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Research paper

Analyzing Economic Determinants of Consumer Preferences in The Digital Market Using The Theory of Consumer Behavior

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Abstract

In the ever-increasing technological change, understanding the economic determinants that shape consumer behavior is vital for any business trying to compete in the digital marketplace. This research analyzes the economic factors that shape consumer choices in digital markets through the lens of the Theory of Consumer Behavior. It examines how traditional economic aspects like pricing mechanisms, income levels, consumer self-satisfaction, substitution effects, and digital price transparency interact with convenience, immediacy, and algorithmic advertising to influence consumer spending. The study utilizes the Theory of Consumer Behavior to maximize satisfaction given an income and a set of choices while adjusting the classical constituents to fit the digital marketplace. It incorporates the definition of marginal utility, opportunity cost, and budget constraints. It analyzes their relevance and change in the online market characterized by lower information asymmetry and instantaneous price comparison. The study uses quantitative methodology and a survey technique. Data was obtained from 500 consumers with diverse backgrounds and geographical locations. Employing multiple regression analysis and constructing structural equation models, the study surfaces key digital market preferences and consumer behavior predictors. As anticipated, the study results confirm the widely held belief of the overriding importance of price. However, it was observed that value perception and ease of purchase are significant contributors to the modern economic environment. Furthermore, the analysis suggests that income elasticity acts as a moderating factor whereby consumers with higher income display a divergence in preference patterns from those with lower income.

***Keywords**: Digital Marketing; Consumer; Preferences; Economic determinants; e-commerce; Consumer Behavior; Marketplace; AI*

1. Introduction

The advent and fast growth of the technology market have completely transformed digital customers' interactions with businesses, products, and services (Chauhan & Abbasi, 2021). Technology has changed consumers' existence and choice processes, from e-commerce websites to mobile shopping applications and AI-powered suggestion tools (Barile et al., 2024). Compared to physical stores, digital marketplaces provide enhanced convenience, real-time price checks, and better accessibility, resulting in a more active marketplace. Given this development, there is a need to focus on understanding the economic factors determining consumer choice in the digital world (Eyerinmene Friday & Zaccheaus Godfrey, 2023). As always, a consumer's economic activity level – price, income, perceived utility, substitution options, and overall affordability- remains, though in a digitized world, they behave differently (Forčaković & Dervišević, 2022). For instance, price, which remains a principal constituent, deeply affects consumers due to algorithms, flash sales, and dynamic pricing (Tao, 2023). Other factors, such as consumer income and perceived value, have adjusted along with ease of information access. This study is guided by the understanding that technology and psychology are key foundational principles to studying digital consumer behavior; however, applying economic frameworks, specifically the Theory of Consumer Behavior, is relatively untouched. According to the classical Theory of Consumer Behavior, consumers seek to maximize utility within their budget limitations. This theory will be expanded for study based on its relevance and applicability in digital environments, where decisions about consumption are made through automated interactions, comparisons, and unique pricing structures (Mukherjee & Thakur, 2023; Seyedan et al., 2023; Mudiono et al., 2016).

1.1 Research Objectives

- To determine and assess the economy's primary components that affect consumers' choices within a digital market space.

- To analyze the application of the Theory of Consumer Behavior in online shopping and commerce.
- The purpose of this study is to study the value of economic components like price, income, and assumed usefulness in determining consumer intent concerning internet purchases.

