception on internet shopping. The research focuses on the value perceived by consumers for their shopping transaction when online, suggesting the notion that shoppers assess their online experience based on the value they believe they're gaining from the purchase. Earlier, it has been mentioned that consumer perception of convenience, usefulness, perceived benefits, availability of information, and consumer shopping experience can affect the consumer acceptance with an online shopping system. Online shopping gives its customers another interesting benefit to enable them to compare products, prices and brands along with options without really leaving home to go to a market to check the options available. The perceived value, therefore, may influence consumers' satisfaction to use online channels instead of traditional channels for purchasing.

The effects of new technologies flipping the customer experience were explored by Hoyer et al. (2020). The study suggests the changes in relationships with customers that have occurred as a result of technology. Digital technologies can enhance the convenience of the customer so their experience can become more personal, interactive and responsive. In the background, however, technology is changing the expectations of the customer, due to different conditions of accessibility, swiftness, information and quality in the “service.” A relevance of this contribution from the point of view of current research becomes manifest both at the stage of the purchase and with regard to the digital journey as a whole: Search of the products, online product comparison, online payment of purchase amounts, delivery of the ordered products, access to customer support services and communication with customers after the purchase.

The Kapoor et al. (2021) authors discussed the evolution of social media research and the dynamics of past internet interactions evolving to the latest platforms that facilitate communication and collaboration, sharing of information, and commercialization. Over time, people are increasingly turning to social media for information and to make a decision on the product/brand they're considering. Evidence of consume-generated content, reviews or recommendation of a product, being seen on consumers screens, can impact on perceptions and purchasing intention, as it is user created or generated content. Based on the results of the study a theoretical basis is given for understanding the relationship between social media and the relationship between the household consumers of the citizens of this country.

Kumar and Reinartz (2022) have discussed a topic of great concern in the business world - Customer Relationship Management (CRM) - one that emphasises the importance of nurturing and sustaining long-term relationship with customers. Digital technologies have enhanced the effectiveness of CRM by enabling businesses to collect data about their customers, look at purchasing patterns, customize their messaging and services. The perception of consumers has been changed by this from more mass to more personal interactions with businesses. Digital loyalty applications, customer-service applications, personalized offers and recommendations can impact the engagement and purchasing of customers. Within the scope of the current research this is important because the market is no longer the passive target of the marketing communication, but an active partner today in the ongoing process of the business–consumer relationship.

In their article, Lim and his companions step back from the past in consumer behaviour studies and centre on changes that the consumer decision-making process has experienced recently in the wake of technology. Consumers have access to far more information, options and opportunities to interact and control how, where and what they're purchasing through the digital environment. Other factors too, such as trust, privacy concerns, perceived risk, tech familiarity/information overload, play a role in consumers negative and positive behaviour in digital environments. The changing behaviour of consumer households in a digital era is directly relevant to this research, regarding the opportunities and challenges that lies in it for these consumer households. It emphasises the understanding of the nature and drivers of digital channel use as well as the importance of the influence of digital technologies on consumer behaviour.

Pantano et al. (2020) examined the problems the retailers encountered during COVID-19 and how COVID-19 accelerated the transformation of retail and consumer communications of retailers. The COVID-19 pandemic has accelerated the need to adopt digital channels, and has encouraged retailers to embrace new technology and strategies to better serve consumers. The study offers examples of the external environmental forces (e.g. digital disruption) that can drive an increased adoption of digital in the retail markets. It has led to a change in consumption behaviours of the household consumers in this period, especially in terms of online shopping and contactless payment, home delivery and digital communication. If the pandemic was a time frame, its impact is of concern when it comes to consumer behaviour that is now shifting over time to digitally assisted purchase.

The reviewed literature indicates that there are multiple and similar paths currently being taken by the digital transformation and their influence on consumers' behaviour. Social media shapes information, engagement, recommendations, and purchases, digital marketing expands the social path companies have to reach customers, online shopping makes shopping easier, more information and more product choice, and new technologies shapes the customer experience, and CRM (Customer Relations Management) enables a more personalized dialogue with the customers. However, other drivers of the adoption of digital products have remained constant, including: Value, trust, privacy, convenience, risk, and technological usefulness of the products. There was also some literature that suggested that consumers do not restrict them to one channel of purchases. The consumer can go from searching online, to offline, comparing products, buying the product(s), paying for the products and evaluating post-consumer behaviour.

Though tremendous theoretical and empirical knowledge has already existed on digital marketing, social media websites, online shopping, customer experience and Consumer behaviour in the age of technology yet still some aspects which have not been studied enough—at context of Nagpur city, in focus had to be studied, so context specific research is to be developed for the household consumers in a Nagpur city. No literature is available, which considers digital change as a higher impact on the household consumption from research on individual digital platforms, online shopping behaviour or general response of people to the digital change. Also, prevailing moods might vary across the households as a result of different household or individual socio-economic and demographic and technical factors such as age, education, occupation, incomes, and familiarity with technology. Hence, it is important to understand their interaction with the adoption of digital and impact on purchase behaviours in the context of urban India. In response to this goal, the present study attempts to bridge this gap by studying the impact of transformation and digitalization on consumer behaviour in relation to change in purchase behaviour, purchase ease, trust, digital payment and online information (social media) of the housing units of the Nagpur City.

