PROJECT DISSERTATION

ON

A STUDY OF THE IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOUR

Submitted By

Harsh Srivastava

(2k17/MBA/031)

Under the Guidance of

Mr. Chandan Sharma Assistant Professor



DELHI SCHOOL OF MANAGEMENT

DELHI TECNOLOGICAL UNIVERSITY

Bawana Road Delhi 110042

CERTIFICATE

This is to certify that the dissertation report titled "Study of the impact of digital
marketing on consumer behaviour", is a bonafide work carried out by Mr.
Harsh Srivastava of MBA 2017-19 and submitted to Delhi School of
Management, Delhi Technological University, Bawana Road, Delhi-42 in partia
fulfillment of the Requirement for the award of the Degree of Masters of Business
Administration.

Signature of Guide	Signature of Head(DSM)
Place:	Seal of Head

Date:

DECLARATION

I, HARSH SRIVASTAVA, student of MBA 2017-19 of Delhi School of

Management, Delhi Technological University, Bawana Road, Delhi – 42, hereby

declare that the dissertation report "Study of the impact of digital marketing on

consumer" submitted in partial fulfillment of Degree of Masters of Business

Administration is the original work conducted by me.

The information and data given in the report is authentic to the best of my

knowledge.

This report is not being submitted to any other University, for award of any other

Degree, Diploma or Fellowship.

PLACE:

HARSH SRIVASTAVA

DATE:

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Executive summary

Technological advancements, the rise of the internet and development of Web 2.0 has enabled the interconnectivity of consumers to increase. As a result consumer behavior has changed and organisations needed to understand the impact of digital marketing on the consumer decision making process.

The research study analysed the impact of digital marketing on consumer Conversion/Sales and Influence of Gender impact on Consumer Behavior and also Demographic impact on Consumer Behavior.

Research Methodology will be exploratory research using primary research using questionnaire. The research is to understand the impact of decision making on conversion or sales of the product and Gender impact like is there any preference in Male or female and which age group is influenced the most. Analysis will be done with the help of SPSS to understand if there is any impact. To understand the impact we are taking Dedit Card as our Product in financial Services.

Due to these shifts in technology and consumer behavior need to develop marketing strategies that reach out to consumers at moments that most influence their decisions.

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CHAPTER 1: INDUSTRY

1.1 Introduction

Due to the advances in technology, the rise of the internet and the development of Web 2.0, interconnectivity between individuals has risen substantially. The evolution of Web 2.0 as a technological advancement has changed the way organisations interact with consumers, and as a result has caused a shift in digital marketing strategies.

Human interactions have changed significantly due to engagement on social networks; the rapid growth of web platforms has facilitated behavioural changes related to activities, habitats and interactions. Consumer behaviour changes require organisations to re-strategise their marketing activities in the digital space thus organisations must understand how digital and social media marketing impacts consumers' purchasing decision processes.

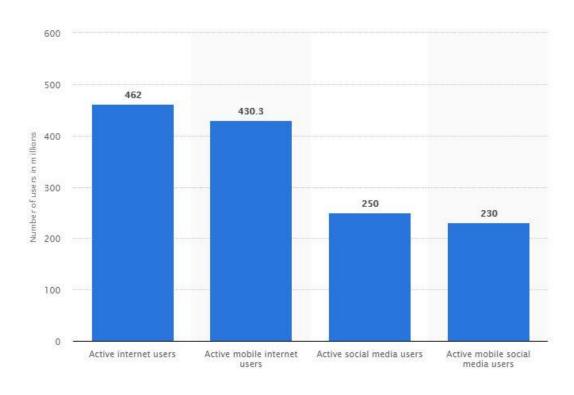
Together with these processes, organisations must also be aware of how consumers' attitudes, values, and beliefs impact their digital marketing.

With the rise of social media, marketing departments now have various options available to them for branding their products, such as advertising, publishing of brand content, participation in social networks and developing engagement opportunities for consumers to participate with the brand. According to Stone and Woodcock (2013), applications or content for digital marketing can be designed to engage with the consumer at any time and in any place, with the purpose of informing, educating, entertaining or providing insights for the brand. Due to the recent trends in technological advancements, marketing channels and consumer behaviours have seen a shift, which has impacted the consumer decision making process when it comes to product purchases. Consumers' engagement with brands has changed, thus organisations need to adapt their marketing strategies to reach

them.

Limited research has been done on digital marketing from an organisation's perspective, as studies have focused more on the consumer. Digital marketing media, which is regarded as a new marketing tool, has much to offer academics in the field of research; Digital technology and consumers are the current trending topic and identified it as a top tier research area. Research has been conducted, both from a consumer and an organisational perspective, on digital marketing and consumer decision making. With the emergence of the online platform, organisations need to adapt to reach out to consumers and remain competitive in the business environment.

Figure 1: Active internet, social media and mobile connections in India, 2018



https://www.statista.com/statistics/278407/number-of-social-network-users-in-india/

The above penetration statistics for India as at January 2018 indicate that digital marketing is a significant platform that organisations can use to reach

consumers.

One can see the revolution in the internet which is in full swing. Five years ago there was limited internet access. Many of small to large internet service providers have set up shop as we can term them as e commerce website where there is price of war .Even small internet kiosks have been opened in small town as well Nowadays internet represents for people in different way such as for middle class it may be a good job and for some it may be a chance to go abroad .But still there is realization that the internet can reach only to the wealth people which actually is not the fact and which actually should not be there. We all have heard about the term net neutrality and the government is working on it which basic aim is to provide internet to every individual no matter where he or she lives in the same amount in which others are getting. For the Indian businesses which are set up in abroad net provides them efficient medium of communications. Email and websites are available 24 * 7. One can do video conferencing and move ahead with his business practices sitting anywhere so this is the ease which we have got after the internet came into the existence. On one click we can pay, book tickets, communicate, learn, search etc. The demand have still not met efficiently and it's still represents a barrier to business and societal development. Even the government of india is working towards the laying down of the infrastructure so that there is no lack of development. Providing the net to the rural areas is the main aim for the government because it also creates employment.

1.2 Objective of the study

The purpose of this study is to analyse the following points as stated below:

- 1. The impact of digital marketing on consumer Conversion/Sales.
- 2. Influence of Gender impact on Consumer Behavior.
- Geographic impact on Consumer Behavior.

1.3 Research scope

The scope of the study remains within the geographic region of India.

1.4 Chapter outline

Chapter 1 is the introduction to the research proposal and illustrates the problem identified, the evidence thereof and the relevance of the project topic.

Chapter 2 is the literature review of the research problem, which describes digital marketing and its consumer impact, a consumer behaviour model, the consumer decision making process.

Chapter 3 specifies the research questions for the study.

Chapter 4 explains the research methodology used in the study. It further describes the choice of methodology, sampling criteria, data gathering process and analysis approach used, as well as any limitations.

Chapter 5 illustrates the analysis of results.

Chapter 6 is a discussion of the results, which provides answers to the research questions posed in order to meet the objectives of the study.