2. Literature Survey

For many years, the theory of consumer behaviour has been a vital part of microeconomic analysis, helping explain how consumers spend their limited income on different goods and services in a manner that gives them the most excellent satisfaction (Thi & Dang, 2010). This theory was developed with contributions from classical economists such as Alfred Marshall, John Hick s, and Paul Samuelson, contributions to utility maximization, marginal utility, budget constraints, substitution, and income effects. These principles rest on the assumption that consumers are rational beings capable of making decisions within given financial means aimed at maximum utility (Wen, 2009; Donkor & Zhao, 2024).
The past few years have seen the emergence of advanced technology cause a fundamental change in the traditional processes through which consumers make purchasing decisions. From e-commerce sites to mobile shopping applications, digital platforms have changed how consumers search for information, compare it, and make purchases. A shopper in the modern era uses many algorithmic stimuli such as product suggestions, reviews, and even price changes for dynamic pricing (Thi & Dang, 2010). These enable better comparison of prices, personalization, speed of decision-making, and precision, which modernizes the traditional economic behavior model. While some of these features greatly enhance the shopping experience, most conventional economic determinants continue to dominate consumer preferences in digital marketplaces (Gürlek & Atay, 2021). Price sensitivity remains dominant, especially when the environment enables digital tools to compare prices in real time and rely on discounting strategies. There is also an impact of income level on buying behavior digitally; studies suggest that higher-income spenders tend to use premium services and ethical brands more, while lower-class consumers focus more on the accessibility of products and their prices. Perceived value is equally as informative, a term developed especially regarding context where components such as convenience, rapid delivery, and after-sale services where intangible aspects that are essential (Kumar, 2020; Yaremko et al., 2024). In addition, the appeal stemming from smooth operational experiences discussed by Parasuraman and Berry contributes significantly to consumer satisfaction. Easier and automated market changes heighten the impact of substitution; given the abundant access to competing products, consumers have shown a high price elasticity of demand regarding reviews and delivery time (Pillai & Panigrahi, 2024). Even with these improvements, there is still a gap in the literature concerning applying economic theory, particularly the classical Theory of Consumer Behavior, to the analysis of digital consumption. Most of the inquiry is predicated on psychological, behavioral, or technological aspects, ignoring economic logic (Kumari & Gotmare, 2021). While non-behavioral economics has advanced significantly in accounting for irrational behaviors, integrating classical and behavioral frameworks to elucidate non-marketed determinants in the digital realm is still necessary (Lin, 2024). This is the gap the current research endeavors to fill by integrating the Theory of Consumer Behavior into contemporary digital landscapes, thereby enhancing our understanding of how fundamental economic relations like price, income, and perceived utility influence the preferences of consumers (Topalova et al., 2024).

3. Research Methodology

The Theory of Consumer Behaviour, a cornerstone of microeconomics, provides the theoretical framework for this research by outlining how people choose their spending habits to get the most out of their money (Domingues et al., 2021). The theory postulates that consumers are rational and will sort through countless permutations of goods and services and choose the one that represents the highest satisfaction (utility) achievable within the financial constraints provided. The framework includes total and marginal utility, opportunity cost, income and substitution effects, and the condition of consumer equilibrium, whereby the ratio of marginal utilities equals the ratio of prices (Bhanushali, 2024). Traditionally, the theory operates in a relatively calm market environment where consumers have a finite number of distinctly priced products from which they can be selected. With the introduction of the digital market, however, complexity and flexibility arise, which heavily influence the manifestation of these concepts. In digitally specific conditions, prices are fluidly shifted by demand, competition, and consumer behavior. These budgetary constraints are also affected by non-traditional payment methods, lending systems, and digital wallets, which allow for the presumption of spending beyond one's income. Moreover, the information gap is much less impactful, given that consumers can compare products, read reviews, and consult with experts, which allows them to make better choices and improve the perceived versus actual utility gap (Somsuk et al., 2023). Consider the evolution of the digital environment and how it has altered the perceived utility. Unlike the traditional approach to utility, which focuses on the product's physical attributes, convenience, brand experience, delivery speed, and customer service, influence the perception of utility in the digital setting. Furthermore, algorithms are frequently utilized on digital platforms to recommend products according to one's browsing and purchasing history, thereby controlling the consumer's decision and introducing an outside force into preference development, which the classical approach assumes to be static and internally defined (Huang, 2025).

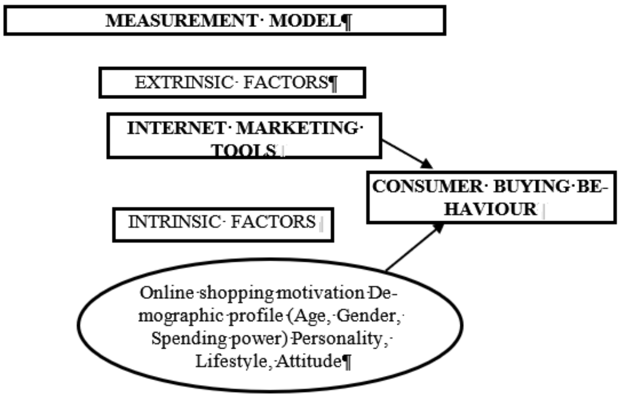

Fig. 1: Integrated Model of Intrinsic and Extrinsic Determinants of Digital Consumer Preferences