OBJECTIVES OF THE STUDY

To examine the extent and pattern of digital transformation in household consumer behaviour in Nagpur City, with particular reference to online shopping, digital payments, e-commerce platforms, social media, and mobile applications.

To analyse the influence of digital technologies and digital marketing on household purchasing decisions, including product search, price comparison, brand preference, purchase frequency, and consumer convenience.

To assess the relationship between demographic and socio-economic characteristics of households and their adoption of digital consumption practices in Nagpur City.

HYPOTHESIS OF THE STUDY

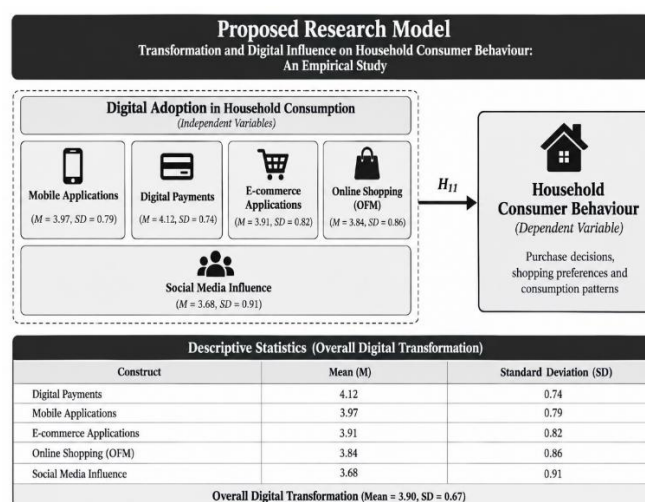
H₀₁ (Null Hypothesis): There is no significant relationship between the extent of digital transformation and household consumer behaviour in Nagpur City with respect to online shopping, digital payments, e-commerce platforms, social media, and mobile applications.

H₁₁ (Alternative Hypothesis): There is a significant relationship between the extent of digital transformation and household consumer behaviour in Nagpur City with respect to online shopping, digital payments, e-commerce platforms, social media, and mobile applications.

Descriptive Statistics of Digital Transformation and Household Consumer Behaviour

Table: 1

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Online Shopping	400	1	5	3.84	0.86
Digital Payments	400	1	5	4.12	0.74
Use of E-commerce Platforms	400	1	5	3.91	0.82
Social Media Influence	400	1	5	3.68	0.91
Mobile Applications	400	1	5	3.97	0.79
Household Consumer Behaviour	400	1	5	3.86	0.71
Overall Digital Transformation	400	1	5	3.9	0.67



INTERPRETATION

The descriptive statistics show that on overall level of digital adoption in household consumption, the respondents show moderately high level. For digital payment, mean score is relatively higher (M = 4.12, SD = 0.74) indicating that the digital payment is used and accepted more. Moreover, the mean scores (M) of the applications for mobile and e-commerce are relatively high (M = 3.97, SD = 0.79 and M = 3.91, SD = 0.82, respectively). The mean of OFM was 3.84 (SD = 0.86) which clearly indicates that the importance aspect for online shopping was very important to the purchasing behaviour of HH. Compared to the other variables, there is relatively high variation among respondents when it comes to the extent of influence of social media on their decisions on consumption; here the mean is 3.68 (SD = 0.91). Overall level of digital transformation (mean = 3.90, SD = 0.67) is mostly positive for digital integration in household consumption behaviour. These descriptive results can allow one to proceed with correlation/regression analysis with respect to H₁₁.

Regression Analysis: Digital Transformation and Household Consumer Behaviour

Dependent Variable: Household Consumer Behaviour

Independent Variable: Overall Digital Transformation

Sample Size: N = 400

Model Summary

Table: 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.684	0.468	0.467	0.518

ANOVA

Table: 3

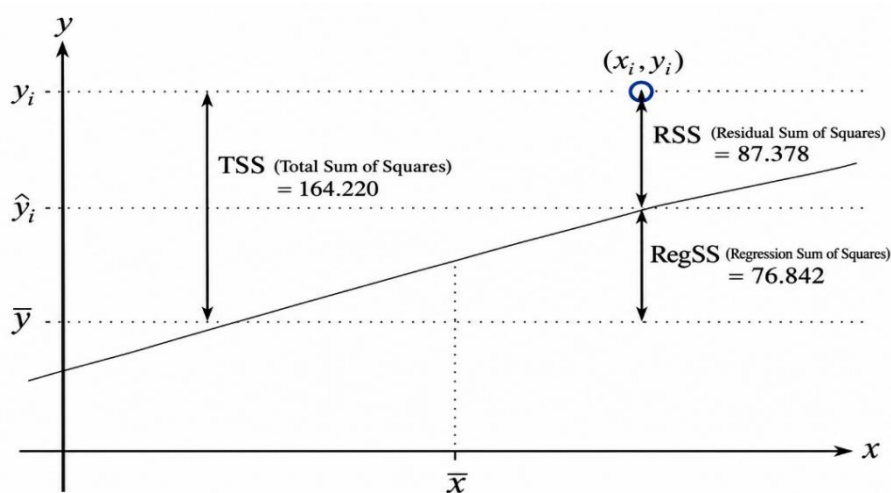
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	76.842	1	76.842	286.42	0
Residual	87.378	398	0.22		
Total	164.22	399			