Chapter 7 is the conclusion of the research study. The chapter describes the limitations of the study and makes recommendations for business and future studies in this field.

1.5 Summary

The advancement of technology, the rise of the internet and the development of Web 2.0 has increased the interactions between, and the connectivity of, individuals. Due to these developments there has been a shift in consumer behaviour, thus organisations have had to change the way they interact with consumers. In turn, this has led to a shift in digital marketing strategies.

Due to these changes there has been an impact on the consumer decision making process. The aim of the research study is to gain an understanding of the impact of digital marketing on the consumer decision making process.

The results of this study can be used by organisations in the industry to understand the impact of digital marketing on their businesses, and help them to align their marketing strategies to reach out to consumers and create the pull through strategy for products in their organisations.

CHAPTER 2: THEORY AND LITERATURE REVIEW

2.1 Introduction

The literature review explained in detail the impact of digital marketing on consumer decision making. The first section covered the aspect of digital marketing with regard to its marketing channels and thereafter the impact on consumers. The next section is a description of the consumer behaviour model, followed by the third section which is the description of the consumer decision making process. Thereafter the fourth section discusses consumers in Delhi and understanding the impact if the crowd present in the region, impacting their decision and is it the Geographic location that impacts the decision making.

2.2 Literature review methodology

The search for relevant literature was mainly conducted through academic textbooks and research databases such as Google Scholar. Journal articles were sourced from the research databases and focus was placed on peer reviewed journal articles within the last five years. The literature review search was focused on the relevant aspects of the research study, which were digital marketing, consumer behaviour, consumer decision making, consumers in India.

At first searches on these aspects were only done for Delhi but limited information was found and in order to increase the understanding of impact on demographic influence I tried to widen my presence and was successful in widening the presence and understand the impact.

2.3 Digital marketing and consumers

Simply put, marketing is the creation of demand for a product/service, and the demand created should transform into sales and thereafter revenue. Digital marketing can be defined as the use of digital channels to market a brand. To build on these definitions, in digital marketing demand creation is driven by the internet, which is an interactive medium that allows for the exchange of currency and value.

2.1.1 Digital marketing channels

Table 3: Digital marketing channels

Digital Marketing Channels	Definition
Email Marketing	marketing that delivers messages audience though electronic mail
Online Advertising	Advertisements that are displayed on the internet
Affiliate Marketing	Affiliate markets products of an organisation and gets rewarded for referrals
Search Engine	Marketing that is related to searches on the
Marketing	internet
Pay Per Click Advertising	Advertising system whereby the advertiser pays for clicks on their advert
Social Media Marketing	The creation, publication and sharing of content by individuals such as blogs, images and videos on the internet

The channels to reach consumers through digital marketing are indicated in Table 3 above, which are email marketing, online advertising, affiliate marketing, search engine marketing, pay per click advertising and social

media channels.

The digital marketing channels of social media are Instagram, Tumblr, Pinterest, Twitter, Facebook, Google and Email. The main digital marketing channels for the Delhi environment are Instagram, Twitter, Facebook, Google and Email. Google marketing is done through search engine marketing and placement advertisements, whilst Twitter, Facebook and Instagram are the social media channels.

Digital marketing performance on consumer influence can be measured through metrics such as conversion rate, engagement rate and click through rate. Conversion can be defined as the action the internet website wants the user to take, which generally leads to revenue for the website, for example users purchase a product or subscribe to a newsletter. Conversion rate expressed as a percentage is calculated by the number of conversions divided by the number of visitors to the online marketing channel. Information on conversion rates is limited, however data were found on geographic regions.

Conversion Rate Optimization can be calculated/understood by Revenue goal ÷ Average sales price = # of new customers

- # of new customers ÷ lead to customer close rate % = lead goal
- Leads generated ÷ website traffic X 100 = % conversion rate

Conversion rate optimization is important because it allows you to lower your customer purchase costs by getting more value from the visitors and users you already have. By optimizing your conversion rate you can increase proceeds per visitor, earn more customers, and Increase your business.

For example, if a landing page has a conversion rate of 10% and receives 2000 visitors a month, then the page will generate 200 conversions per month. If the conversion rate can be upgrade to 15% by optimizing different

elements on the page, the number of conversions promot jumps by 50% to 300 per month.

The Ecommerce Foundation (2016) also indicated that to be in the top 25% of organisations one needs to have a conversion rate of 5.31%, while the top 10% of all organisations have a conversion rate of greater than 11%.

Online engagement with consumers played a significant role in building advocates of a brand, whereby they purchase the brand or refer the brand to other consumers, either through online or offline communication mediums (Smith, 2009). Engagement rate is a metric that measures the level of engagement digital content receives from an audience. Total engagement for digital content constitutes aspects such as likes, comments, shares, clicks, video views, re-tweets, replies and followers. Audience can be referred to as reach, which indicates the number of unique users who have viewed an online advertisement (Stokes, 2011).

The online presence of digital marketing is increasing day by day can be explained by the fact that the e-commerce has transformed the way business is done in India. The Indian e-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion as of 2017.

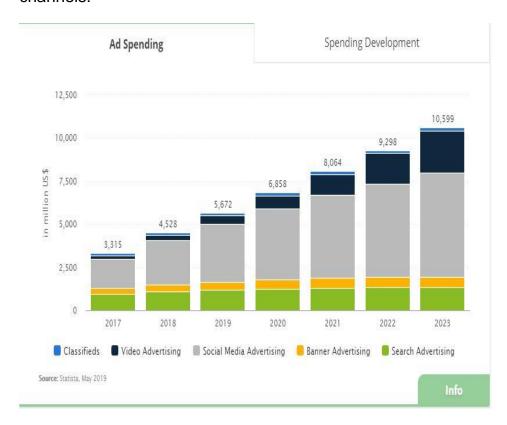
The success and effectiveness of digital marketing online advertisement campaigns are measured by whether users click on the advertisements. Impressions are the number of times a web page or advertisement is viewed. The metric used to measure clicks on digital content advertisements is called the click through rate, which is the ratio of the number of clicks to the number of impressions.

2.1.2 Consumer impact

The rise of the internet provided a new channel for consumers and brands to connect, and also provided consumers with more choice, influence and power

(Stokes, 2011). According to Al Kailani and Kumar (2011), the internet enabled organisations to reach consumers on a worldwide scale, whereby consumers survey, select and purchase products from organisations around the world. Due to the rise of the internet, consumers now have more control of their media consumption than ever before.

Marketers influence consumer decisions by delivering an online marketing experience that has a combination of functionality and information on products and services. Web experiences such as searching, selecting, evaluating information and online transactions assist marketers to determine the potential of their online strategies. An increased amount of funds are being invested into digital marketing, and organisations utilise different techniques to expose consumers to their brands. Statistics published by https://www.statista.com/outlook/216/119/digital-advertising/india indicated that revenue in the digital Advertising Market amounts to US\$3,375m in 2019. The growth indicated is a result of organisations realising the power of digital marketing to reach consumers, thus investments are being made into these channels.