Figure 1, illustrates the intrinsic and extrinsic determinants of digital consumer preferences. The analysis is followed by the consumer behavior theory as the foundation model, focusing on the relationship between economic factors and consumers' choices in the digital marketplace to utilize a particular quantitative approach (Alvanchi et al., 2018). The Quantitative Approach was selected because the research seeks to collect quantifiable data that can be subjected to statistical analysis to identify trends and relations. Primary data was obtained through a questionnaire sent via the internet to a random sample of 500 active digital consumers consisting of diverse age, income, and geographic region groups. Respondents were eligible if they had made at least one online purchase in the last three months to guarantee that the participants were reporting on current/updated consumer behavior data (Sharma et al., 2018). The survey instrument was constructed to capture data related to the dependent variable, consumer preference for embarking on operationalization in terms of purchase frequency, brand switching, and willingness to spend (Mican & Sitar-Taut, 2020). Key economic determinants such as price sensitivity, income level, perceived value, availability of substitutes, and convenience (proxy for utility) were used to construct the measuring instrument's independent variables. All independent variables were captured with the aid of a Likert scale using items that were already tested in previous studies. SPSS and AMOS were used for data analysis. Descriptive statistics outlined the characteristics of respondents, and correlation analysis examined the relationships between various pairs of variables in terms of their strength and direction. To measure the effects of each economic determinant separately on consumer preference, multiple regression analysis was performed. Additionally, Structural Equation Modeling (SEM) was used to confirm the theoretical framework against the empirical data and examine the overall model fit, thus enabling the evaluation of both direct and indirect relationships among the variables (Hossain et al., 2024). To pilot the reliability and validity of the survey, a pre-test was conducted, and internal reliability for all items was calculated using Cronbach's alpha, which showed that all scales achieved the normally accepted threshold of 0.7.

4. Results And Analysis

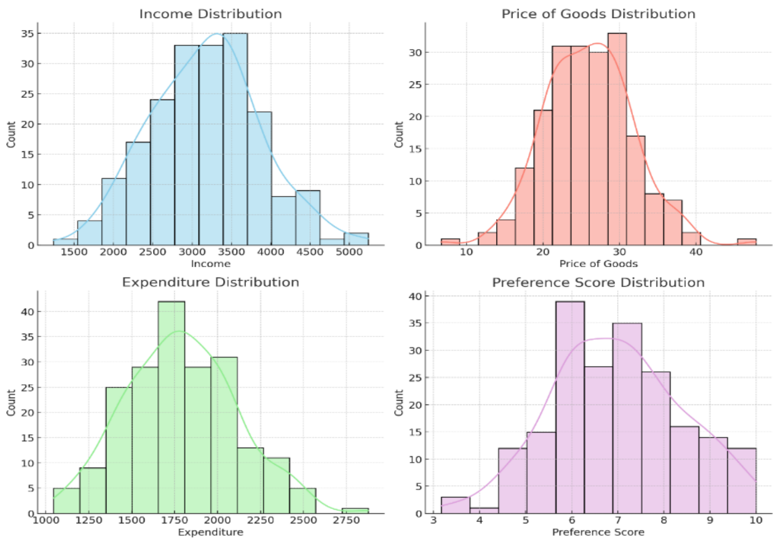

Fig. 2: Distributions of Economic and Behavioral Variables

Figure 2 depicts the distributions of economic and behavioral variables. The income data creates a normal distribution curve where the mean is 3200 dollars, and most respondents earn in the range of 2500 and 4000 dollars. These sample values represent a high middle-class society that slightly skews towards upper-class individuals. Expenditure, however, has a less defined distribution pattern that ranges from 1500 to 2500 dollars, suggesting people spend more as their income rises. Prices also show normal distribution but are slightly more consistent, with the bulk sitting between 20 and 30 dollars, averaging at 25. Preference scores show that most respondents are satisfied and score between 6.8 and 8. The resulting average skews slightly higher, suggesting that overall, people have a positive attitude.