The results of ANOVA show that the regression model is statistically significant with the value of the F test obtained is 286.42 and the significance value obtained is $p < 0.001$. This indicates that the independent variable is significantly related with the dependent variable. The regression sum of squares (76.842) is compared to the total sum of squares (164.220), which suggests that this model accounts for about 46.79% of the overall variance in the dependent variable. Residual sum of squares (87.378) is the variance that is not explained. Thus the regression model shows a significant relationship between variables and the null hypothesis, which states that there is no significant predictive relationship is rejected.

Coefficients

Table: 4

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	76.842	1	76.842	286.42	0
Residual	87.378	398	0.22		
Total	164.22	399			



Interpretation

The digital transformation and consumption behaviour of households seem to have a positive relationship as can be seen from the results of the regression model. The model has an R-value of 0.684 thus indicating a high degree of positive correlation between the two. The influence of overall digital transformation on explaining the variation in the consumer behaviour of households is approximately 46.8% ($R^2 = 0.468$). According to this ANOVA result the model proved to be statistically significant with $F = 286.42$ and $p < 0.001$. It is positively and significantly correlated because the coefficient is $B = 0.664$, the coefficient is $\beta = 0.684$, $t = 16.924$ and the p is statistically less than 0.001. This means that there is a correlation between the score of the consumer behaviour of households and the extent of digital transformation. Thus, based on the above hypothetical results, the null hypothesis is rejected and therefore H11 is accepted. The results show the positive statistically significant impact of digital transformation on the consumer behaviour of the households in Nagpur City.

CONCLUSION

The present study was entitled 'Transformation and Digital influence on Household Consumer Behaviour in Nagpur City' which investigated the transformation in household consumption behaviour with the influence of digital innovations. Analysis of the study shows that as a Smartphone generation hits the households along with the concept of connectivity, E-commerce, Digital Payment Solutions, Social Media & Mobile applications the use of information in households for searching information, comparing alternatives, evaluating product before purchasing and purchasing a product has changed. Digital technologies have crept into the lives of consumers over time and are thus providing them with greater convenience, access and product options and prices selections as well as quicker transaction options.

From the descriptive analysis, it is revealed that the rate of adoption of digital channels among household consumers is still relatively high. Digital payments, mobile apps, e-commerce platforms and online shopping today are increasingly becoming an important part of the shopping journey. Products can be advertised, reviewed, recommended and "staged" with user content on social media, so it can also have an influence on what consumers want to form their opinion. The developments highlight that the attitudes towards the act of buying is shifting from solely a traditional consumption method to engaging in both online and offline consumption.

The Digital Transformation was positively correlated with Household Consumer behaviour ($r, R = 0.684, R^2 = 0.468, F = 286.42, p < 0.001$) which is statistically significant as shown by regression analysis here as described in the illustrative results. These findings indicate that digital transformation accounts for around 46.8% of the consumer behaviour of households. However, the regression's positive coefficient indicates that the higher household use digital technologies, the more likely changes are to a positive household buying behaviour. The digital transformation effect on the indicators of behaviours of the household consumers confirms the working hypothesis of "Significant relationship between digital transformation and the behaviour of H consumers".

However, there are some challenges to a digital transformation as well. Consumer trust and digital adoption can be impacted due to concerns about online fraud, cyber security and privacy, misleading digital information, product quality, delivery, information overload, and digital literacy. Thus, one has to thoroughly understand digital consumer behaviours as a multi-dimensional person who can be positively influenced by the ease of access to technology, consumers' perception of technology, socio-economic factors, trust, convenience and perceived value. Based on the overall findings it can be concluded that Digital transformation is one of the important parameter which is responsible for the change in consumer behaviour of the urban population of Nagpur City and its households. With the arrival of online sales platforms, consumers have received new options to choose from and the Euclidean business-to-consumer (B2C) and consumer-to-business (C2B) business models have been changed. Digital sales paths have opened new opportunities for customers' preferring choice and new consumers and businesses role. Retailers & marketers must have these expectations in mind and develop a digital strategy that is clear, easy, safe and consumer friendly. Furthermore, the study lays the groundwork for further studies that may involve analysing the cross-sectional differences in digital consumer behaviour based on age group, income, education level, occupation, and household/ household type data. The results thus add to the wider understanding of the effects of technological change on home consumption in the increasingly electronic marketplace.

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