According to research, the web is a resourceful tool for organisations to create strong brands and gain a competitive advantage. Firms have utilised the benefits of the internet through the adoption of social media in order to provide information and connect with consumers and stakeholders to generate sales. Furthermore, consumers are responsive to social media marketing implemented by retailers; it was argued that retailers need to plan and coordinate their marketing strategies to implement them across the different platforms to engage with consumers and generate sales. Research conducted found that social media marketing is important, and that organisations use these channels to communicate and manage consumer relationships. Social media enabled consumers to be at the centre of an organisation's activities and is a new tool for interacting with consumers.

Interactive web tools enhance consumer experiences and contribute to consumer engagement with organisations and their brands. Research conducted showed that due to technological advancements, organisations have adopted digital tools for consumer engagement and fostering relationships. Research indicates that consumers who engage with their favourite brands on social media have built strong relationships with these brands.

Digital marketing is used throughout the customer cycle, from brand awareness creation to encouragement to purchase, purchase assistance support for convenient purchasing, brand usage assistance and management of after sale consumer service. Research highlights that digital marketing through social media leverages marketing communication channels, and is a substitute for traditional marketing channels to connect with consumers. These findings align with research which illustrated that social media is a powerful marketing channel which attracts and influences consumers' purchasing decisions.

The various studies discussed above found that digital marketing is a powerful

marketing tool for reaching consumers. There are various methods of connecting to consumers through digital marketing which are listed above, and as indicated by the research studies, digital marketing has a significant impact on consumers through engagement, exposure to the brand, fostering relationships and influencing purchases, which results in sales of the product.

2.2Consumer behaviour

As indicated in Chapter One of this study, due to consumer engagement in social media and the rise of Web 2.0, there has been a shift in consumer behaviour with respect to activities, habitats and interactions. Due to the significant changes in the media environment, organisations have embraced digital marketing as a channel to engage with their consumers. In digital marketing, understanding consumer behaviour is key for marketing success as consumers have embraced utilising the internet and online socialising tools. Being a new tool for interacting with consumers, organisations have to be cognisant of how social media has impacted consumer buying behaviour.

An organisation's brand is a symbol which organisations leverage to attract consumers and gain a competitive advantage. Advertisement as a marketing strategy is impactful in attracting consumers to an organisation's product and having a positive influence on the buying behaviour of consumers. Consumer buying behaviour is influenced by having knowledge and being orientated with the brand. According to research, advertisements empower brand awareness. In turn, brand awareness coupled with good brand perception and loyalty results in a stronger brand image in the minds of the consumer, which influences them positively and becomes part of their buying behavior.

Consumer behaviour is defined as the study of how individuals, organisations and groups select, buy and make use of products, services, experiences or ideas to satisfy their need and wants. Extensive research has been conducted

and models created on consumer behaviour, such as the Nicosia Model, Howard–Sheth Model, Engel- Kollat-Blackwell Model, Stimulus-Response Model and Foxall's Behavioural Perspective Model of purchase and consumption. For the purpose of this research study, the Black Box Consumer Behaviour Model of Kotler and Keller (2012) was chosen.

Consumer **Psychology** Motivation Other Marketing Buying **Purchase** Perception Stimuli Stimuli **Decision Process** Decision Learning Memory Products & services Economic Problem recognition Product choice Price Technological Information search Brand choice Distribution Political Evaluation of Dealer choice Cultural Communications alternatives Purchase amount Consumer Purchase decision Purchase timing Characteristics Post-purchase Payment method behavior Cultural Social Personal

Figure 3: Consumer Behaviour Model (Kotler & Keller, 2012)

The buying behaviour of consumers are influenced by consumer characteristics and psychology, as indicated in Figure 3 above which is the buyer's black box. Marketing and other stimuli are critical components that impact consumer behaviour and organisations must understand the theory and reality of consumer behaviour (Kotler & Keller, 2012).

2.3.1 Consumer characteristics

Cultural, social and personal factors influence a consumer's buying behaviour. Factors of culture are made up of three aspects, i.e. culture, subculture and social class. Consumers' wants and behaviours are determined by culture (Kotler & Keller, 2012). A consumer's culture is influenced values and perceptions learnt from family members or the society to which a consumer is exposed. As culture has an influence on consumers buying behaviour

organisations have to be cognisant when developing digital marketing advertisements as the content will resonate differently with consumers.

Culture can be broken down into smaller subcultures that provide a detailed identification of the socialisation of consumers. Elements of subcultures are geographic regions, nationalities, religion and racial groups (Kotler & Keller, 2012). Digital marketing channels need to be designed for a specific target market, as consumers will relate to content in different ways.

Social classes are divisions in society, which includes consumers that share similar behaviours, interests, and values, and these divisions are hierarchically ordered (Kotler & Keller, 2012). The social standing of consumers illustrates an aspect of a division in society, and through social classes, consumers' media engagement, lifestyle and consumption patterns are impacted.

Social factors include reference groups, families, roles and status. Attitudes and behaviours of consumers are directly or indirectly influenced by reference groups, which include family, friends, colleagues in the workplace, and professional or religious groups (Kotler & Keller, 2012). A consumer's lifestyle is adapted through the learnings derived from interactions and associations with reference groups. The most influential consumer in the group is regarded as the opinion leader, who is the consumer that offers advice and information on a product (Kotler & Keller, 2012). Organisations need to be cognisant of opinion leaders when developing digital media content.

Of all the consumer organisations in society, family is regarded as the most important buying organisation, and has the most influence on buying behaviour. Spouses generally have joint engagement in decision making, however they might respond differently to marketing media (Kotler & Keller, 2012). With respect to the brand and product, advertised digital marketing has to engage with the consumer that has the most influence on decision making.

Consumers in groups have a role and status, which influences their consumer behaviour (Kotler & Keller, 2012). To illustrate, a director in an organisation has a higher status than an admin clerk. Organisations need to know their target audience and align their digital marketing channels to reach out to consumers. Due to their role and status, a consumer's behaviour and purchase decisions are impacted.

The last concept of consumer characteristics is personal factors, which consists of age and lifecycle, occupation and economic circumstances, personality and self-concept, and lifestyle and values. Consumers' behaviours and consumption are influenced by factors such as age and the stage they are at in their life cycle (Kotler & Keller, 2012). As consumers age their preferences change and they go through different life cycles, such as moving from being single to being married, and having a family. Consumers' preferences and perceptions change as they move through their life cycle, so digital media content needs to be developed and adapted to these behavioural changes to reach them.

The occupations of consumers influence consumption patterns as they have different preferences. In times of economic expansion and retraction, the spending patterns of consumers change due to the impact on their disposable income (Kotler & Keller, 2012). Taking these changes into account, digital marketing needs to be adapted to position the organisation's brand in the consumer's mind to have an influence on their buying behaviour.