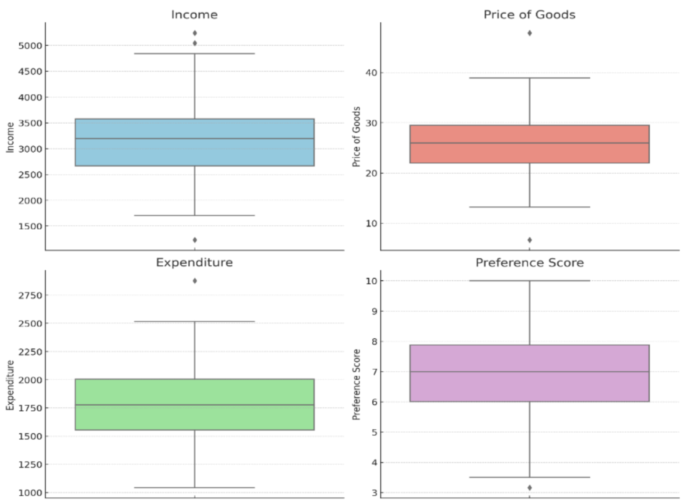

Fig. 3: Descriptive Analysis of Income, Expenditure, Prices, and Preferences

In Fig. 3, there is a summary graphical illustration of the distribution and variability of the key variables. The income box plot indicates a median approximately equal to the average, suggesting that most values are within a moderate interquartile range. However, there are some mild outliers on both the lower and upper ends, which indicate some income disparity within the sample. The price of goods plot shows that pricing is consistent and there are no outliers, which indicates uniformity in pricing across the studied products. Expenditure displays higher variance, indicated by a wider interquartile range and several high outliers that likely correspond to higher-income individuals with greater spending power. The preference score box plot illustrates low outliers with a high concentration around the lower end of the scale, suggesting the respondents mainly were satisfied with the service or product, indicating a far greater amount of benchmark outliers, dissatisfaction cases being perceived, with most respondents indicating these goods were divorced from the benchmark of product perception discrepancy.

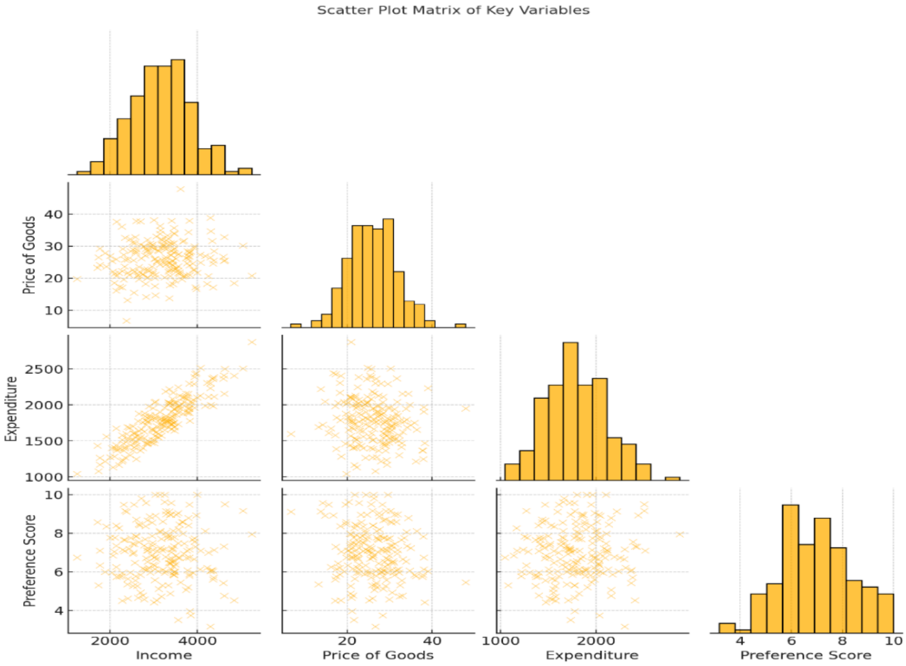

Fig. 4: Scatter Plot Matrix of Key Variables

A scatter plot matrix is essential for studying how specific fundamental metrics interact, as shown in Fig. 4. The positive correlation between income and expenditure is particularly striking and confirms that an increase in income leads to an increase in spending. A moderate positive correlation exists between preference score and expenditure, reinforcing that more satisfied consumers spend more, perhaps due to repeat purchases, thereby inflating their perceived value of the goods or services. A slight upward trend in income and score preferences indicates that higher-income consumers view the goods or services offered with at least a slightly more positive perception. Also, the weak negative relationship between price and expenditure indicates that higher prices might not eliminate spending, therefore suggesting some degree of price sensitivity on the part of the consumers. All in all, the scatter plots support the conclusion that income and consumer satisfaction determine the level of expenditure, while pricing influences spending more indirectly.

5. Discussions

The key findings of the study address the significant trends in consumer behavior in the context of the digital world. One of the most outstanding results is the increased priority placed on social media as one of the significant tools for interacting with clients. Companies must change their marketing strategies and pay more attention to these channels, crafting tailored and engaging messages. In addition, the data underscores the growing influence of user-generated content like reviews and endorsements on social media on consumers' buying decisions. The company will need to alter its marketing communication policies by considering these factors, where it is necessary to be much more open, honest, and straightforward. It can also be added that there was a change in consumers' expectations to a more automated, tailored online shopping experience, which requires an update to the digital platforms used by the businesses.

