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RESEARCH ARTICLE

A SHOPPER'S TALE: THE DIGITAL MARKETING INFLUENCE ON THE BEHAVIOR OF ONLINE SHOPPING USERS, A PHENOMENOLOGY

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Abstract

Online shopping has significantly transformed the way consumers buy their desired products in this technological era. This study aims to set out the lived experiences of online shoppers who have altered their buying behavior to a more transcended one especially amidst this pandemic. Method: This qualitative paper made use of a phenomenological research design to understand the lived experiences and perceptions of the participants relative to the central question: "How do online marketing strategies affect the behavior of customers?" Data were gathered using a one-to-one interview that consists of twenty-five developmental questions and were analyzed using an inductive approach in theme development. Results: Four major themes emerged out of the data gathered which are Product Management, Customer Relations, Buyer-Seller Relationship, and Business Gains. Online shoppers' behavior was directly influenced by the digital marketing strategies in consideration to the assessed product, trend impact, customer concerns and satisfaction, and the benefits they can get using this online business platform. The study revealed that online shoppers developed skills and characteristics that affect their purchasing behavior relative to the digital marketing strategies. Conclusion: Digital marketing significantly influenced the purchasing behavior of online shopping users who used various strategies as a reflection of their rich lived experiences. Recommendation: Online products and services providers may consider the identified behaviors of online shoppers through responsive digital marketing strategies crucial in promoting and protecting the best interest of the companies and consumers.

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Introduction:-

Electronic commerce or E-commerce crosses all industries with its unique digital strategy in buying and selling products and services over the internet. Online shopping as one of its forms is considered to have a significant impact on today's industry. It has proven therapeutically effective for some for it can support the physiological and emotional state of a person, especially in these hard times. E-commerce has rapidly changed the way businesses

communicate with each other, among customers, and the public and private sectors. The changes in the ICT environment brought e-commerce more popular and are now paving the way within competitive markets as it continues to evolve along with the changes brought by the use of the Internet, new technologies, and larger demand of the customer base.

In recent years, social networking has risen at an unprecedented rate, making the conversation between entrepreneurs and customers more engaged. Online transactional exchanges would be more convenient as a result. Online retailers are still looking for improved content and a practical, yet gratifying purchasing experience, thanks to advances in technology such as virtual reality. More individuals are able to buy whatever they want from the palm of their hand with the use of online shopping (Miva, 2011).

Today's e-commerce sites include a wide variety of online goods and services, ranging from mobile devices to high-tech products, health, and beauty to food, fashion to sport, and travel, all with a high volume of financial transactions. As customers use e-commerce sites to book a hotel room or a flight ticket using online payments, they must have personal and bank account details, which must be secured from leakage and fraudulent conduct, or else they will likely face risks and dangers (Hubert et al., 2017).

Aside from purchasing and selling, many people use the Internet as a source of knowledge to compare prices to see what's new before making a purchase, whether online or in a physical store. EBusiness is more widely used to explain a wider process about how the Internet is changing the way businesses conduct business, how they communicate with their customers and suppliers, and how they think about marketing and logistics.

Perry (2017) mentioned that online shopping is a popular trend given the current situation of pandemic. Many people have decided that online shopping is the best option when it comes to shopping safely.

Questions like how do they behave while shopping online? What do shoppers do before buying a product or services? What made them like online stores compared to physical stores? were considered in assessing the behavior of online shoppers.

In addition, Beck (2014) emphasized the four various types and characteristics of online shoppers. First, is the determined shopper who conducts research prior to purchasing an item, viewing it several times and watching for a price drop or promotional deal. Second, is the free shipping hunter who makes an order if the store delivers the product for free. Third, is the premium shopper who used to buy only luxury name brands. This shopper is a trendsetter who isn't afraid to flaunt her look. Lastly, is a thrifty shopper. This online shopper tends to buy refurbished or used pieces. This shopper loves saving money because if they can have the same commodity used at a cheaper price, they will most likely purchase it. Having different characteristics in online shopping shows just how much online shopping has gotten popular and perhaps proves the effective digital marketing strategy of the businesses today either big or small.