Personality incorporates the psychological characteristics of consumers that respond to environmental stimuli and impact buying behaviour. These characteristics include adaptability, sociability, autonomy, deference and defensiveness. In relation to this brands also have personalities, which include characteristics such as sophistication, sincerity, ruggedness, excitement and competence. Consumers' buying behaviours and preferences are impacted as consumers choose brands that are in line with their actual self-concept, their ideal self-concept and others' self-concept (Kotler & Keller,

2012). Digital marketing of the brand needs to align with the personalities of the target market to have an impact on the consumers' buying behaviour and preference.

The last concept of personal factors is lifestyle and value. Lifestyle is the interests, activities and opinions that consumers live by (Kotler & Keller, 2012), while values are the belief systems of consumers that influence their attitudes and behaviours. Organisations must design digital marketing initiatives in order to create a relationship with targeted consumers based on their lifestyles and value systems.

As illustrated, the above consumer characteristics have an impact on consumer behaviour. Taking the above factors into consideration, organisations need to adapt their digital marketing initiatives to reach out to the different segments of consumers to create awareness and influence their buying decision.

2.3.2 Consumer psychology

To understand the link between marketing stimuli and consumers' purchasing decisions, organisations must be cognisant of five important psychological processes that influence the consumer. These are motivation, perception, learning, emotions and memory (Kotler & Keller, 2012).

Consumers have needs, which turn into motivation to act to satisfy those needs when there is a sufficient level of intensity for action to be considered. Once a consumer is motivated they are ready to act, and their actions are influenced by their perceptions. A perception is an illustration created by a consumer through the process of information selection, organisation and interpretation (Kotler & Keller, 2012). Consumers' exposure to digital marketing content has increased on the internet due to technological advancements. The vast exposure of digital media has led consumers to be more selective about engaging with products being advertised, therefore organisations need to

drive marketing activities that attract consumers' attention.

Through actions learning takes place, and through learning a behavioural change takes place because of experience gained from the action taken (Kotler & Keller, 2012). The buying experience of consumers evolves as they learn. A purchase might not be made from the first action, but brand awareness may be created which can then lead to a future purchase. Organisations should develop their digital marketing initiatives to drive brand awareness. Consumers have emotional responses and may relate to a brand or advertisement with different emotions. With a brand a consumer feels proud, confident or excited, whilst with advertisements they feel wonder, disgust or amusement (Kotler & Keller, 2012). These emotions have an influence on the buying behaviour of consumers, thus organisations should develop digital marketing content that impacts positively on consumers' emotions.

Through learning experiences consumers create memories, storing the knowledge they have acquired over time, including aspects such as products, services, purchasing and experience of product usage. There are two types of memories, i.e. short- term memory and long-term memory; long-term memory is more permanent and is where a consumer's life experience and the information they encounter ends up. Information may be in the memory but may not be recalled by consumers unless they are exposed to retrieval cues or reminders (Kotler & Keller, 2012). Digital marketing is a powerful tool that can be effectively used for retrieval cues and reminders.

Organisations need to understand the five key psychological processes which are motivation, perception, learning, emotions and memory that link marketing stimuli to consumers' purchasing decisions, and adapt their digital marketing initiatives thereto to enable the purchase decision to take place.

2.4 Consumer decision making

Consumers have evolved and no longer make purchasing decisions in a linear approach; they enter at various points, which are dependent on their first engagement with the brand, product research or word of mouth from their social networks.

Brands that adopt digital and social media build relationships with consumers, and in turn gain consumer loyalty to the brand. Organisations must be aware of social media sites and how they influence consumer buying behaviour. Consumers constantly consider potential purchases and evaluate alternatives in the market. Research undertaken by Meera and Gayathiri (2015) found that consumer expectations of interactive visual experiences such as moving images and clickable videos have increased, which allows the consumer to learn about products. Powers et al.'s (2012) research findings also indicate that consumers use social media to gather information about potential purchases and to introduce them to new products, and can also cause them to have a mind-set change about a brand. Due to digital connectivity and the time spent online by consumers, they now view shopping as an everyday activity (Powers et al., 2012). Increased consumer exposure to a brand on social media increased the likelihood of the consumer to purchase the brand. In relation to this, research conducted indicated that 53% of consumers get their information from forums, social media, organisations' websites and peer reviews before purchasing a product.

Figure 4: Consumer decision making process (Kotler & Keller, 2012)



The consumer decision making process illustrated above is an essential aspect of the research study, as it is the next step in the Consumer Behaviour Model indicated in Figure 4, taking into account the buying behaviour of consumers.

The five-stage consumer decision making process was first introduced in 1910 by John Dewey, include: problem recognition, information search, evaluation of alternatives, purchase decision and post purchase behaviour. According to Kotler and Keller (2012), consumers do not always pass through all the stages, skipping some to get to the purchasing decision. The decision making process occurs daily in consumers' minds, however the extent of this depends on whether the product is expensive or inexpensive (Noel, 2009). The consumer generally passes through more of the stages for an expensive product, whereas for an inexpensive product the consumer experiences problem recognition for the product and makes a decision to purchase the product without gathering information or evaluating alternatives. As inexpensive products are a low financial risk, consumers evaluate these products after trial (Noel, 2009).

The first step in the decision making process is problem recognition. This is where the consumer purchase process begins, as the consumer recognises a problem that is triggered by internal or external stimuli (Kotler & Keller, 2012). A problem is identified when the consumer's existing state differs from their ideal state. Marketers in organisations also attempt to motivate problem recognition by initiating the decision making process through advertising. This

is done by creating a new ideal state for the consumer or creating dissatisfaction with the consumer's current state (Noel, 2009). With digital marketing, external stimuli such as advertisements will trigger the consumer problem recognition phase and organisations need to understand the dynamics at play.

The second step is information search, whereby the consumer searches for information to attend to the problem recognised, and does so by gathering information about different brands and their features (Kotler & Keller, 2012). A consumer's information search process is internal and external, whereby internal is information in the consumer's memory, and external are sources of information through advertising and external media (Noel, 2009). As the consumer gathers information, a few brands are strong contenders for the final choice to be made (Kotler & Keller, 2012). Organisations should thus identify the consumer choices to search for information in the digital space and prepare marketing initiatives that will reach out to the consumer.

The third step in the process is the evaluation of alternatives, whereby the consumer evaluates product brand alternatives to satisfy their needs and attain benefits. Beliefs and attitudes acquired through learning and experiences influence the buying behaviour of consumers and play a role in the evaluation of alternatives (Kotler & Keller, 2012). Organisations should design their digital marketing initiatives to attract and retain consumers based on their values and beliefs.

The fourth step is the purchase decision, which comes after the evaluation of alternatives when the consumer derives a preference among the brands considered and intends to buy the preferred brand (Kotler & Keller, 2012). The purchase decision is influenced by perceived risk, whereby the purchase can be modified, postponed or avoided. Perceived risk attributes consist of product attribute uncertainty, amount of money involved in the purchase, and the level of consumer self-confidence (Kotler & Keller, 2012). Organisations

should provide information through digital marketing to reduce the perceived risk consumers face so that the purchase can take place.