The findings from this study both support and challenge existing literature focused on consumer behavior. As with previous research, the findings validate that digital platforms remain a key component in the modern consumer's purchasing decision, mainly due to the growing role of social media and online reviews. However, this study differs from previous work in indicating a stronger preference for shopping at physical stores. The dramatic shift in consumer preferences and the explosive growth of e-commerce have been underestimated. Moreover, this change in the traditional shopping model is especially prominent considering the digital shift. Unlike most studies on in-store retail interactions, this research highlights businesses' need to adopt a digital-first mentality.

This research offers new insights into the behavior of consumers in the contemporary world. The findings corroborate existing frameworks of social influence, specifically regarding the impact of reviews, social media shout-outs, and other forms of digital content on consumer behavior. This illustrates the deepening effect of peers on purchasing decisions, indicating that companies need to pay more attention to influencers and genuine content. Moreover, the study contributes to theories of personalization by demonstrating how consumers increasingly demand and expect personalized attention. This means that companies should spend more on sophisticated analytics and artificial intelligence to develop tailored relationships, which may improve customer retention and conversion ratios. In general, the findings indicate that consumers are adapting to relationships with brands in ways that go beyond being passive targets of marketing to active features of brand marketing, becoming storytellers for the brands: they champion and advocate for them. From an economic standpoint, the findings indicate that online businesses must rethink their strategies in relation to the shifting preferences of consumers. The increasing importance

of e-commerce and shopping from mobile devices suggests that companies need to focus more on mobile-friendly sites and adaptive interfaces.
Furthermore, the growing use of subscription models and digital services indicates that companies need to pursue these revenue streams in order to capture a customer's interest and guarantee sustained business profitability. From a management perspective, the findings highlight the relevance of swift and emergent business approaches focused on omnichannel consumer habits. Investment in engagement and sales growth should target digital marketing, data analytics, and customer experience technologies. Also, the need to build communities around brands is equally important because of the rise of peer and user-generated influence. Therefore, businesses will need to empower consumers to participate in the marketing communications nd product design. This, in turn, will help deepen the level of interaction with the intended audience and increase customer retention and loyalty towards the brand.

6. Conclusion

This research has provided additional understanding concerning consumer behavior within the context of a digitally focused lifestyle. To begin with, the results assert the importance of digital social interaction spaces like social media as primary infrastructure nodes in the consumer journey and their most impressionable touchpoints. The highlighted influence of consumer-generated content, for example, social media and online prosumption, has been outlined as a primary factor for trust and greater consumer engagement. Furthermore, the research outlines the lack of personalization and bespoke digital shopping experiences at scale, which consumers are increasingly regarding as prerequisites rather than value-adds. These observations imply that there is a change in consumer behavior, where digital interfaces supersede in-person interactions as the primary touchpoints. This research enriches the academic literature on the framework of consumer behavior and marketing by illustrating the transformations occurring because of advanced technologies in brand-consumer relationships. The outcomes confirm and complement theories about social impact and localization, reiterating the role of social influence alongside personalization in branding and decision-making processes. In applied terms, the study answers important questions from the perspective of online firms who are urged to meet the evolving expectations of consumers concerning mobile support, digital content, and bespoke advertising campaigns aimed at specific individuals. Enhancement of marketing strategies using social media and user-generated content is critical due to how it affects brand trust and customer loyalty. Some limitations must be considered, as this study attempts to analyze the social media policies of various firms. For instance, one of the limitations is the bias of self-reported data, which can be placed within the umbrella of social desirability or recall bias. Also, the study was mostly centered on the digital consumers of specific regions, which limits the scope of the results to other markets or demographics. Other limitations include the assumption of offline factors like face-to-face interactions and traditional media having little to no influence on the consumer's decision-making process. Finally, the constant shift within the technological industry can render the study's findings obsolete with the introduction of newer digital platforms and technologies.

Future Research

Future research may examine the impact of new digital technologies on purchasing decisions, such as VR or AR. Such a study could also focus on social media influencers and their impact on advocating for brands, examining their loyalty over a prolonged period. An additional factor to explore would be the differences in behavior patterns of consumers from diverse cultures. It would yield valuable outcomes in determining the influence of culture, rate of technology adoption, and regional interests on their online shopping behaviors. It would also be useful to conduct longitudinal studies in response to evolving digital technologies and how they impact consumer behavior over time.

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