Methods:-

A. Research Design

In this study, the qualitative method of research was employed and it made use of a phenomenological design. Interview with the chosen participants was primarily used in the study which aims to gather data about their lived experiences in online shopping being influenced by digital marketing which are reflected in the structured questionnaire. This is important in qualitative research that seeks to study subjects in their natural setting and attempt to interpret the subject's phenomena at matter (Aspers & Corte, 2019).

The Center for Innovation in Research and Teaching (2019) asserted that phenomenological research revolves around the participant's experiences while considering their background through an in-depth interview with often 10 or less participants.

This study focuses on understanding a research query as a humanistic or idealistic approach, used to understand people's beliefs, experiences, attitudes, behavior, and interactions (Perspective in Clinical Research 2013).

Interviewing helps the researchers to get information from the respondents. This assists in explaining, fully understanding, and investigating the thoughts, attitudes, perceptions, and phenomena of research subjects. (Virginia Tech, 2018.)

Through the use of these research designs, Qualitative Phenomenological Approach, the researchers were able to gather data and fully understand the lived experiences of the participants involved in the study focusing on the influence of digital marketing on the behavior of online shopping users.

B. Research Locale and Sample

The study was conducted in Philippine School Doha (PSD), located in Mesaimeer Doha, Qatar.



Figure 1:- Location of Philippine School Doha at Mesaimeer Doha, Qatar (Google Maps).

The participants were carefully chosen based on: (1) years of being an online shopper; (2) civil status; (3) age; and (4) financial stability.

There were four (4) male and four (4) female participants who took part in the interview. They are all employed and stayed in Qatar for quite some time and are certified online shoppers. All in all, there are a total of eight (8) participants in the study.

C. Data Collection and Ethical Consideration

Phenomenological research aims to understand individuals' lived experiences, the researchers made sure to build a trusting relationship with the participants to ensure that they feel comfortable giving detailed insights about the phenomenon.

Preliminarily, copies of the robotfoto (personal data sheets) were sent to the eight (8) participants e-mail. It contained crucial information needed in the study. The participants' demographic sketch was gathered, specifically, the name, age, gender, years of buying online, and the used shopping sites.

A structured interview composed of 25 questions was used to obtain the necessary information needed in the study. The interview guide was arranged and checked based on the central question and specific questions of the research.

Validation was also done to check the validity and reliability of the developmental questions during the validation process.

Given the current situation, the researchers decided to conduct the interview through Zoom meeting with informed consent for confidentiality and the anonymity between the researchers and the participants.

Recording of the interview was permitted and agreed upon by the researchers and participants for the ease of data collection.

D. Data Analysis

In order for the researchers to properly collate and interpret data an inductive approach was adopted in developing themes through: (1) reviewing of the participants' video recording to better grasp the experience of the participants; (2) making the emic record by deciphering the knowledge obtained verbatim; (3) transcribing the aforementioned record to that of an etic record that relies on the reaction of the participants to the interpretation of the researchers; (4) organizing comprehensive consequences in classifications, setting thinking groups, and the category of subjects through a dendrogram to demonstrate the similarity of the information (5) creating a simulacrum that will fill in as a digital representation of the themes and findings.

Effective analysis requires preparation and delicate processing of information thus the study followed the aforementioned data collection procedures.



Figure 2:- Simulacrum on the Digital Marketing Influence on the Behavior of Online Shoppers.

This phenomenological study aims to describe the lived experiences of online shoppers and their behavior in doing online shopping as a form of e-commerce. The study focuses on how digital marketing influences participants' behavior in doing online shopping. The study utilized the central question: "How do online marketing strategies affect the behavior of customers? Additionally, the study focuses on the specific question: "How do consumers manage their online shopping behavior towards the new products they are seeing?" Online shoppers may respond differently to the products or services depending on the marketing strategy presented that may affect their decision and behavior.

As shown in Figure 2, the simulacrum focused on four major themes: Product Management, Customer Relations, Business Gains, and Buyer-Seller Relationship. These themes highlight the perceived factors that may affect the participants behavior as a result of digital marketing strategy in online shopping.