The final step in the process is post purchase behaviour, which is the level of dissatisfaction or satisfaction the consumer derived from the experience post the purchase of the product. Satisfied consumers promote the product and are likely to purchase further products, whilst dissatisfied consumers will return and complain about the product (Kotler & Keller, 2012). An organisation's response to consumer complaints plays a key role in its success; on average a dissatisfied consumer shares their views with approximately ten other individuals (Noel, 2009). Digital media connects consumers and provides a platform for consumers to air their views, so organisations need to monitor post purchase behaviours via these channels to attend to consumer complaints and enable the retention and attraction of consumers. Organisations can use information derived from post purchase behaviour to understand consumers and build a relationship to entrench them and avoid consumer brand switching.

With the rise of digital technology, it is valuable to understand how the trend of digital marketing impacts consumers in influencing their decision making processes. This research study aims to explore this concept from the perspective of organisations.

2.5 Consumers in India

At present, around 35% of Indian population has access to the internet, and this figure is expected to reach above 55% by the end of 2025, thanks to the rapid development of telecom infrastructure.

A consumer is an individual who purchases products and services for personal use, whilst a market is the grouping of consumers (Kotler & Keller, 2012).

2.6Summary

The research problem in this study concerns the impact of digital marketing on the consumer decision making. In the literature review, the methodology and each aspect of the research problem was described, which included digital marketing and consumers, the Consumer Behaviour Model, the consumer decision making process and consumers in India. From the literature review it is evident that due to the rise of the internet and Web 2.0, consumer engagement, behaviour and decision making has changed. Organisations thus need to understand these changes and align their marketing initiatives accordingly.

CHAPTER 3: RESEARCH QUESTIONS

3.1 Introduction

The literature review presented in Chapter 2 illustrates the need for organisations to understand the digital marketing impact on consumer decision making' there is need to understand digital marketing and consumers from an organisation's perspective. The description to follow outlines the study's research questions.

3.2 Research Question 1: Understanding the impact of digital marketing on consumer Conversion/Sales

Due to technological advancements and the enhancement of digital marketing in the marketing mix, there has been a shift in consumer engagement and behaviour. The aim of this research question was to understand the impact of digital marketing on consumer behaviour on purchasing the product through online medium.

- What is the consumer's perception around the trend of digital marketing?
- ✓ What are the characteristics of these consumers?
- ✓ How does the digital marketing environment influence consumer behaviour?

3.3 Research Question 2: Influence of Gender impact on Consumer Behavior

Due to technological advancements, the presence of internet has widened over the year and it has decreased the gender gap in terms of reaching technology reaching and its application. This study was conducted to understand whether it is the male or female count that is increasing the

3.4 Research Question 3: Demographic impact on Consumer Behavior

Due to increased access to information via the digital space, consumers' exposure to brands has increased. This section aims to explore the impact of digital marketing across the demographic region of india.

The aim of the research question is to understand the impact of digital marketing on the consumer decision making process indicated in the literature review of this study.

3.5 Summary

The research questions derived for the study focused on three sections with regard to digital marketing and its impact on the consumer decision making process. The first research question consisted of a set of questions that were created in order to understand the impact of digital marketing on consumer behaviour; the second research question consisted of a set of questions that were created to understand the impact of digital marketing and the last research question was created to understand the impact of digital marketing on consumer decision making. Analysis of the questions were carried out with the results being depicted in Chapter 5, followed by a discussion of the results

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Introduction

Research can be conducted using different methodologies, such as exploratory, descriptive and explanatory research. Exploratory research can be conducted by gathering information through academic literature and conducting interviews; the intention is to gather new insights, ask new questions and assess on which topics little research has been conducted. Descriptive research aims to gain a more accurate description of situations, persons and events, and can be conducted through interviews, sampling, questionnaire surveys and the reanalysis of secondary data. Lastly, explanatory research focuses on the study of a situation to explain the relationships between variables, and can be conducted through case studies, statistical surveys, observation, attitude surveys and historical surveys

The research methodology chosen for this study was a hybrid approach, i.e. exploratory (qualitative) and descriptive (quantitative). A hybrid approach seemed appropriate as it is a mixed approach of qualitative and quantitative testing, which leverages exploratory and descriptive research. The research was conducted in two phases, with the first phase being exploratory and the second phase being descriptive.

4.1Research

4.1.1 Choice of methodology

The choice of research methodology for phase one was exploratory, which was undertaken to expand on the limited research done on this topic. In the research process, primary and secondary data were gathered whereby the primary data was specific to the research study, whilst the secondary data were retrieved from data collected for other purposes.

4.1.2 Population

Population can be defined as a complete set of group members. Region taken under considered is primarily Delhi but data considered is Pan India in order to understand the geographic mentality of the people towards digital marketing.

4.1.3 Data gathering process

In order to understand the customer's preference towards digital marketing a Questionnaire was developed and was circulated Pan India and responses were recorded through this survey.

4.2 Questionnaire

Impact of Digital Market	ting
To analyse the impact of digital marketing o impact.	on consumer conversion/sales or it's impact on gender or demographic
Name *	
Harsh Srivastava	FORES FORES FORES FORES FORES FORES
Present State *	
Delhi	
Age *	
O Below 10	
O 10-20	
21-30	
O 31-40	
40 and Above	
Gender *	
○ Female	
Male	
Prefer not to say	

7. How Often do you enquire about the Online Ad's Mark only one oval.	
Frequently	
Less Frequently	
Never	
8. Who Influence your purchase decision the most *	
Check all that apply:	
Online Advertisement	
Offline Mode	
Friends	
Parents	
Self Decision	
Other:	
Reading and Seeing most of the advertisements seems to be a waste of time Mark only one oval.	i
Strongly disagree	
Disagree	
Neutral	
Agree	
Strongly agree	
Most of Online Advertising are highly educative.	
Mark only one oval.	
Strongly disagree	
Disagree	
Neutral	
Agree	
Strongly agree	
Online Advertisement produce intense desire to buy the concerned product Mark only one oval.	
Strongly disagree	
Disagree	
Neutral	
Agree	
Strongly Agree	
C) Savingi) rigide	

12	2. Online Advertisement helps to make better selection Mark only one oval.
	Strongly disagree
	disagree
	Neutral
	Agree
	Strongly Agree
	C azongy Agree
12	Advertising is Essential
	Mark only one oval.
	Strongly disagree
	Disagree
	Neutral
	Agree
	Strongly agree
14	Do Advertisement actually leads you to buy the product
	Mark only one oval.
	Yes
	◯ No
	Maybe
15	i. If Above question is Yes then how often in a week
	Mark only one oval.
	0.5
	6-10
	11-15
	Above 15
D	ebit Card Survey
Im	pactof online ads of debit card on Customer
16	i. Do you see Online Ad's of Debit Card Mark only one oval.
	Yes.
	No
	Maybe
	C. major
17	. Which debit Card Ad's do you see the most





4.3 Limitations

Although the research methodology was well defined, there were limitations to the study.

- Firstly Respondents may not be 100% true about the answers.
- Secondly, Some the questions may remain unanswered.
- Limited information and research were found on digital marketing
- Thirdly, there might be differences in understanding and interpretation.