The layout manifests the wheel of the trolley that people use in shopping. In the inner circle, the laptop with a trolley symbolizes online shopping. Furthermore, the colors inside the small circle represent the participants, who are all Filipinos.

The wheel has four colors: red, blue, yellow, and green. These colors indicate the study's main themes and sub-themes. Product management is the key focus in red. The color red indicates the participants' desire and passion for

finding the ideal product for them. The key subject for blue is customer service. The color blue represents the participants' concerns about shopping online. The next color is yellow, which emphasizes the buyer-seller interaction. The color yellow signifies the buyer's and seller's relationship. It also denotes the participants' happiness upon acquiring their requested merchandise. Finally, the color green is associated with financial advantages. The color green represents the benefits that internet shopping provides to its users.

Findings

Consumer behavior has altered dramatically since the shift from traditional to digital marketing, and it is now much more streamlined. Consumers may shop, read reviews, compare, and do many other things at the same time now that information is available online, regardless of the day or time.

The study unveils the influence of digital marketing on the behavior of online shoppers using the four major themes such as: Product Management, Customer Relations, Business Gains, and Buyer-Seller Relationship. Each major theme has three sub-themes which are all connected to one another.

Payment Method, Desired Products, and Product Criteria are the three sub-themes of Product Management. Customer Relations, the second main theme, comprises three sub-themes: Customer Concerns, Unknown Charges, and Overseas Complications. Online Benefits, Marketing Strategies, and Trend Impacts are sub-themes under the third sub-theme, Business Gains. Finally, the fourth major subject, Buyer-Relations, comprises three sub-themes: Customer Satisfaction, Communicative Trust, and Emotional Impacts.

Product Management

Product management is critical for bringing new ideas to market and accelerating business growth. Over the product-market life cycle, Product Management focuses on ensuring the quality of products, following and setting product criteria, and the mode of payment to sustain the business. The participants affirmed:

"I usually use my credit card when buying stuff online. It's convenient and cashless which was used during the pandemic."(P4)

Others still preferred the cash-on-delivery mode of payment, but if it's an international purchase, others still preferred the use of debit or credit card which is instant payment. Participants affirmed that:

"I use cash on delivery as a payment method most of the time. I like when I'm paying cash to my purchases."(P2)

"I prefer cash on delivery but when I buy in international online shops, most are asking me to use a credit card or debit card." (P1)

Payment methods to complete a transaction done over the internet was indeed a significant aspect of product management as it offers the consumer options of purchasing and paying products online. The convenience it provided made it more appealing, thus making online purchases was considered by many especially in this time of pandemic where safety is a concern elsewhere.

Desirable products are those which favor both objectives of the company and have met the need and purpose of the consumer of buying the product. The main purposes behind desirable products are; to fulfill consumers' immediate needs and demands. Participants affirmed:

When I shop online, I usually look for games sold at a way cheaper price to bargain and save money. (P4)

Non-specific but based on example, I am waiting for a new release in mobile phones. (P5)

I do not actually wait for the product to be released. I browse and if something catches my eye, I will consider buying it. (P6)

In the advent of high competition in an online marketplace being hip and trendy will sustain the interests of the consumer that will most likely make a profit through impulsive buying behavior, since in the first place consumers

are not specifically searching for some products and made no plans to purchase the item, but through the use of this digital marketing strategy, a decision based on impulsive buying becomes necessary in the corporate world.

Trite it may be, but the saying goes “to see is to believe” is still a practical way to assess the product's quality and unveil its unique features that customers are looking for. It is more convincing to see the actual product with our naked eyes and touch it with our hands. This study considered Product Criteria as participants affirmed:

“The mentioned criteria are quality, price, shipping cost, refund, delivery time, reviews, legitimacy, and affordability.” (P1)

“The participants do not buy immediately as they either wait for it to be on sale, read reviews, check if it's legitimate, and think if the product is needed.” (P4)

“If the product I ordered online is the exact same as when I received it. There are times when the online seller puts out wrong information about the product they are selling.” (P3)

This is one of the challenges faced by online sellers who use online platforms to make the customers feel and believe what they are claiming online which are reflected on the uploaded pictures, and also the information labeled on the product. Legitimacy is a top concern of the customers to ensure the quality of the product since they cannot see and touch the product they want to buy in an instant. They have claimed that:

“The legitimacy of the sellers, customer feedback, and product quality are the things that the participants consider to know whether a product is legitimate.” (P5)

That is why product management is important as to what the real product is and what you are dealing with online.

Customer Relations

Customer Relations is a tactic, a method used by a business to further enhance the customer experience and engagement in a business. Businesses used feedback to learn more about what they can do to further improve their services.

Participants raised concerns like the truthfulness of information provided in the marketing strategy; expectation versus reality on products appearance, and quality from the internet and once on hand; and lastly the security and legitimacy of online stores. Participants affirmed that:

“Most of the participants are mostly concerned if the products are the same as how it was described online. Some have no concerns at all.” (P1)

“The common regrets of the participants are receiving defective products, of different quality, or different from what is expected.” (P4)

“Yes of course, There are times where I hesitate when the product I am looking for is in a suspiciously low range. I am cautious of scammers; I hesitate when it is out of the price, I am uncomfortable with it.” (P4)

Trust and confidence from online service providers are clear manifestations of good customer relations. Quality products and services come with honesty in words and action which will ripple effects to good reviews and comments and are deemed necessary to maintain the business reputation and integrity.

Hidden charges in the online market have been increasing at a rapid rate. These hidden costs were charged after the purchase was finalized by the consumer. It includes websites tax charges, shipping fees, and handling charges. Participants confirmed that:

“To deal with hidden charges, the participants either inquire or check if the product has a hidden fee, but there are times that they are unable to do something about it.” (P7)

“I always ask the seller if there are any charges to pay or extra charges.” (R3)

“There is nothing that I can do but I do feel bad about it because it is not written on the description.” (P1)

“Well, I just let it go or sometimes I reach out to the seller to find out where the hidden cost of the product came from.” (R6)

Websites also add an option for consumers to buy products of a particular amount to waive off the shipping charges, however, sellers add additional charges even on purchases worth more than the set amount. A consumer complaint can be filed in such a case, with the help of a consumer protection lawyer.

It is a must for businesses to thoroughly explain the regulations about their products to their customers. Miscellaneous charges should be indicated in the description in order to help the consumers understand the reason behind the given price for that specific product. It will enable businesses to gain the consumers' trust as they are much more aware of their buying product.

In reality, any enterprise e-commerce brand that actually wants to expand must analyze international markets thoroughly. overseas complications may arise. Participants affirmed that:

“Language barriers and delayed delivery are the problems that participants encounter when buying in foreign countries.” (P8)

“The problem is I must wait 3-5 months to get the products.” (R3)

“We experienced a super delayed shipment and actually we didn't bother to follow up and expect for the items to arrive in Doha but after a month we received the products and they refunded our payment and that's how they compensated us. It is like a giveaway.” (R5)

Unfortunately, international e-commerce has a reputation for being tough. That is why it is important to know how the seller interacts with the customer in terms of explaining the processes and the delivery of the product.

Based on the responses of the participants, it focuses on the improvement of the customer relations of a business. A business should pay more attention to not only the product but also how they communicate and further explain the channels of their business to the customers.

All of the participants described their negative experiences in buying online, which can help businesses understand the needs and wants of the consumers. Hence, It will ameliorate the relationship between the consumer and the seller.

Business Gains

Business gains are profits that are successfully achieved through selling a certain product which gains an increase of profit. Gains in a business is very crucial because every part of it is a win or loss situation.

Online benefits can be equated to the number of successful purchases made, since the market could reach a huge number of customers in any place, time, and pace. Participants affirmed that:

“First, it is convenient. I do not have to go to the store. Second, there are a lot of choices. Third, it is much more efficient and easier even though the delivery takes time.” (R1)

“The reasons for choosing online shopping are it saves time and money, is easily accessible, convenient, has more choices, and the ongoing pandemic.” (P2)

“The benefits I received are the convenience that I don't have to go to the far away supermarkets to buy my items anymore and the consensus of the general public which gives me great reviews to make my shopping very much more reliable.” (P4)

When it comes to business gain, it is important to determine and utilize fully the selling platform which is the internet. Participants tend to enjoy the ease of access, variety, and a number of products and services being offered, reviews made by other customers add up to the decision of consumers before purchasing an item.