4.4 Summary

The research methodology for the research study was a hybrid approach, which consisted of an exploratory and a descriptive approach. The research approach consisted of two phases - firstly exploratory, then descriptive. As limited information and research were found on digital marketing and its impact on consumer decision, an exploratory approach was used to gain new insights into the research topic. The descriptive approach was undertaken thereafter to supplement the exploratory approach.

In the exploratory approach, primary data were gathered through semistructured interviews and secondary data were retrieved through internet sources. Analysis was done Excel and SPSS and information was used to supplement the exploratory approach. The research process was subject to limitations as indicated and acknowledged.

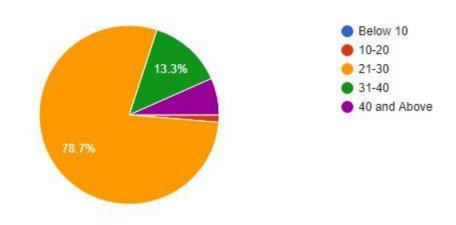
CHAPTER 5: RESULTS

5.1 Introduction

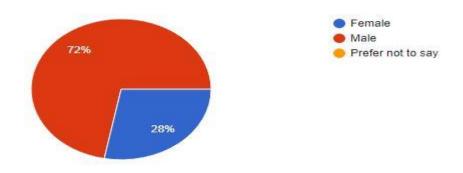
This chapter will first outline the data gathering process, after which a description of the analysis approach will be provided. Next, the study's reliability and validity will be discussed, the detailed results derived for the three research questions will be illustrated, and lastly the chapter will be summarised.

5.2 Questionnaire Results

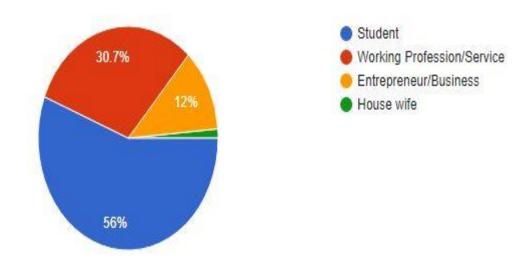
5.2.1: Age



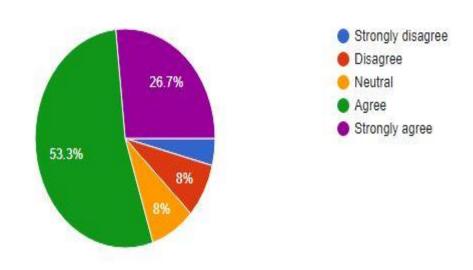
5.2.2: Gender



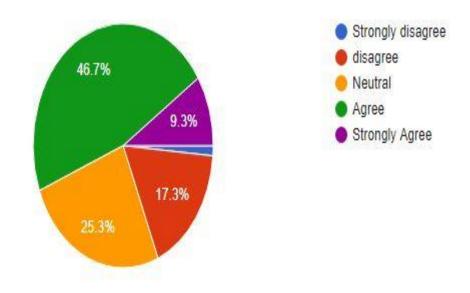
5.2.3: Profession



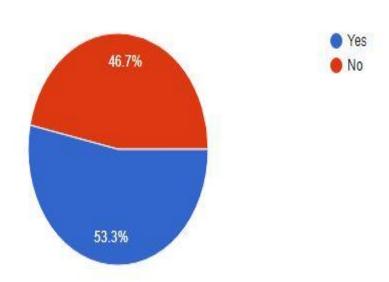
5.2.4: Advertising is Essential



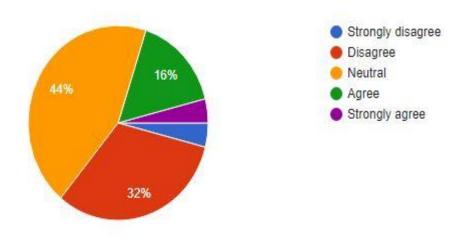
5.2.5: Online Advertisement helps to make better selection



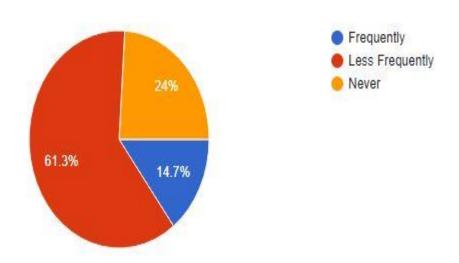
5.2.6: Do You Click on Online Ad's to Companies Website?



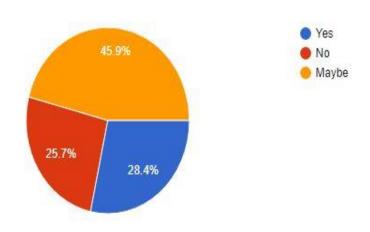
5.2.7: Most of Online Advertising are highly educative



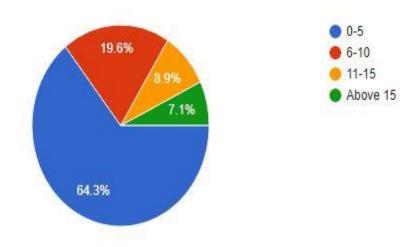
5.2.8: How Often do you enquire about the Online Ad's?



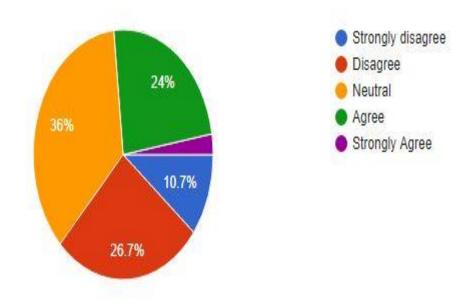
5.2.9: Do Advertisement actually leads you to buy the product74 responses



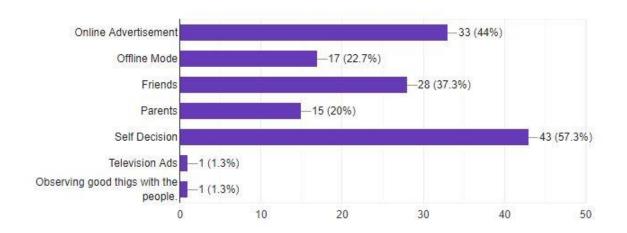
5.2.10: If Above question is Yes then how often in a week



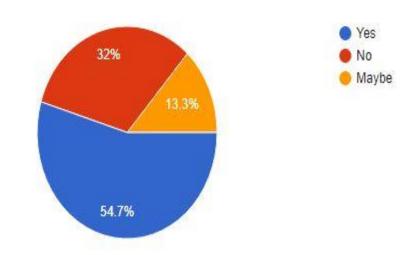
5.2.11: Online Advertisement produce intense desire to buy the concerned product



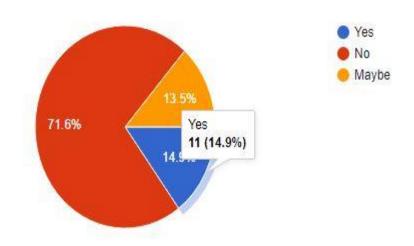
5.2.12: Who Influence your purchase decision the most



5.2.13: Do you see Online Ad's of Debit Card



5.2.14 Do you click and enquire about debit card features



5.2.15: Which debit Card Ad's do you see the most



CHAPTER 6: DISCUSSION OF RESULTS

6.1 Introduction

The research findings discussed in Chapter 5 will be discussed in this chapter in relation to the literature reviewed earlier in the research study. The layout of Chapter 6 will be similar to Chapter 5, i.e. the research questions will be addressed in order. The first aspect is understanding the impact of digital marketing on consumer behavior and then, there will be a discussion regarding the influence of Gender Impact on consumer Behavior and also Geographic impact on consumer Behavior.

6.2 Understanding the impact of digital marketing on consumer behaviour

For the first research question, three themes were identified - consumer perception of digital marketing, digital marketing consumer characteristics, and digital marketing influence on consumer behaviour. Results linked to these themes are discussed below, linking it to the relevant literature.

6.2.1 Consumer perception of digital marketing

According to Haji (2014), interconnectivity between individuals has risen substantially on the internet due to the advancement of technology, the rise of the internet and the development of Web 2.0.

As at January 2016, 49% of the Indian population were active internet users, and 24% were active on social media. To build on this, 60% of the adult population owned a smartphone, 18% owned a laptop or desktop computer, and 7% owned a tablet device (Kemp, 2016). Further statistics published by Kemp (2016) showed that the number of internet users and social media users in India grew by 5% and 10% respectively for the period from January 2015 to January 2016.

The results obtained from the respondents indicated in section 5.5 corroborate the above statistics, as the insights obtained suggested that consumers have an embracing perception of digital marketing and the uptake of consumers to digital marketing is on the increase.

The results further established that in order for organisations to stay relevant in the industry, they need to be present in the digital space to connect to consumers. This is in line with the finding by Rasool Madni (2014), who argued that social media enables consumers to be at the centre of an organisation's activities, and is a new tool for interacting with consumers. Ultimately, interactive web tools enhance consumer experiences and contribute to consumer engagement with organisations and their brands (Paolocci, 2014).

Engagement rates and click through rates measure the success and effectiveness of digital marketing advertisements. According to research conducted by The Salesforce Marketing Cloud (2014) for 2013, Facebook engagement rates ranged from 0.92% to 13.65% for the retail and e-commerce industries, while research conducted by Salesforce Inc. (2013) indicated that the average click through rate was 0.332% in 2013 for India for Facebook advertisements.

The engagement rate of 22.43% and a click through rate of 2.69%. These statistics, which are greater than the average engagement and click through rates, cement the notion that consumers have a strong, embracing perception of digital marketing. However, it must be noted that the click through rate indicated in the digital marketing was 0.29%, which is lower than the average of 0.332% published by Salesforce Inc. (2013).

Consumers engage with social digital media marketing through views, likes, shares and comments.

Overall, it can be noted that consumers have an embracing perception of digital

marketing and the findings are in line with the literature reviewed in this study. However it must be noted that other marketing means other than digital are still relevant to consumers. The next section describes the characteristics of these consumers.

6.2.2 Digital marketing consumer characteristics

Consumers who engage with their favourite brands on social media have built strong relationships with these brands. Powers et al. (2012) indicated that when brands adopt digital and social media, they build relationships with their consumers and in turn gain consumer loyalty to the brand. The characteristics of consumers, as per Kotler and Keller (2012), are age and lifecycle, occupation, economic circumstances, personality and self-concept, lifestyle and values, consumer influence and responding to external stimuli, which include adaptability, sociability, autonomy, deference and defensiveness.

Table 20: Research and literature comparison of consumer characteristics

Research:	Consumer	Literature:	Consumer
Characteristics		Characteristi	cs
Brand Loyal		Brand Loyal	
Younger Generation / Mil	lennials	Age / Lifecycle	Э
Technology Savvy		Adaptability	
Follow Icons		Consumer Infl	luence
Follow Trends		-	
Educated		Lifestyle	
Open Minded		Values	
Liberal		Values	
Self-Expressive / Communication		Sociability	
Social Information Seeking		-	
Convenient Shopping		Lifestyle	

Table 20 above compares consumer characteristics from the research

conducted and the literature retrieved. Alignment was established for the most part, with the exception of trend followers and social information seeking. This is due to the internet bringing in a new dimension that consumers have access to, which has the ability to facilitate behavioural changes. With the emergence of social media and the high volume of information that can be accessed on the internet, consumers are finding it easier to follow trends in the global and local environment as well as seek information through websites and social media.

Overall, consumers who access the digital environment have a diverse set of characteristics and are evolving. However the older generation and consumer who do not have access to digital are still accustomed to the traditional channels of marketing which cannot be ignored but changing nature of industry demand the adaptability also.

To build onto the insights of the research question, the section below discusses digital marketing's influence on consumer behaviour.

6.2.3 Digital marketing's influence on consumer behaviour

Consumers have embraced the internet and online socialising tools, and understand that consumer behaviour is key for marketing success. Human interaction has seen significant changes due to engagement on social networks, and the growth of web platforms has facilitated the human behavioural change of activities, habitats and interactions. As per Stokes (2011), the internet has provided a new channel for consumers, offering them more choice, influence and power. Consumers now view shopping as a daily activity due to digital connectivity and the time spent online by consumers (Powers et al., 2012).

The quotes by the respondents are in sync with the above literature regarding the impact of digital marketing on consumer behaviour. Digital marketing has provided a new channel for consumers to connect with an organisation's brand, and has facilitated a human behavioural change as consumers are now turning to the digital space to follow trends, obtain information and get the latest updates on brands. It was also indicated that digital media consumption by consumers is now part of who they are. Consumers who engage through social media enjoy way communication with retail organisations and is a move away from the traditional marketing method of one way communication to the consumer.

According to Smith (2009), engaging with a consumer online plays a role in building advocates of brand, whereby they purchase the brand or refer the brand to other consumers, either through online or offline communication media. According to the respondent, there is an internal concept in their organisation called the "last mile", i.e. a consumer who purchases a product through online engagement promotes the organisation.

Overall, the research shows that digital marketing has an influence on consumer behaviour, which is in line with the literature reviewed for this study.

6.2.4: Digital marketing's impact on consumer behaviour - discussion summary

The research findings when compared to the literature review of the study, and the results were aligned to the literature. In summary, consumers have an embracing perception of digital marketing, a diverse set of characteristics and digital marketing influences consumer behaviour. These aspects were also evident in the literature review however consumer characteristics such as following trends and social information seeking emerged as new aspects.

6.3: Understanding the influence of Gender Impact on consumer Behavior

For a successful consumer oriented market service provider should work as psychologist to procure consumers. The study of consumer buying behaviour is gateway to success in market. The field of consumer behaviour tells us that how individuals, groups, services, ideas, or experiences to satisfy their needs

and services. Until the consumer behaviour is not recognized, it is impossible to establish a logical and systemic relationship between industry and consumer, and those organizations and companies are successful that adjust their goals, methods and structure based on ever increasing recognition of their customers and consumers. Purchase decision-making styles fuse cognitive as well as affective features of a consumer. The process of decision making is one of the most complex mechanisms of the human thinking. Gender is the major factor out of all the other factors that affects consumer purchasing behaviour. When gender differs, the perception of consuming the product is different as well. Men and women tend to have different choices while shopping because of the difference in their upbringing and socialization.

6.3.1 Conclusion

We can draw inferences from the above discussion that gender is a very important factor among all the factors; it plays a very crucial role in purchase decisions. Women are more internally focused whereas men ought to be externally focused. Gender shapes different characteristics of female and male shopper. It has been suggested that male and female consumers demonstrate considerably different approaches in their decision- making and purchasing behavior when shopping.

6.4 Understanding the Geographic impact on consumer Behavior.

Geographical mobility is the important characteristic of the population that is used in the process of the segmentation of tourism market. The demographic profile of consumers in the segment of tourism changes together with the changes in the place of residence. A change of location causes changes in the preferences of potential tourists depending on the geographical determinants of the place of residence.

There are significant differences in the behavior of people who live in urban areas, rural areas and in the suburbs. The greater mobility of the urban population has instigated the need for numerous and various services

(transport, restaurants, travel agencies, etc.). Variety of service choices increases differences in the behavior of potential tourists in the process of choosing a tourist destination in metropolises worldwide.

As we can also understand the data that is collected from the Survey is that most of the people are from Delhi and also that there is statics that suggest number of active users of internet are more in the urban area than rural area.

6.5Summary

The research findings discussed in Chapter 5 were examined in Chapter 6 in relation to the literature reviewed earlier in the study.

The results were discussed in relation to the themes identified, i.e. understanding the impact of digital marketing on consumer behaviour; understanding the Gender impact on digital marketing; and understanding the impact of digital marketing on consumer decision making

The literature was aligned to most of the results, however certain key differences were noted and discussed. Consumers who enter the digital space have a diverse set of characteristics, and as a result of digital marketing they can make a decision on which product to purchase before entering a retail outlet. Brand loyal consumers also add a new dynamic, as aspects such as gathering information and evaluating alternatives are limited for these consumers.

7.1 Principal findings

This research study was conducted in order to gain insights into, and an understanding of, digital marketing's impact on the consumer decision making process. The research methodology for the study was a hybrid approach, using exploratory and descriptive methods, with the exploratory approach being the primary research methodology.

The study was segmented into three research questions as indicated in Chapter 3 of the study. The analysis of results were illustrated in Chapter 5 to address the three research questions. The results are predominantly aligned with the literature in Chapter 2 and with the consumer decision making process discussed by Kotler and Keller (2012), however some differences were found.

The first research question was centred around the impact of digital marketing on consumer behaviour. The results revealed that consumers have an embracing perception of digital marketing and their uptake of the trend is on the increase. It was also established that these consumers have a diverse set of characteristics, which are influenced by the evolving trend of digital marketing. Consumers are now more connected with organisations than ever before. Lastly, it was illustrated that digital marketing does have an influence on consumer behaviour, which has evolved to incorporate the digital space into consumers' daily lives. Digital marketing has provided a new source of information for consumers and a platform to be social.

The second research question covered the aspect of understanding the Gender impact of digital marketing it was found that yes there is impact on gender preferences.

The last research question was aimed at understanding the geographic impact on the consumer behavior and yes it has impacted a lot since this shows the exposure of internet and also the reach number of active user of internet are increased.

The results of the study were aligned to the literature reviewed, however elements of consumer characteristics and the consumer decision making process were added. Taking the results of the research study into consideration, recommendations for business and future studies are advised, however the limitations of this study must be taken into consideration when considering the recommendations.

7.2 Business recommendations

When analysing the themes of the study, businesses must take into account the factors regarding how digital marketing impacts the consumer decision making process.

Firstly, business needs to understand the consumer profile of digital consumers and how their behaviour has shifted. These consumers have a diverse sets of characteristics and their consumer behaviour has shifted to incorporate digital, which is becoming the way of life for consumers - especially the millennial generation – who now have the ability to make more informed decisions. Consumer access to digital is becoming easier and more convenient, so consumers now decide which channels they want to be communicated on rather than businesses deciding for them. To reach out to consumers, business needs to understand this consumer behaviour shift.

The second recommendation is for business to be present in the digital space and be represented across a wide range of digital channels. It will be a challenge for businesses to be relevant in their industry if they are not present in the digital environment. Businesses thus need to understand the different sources of information that consumers utilise, and align their marketing messages to consumers across digital and traditional marketing channels.

The next recommendation is that businesses understand how digital marketing has impacted the consumer decision making process. In the problem recognition phase, due to the consumers' ease of access to the digital environment, businesses need to market and position their products as solutions to the consumers' needs; digital content needs to appeal to consumers

In the information search phase businesses need to ensure that accurate and up-to-date information is available for the consumer to search through. Information must be easily accessible to consumers, thus there is a need to identify the correct digital channels to utilise.

With regard to the evaluation of alternatives, which is more relevant for consumers who are not brand loyal, businesses need to have a wide range of products available in the digital environment together with the specifications of products. This will better enable the consumer to evaluate different products across different organisations.

In the purchase decision phase the consumer is ready to make the purchase. Businesses need to ensure a smooth process for the consumer to purchase, whether it is an online or in-store purchase. The product needs to be available and the checkout process needs to be a pleasurable experience for the consumer.

The last phase – the post purchase decision - can enable a business to turn a customer into a loyal consumer and become an ambassador of the brand. Here customer service plays a key role. Businesses need to develop strategies to retain consumers by resolving consumer complaints, engaging in ongoing two way communication and re-targeting of consumers.

The last recommendation to business is the evolving process of consumer

decision making. Due to the digital environment, consumers can make a decision to purchase product prior to visiting a retail outlet, therefore the instore influence on a consumer to purchase becomes minimal. In principle, businesses need to develop strategies to reach out to consumers at the moments that most influence their decisions.

7.3 Future research recommendations

Although the research study followed a hybrid approach, the research methodology was primary exploratory which was based on qualitative research. The results of the study were analysed through themes that were identified in the primary qualitative data, and supplemented with secondary qualitative and quantitative data.

Lastly, future research can be conducted taking into account additional factors in digital marketing and the consumer decision making process, and can be compared to the findings of this research study to identify any differences.

7.4 Conclusion

The research study was centred around digital marketing and the impact on consumer decision making. According to Tiago and Verissimo (2014), limited research has been conducted on digital marketing from an organisational perspective, thus the academic need for this study. The business need for the study was to identify and evaluate the impact of digital on the consumer decision making process.

To conclude, recommendations for business were discussed, which must be considered in light of the limitations indicated in the research study. Lastly, future research recommendations based on this research study were outlined.

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