Marketing strategies are one of the life supports in an online business. It attracts consumers and affects their purchasing decision. Participants affirmed that:

“Yes. Especially free shipping, discount if you buy a specific amount, If I get products at a very nice price, I am satisfied.” (P2)

“I am always influenced by commercials; it makes me buy the product advertised and I usually get convinced by good marketing strategies like products and advertisements I find outside.” (P4)

“Yeah, there is a big factor if you saw a good advertisement online or offline of how they presented their product. I can easily appreciate and check the products they are presenting on an advertisement, yes there is a big influence.” (P5)

“Yes, I have been influenced by those vouchers and discounts.” (P7)

Based on the collated data participants have been greatly influenced by the marketing strategies proliferated in an online business and gives a desirable impact to their purchasing capability. They enjoyed and were accustomed to these seeming add-ons offered in online shopping. It was noted that they have been influenced by different online marketing strategies such as free shipping, commercials, vouchers, and discounts.

Trend impacts the way consumers think about buying a product or not. Trendsetter items are usually hot picks and give good gains to the business Participants affirmed that:

“Current trends usually give me a sense of what people want at a specific time but more often than not I do not buy the trendy thing immediately. I just want to know what is the most popular and it is up to me if I want to buy it or not.” (P4)

“New trends encouraged me to buy the new products because they show unique and attractive features.” (P6)

Seeing products or services becoming a trend was indeed pleasing to the eyes, but the participants of the study were not being affected much on this as they affirmed:

I do not rely much on the trends. I usually buy what products I need/want. (P2)

No affect at all as I keep my terms in buying stuff for myself. (P7)

Other buyers tend to buy trendy products that are suitable for their daily satisfaction while others feel like only buying it because it's on-trend, but based on the responses of the participants, they were not affected much by the trend impacts.

Buyer-seller Relationship

Relationships can determine the future of a business, the way a seller treats and manages the buyer is one of the first things a customer sees to know if the seller is someone you can rely on buying products, receiving products, and checking the quality of the product.

Customer satisfaction is the measurement that determines how happy customers are with a company's products, services, and capabilities. Participant affirmed that:

“I feel happy and satisfied.” (P7)

“I feel happy, it feels like I am receiving a gift from myself.” (P2)

“I felt accomplished and amazed because the product came without difficulty and the courier service is really convenient.” (P4)

It could be inferred that most of the respondents felt satisfied with what they ordered online and what they received through their deliveries. This shows that the respondents did not have a bad experience in online shopping.

Communicative trust is a powerful force that builds loyalty, increases credibility, and supports effective communications especially in an online business. Doubts, confusion, and misunderstandings are the perceived factors that may lessen the building of trust. Participants affirmed that:

“I strengthen my trust in online sellers through their reviews or feedback from other buyers.” P2)

“Usually I am checking the reviews of the website and the feedback of the clients.” (P5)

“I strengthen my trust in a seller by buying his or her products repeatedly and look at the reviews to know what other people think about the seller.” (P4)

“The use of social media platforms to contact the seller, being specific on the product details, and buying in trusted online stores are the ways on how the participants deal with or avoid miscommunication.” (P2)

The responses of the participants focused on how they can find the most reliable seller who they can trust with their purchased items by checking the feedback or reviews of other Online shopping users.

Emotion is what really drives the purchasing behaviors, and also, decision making in general. Online sellers trying to influence a purchase decision or gain a lead through this. Participants affirmed that:

“Emotions greatly influence and, in many cases, determine our decisions.” (P3)

“Emotions affect me to be a compulsive buyer. If I really want an item the price will not be an issue and I will buy it immediately.” (P4)

“If I am happy or sad I kind of like to buy things that are not appropriate .”(P8)

“Sometimes, due to impulsive buying. If I see a product that I like, I immediately buy it, but I mostly try to calm down, wait for a while, and think if it is worth it or not.”(P1)

When we have to make a decision, emotions from similar situations in the past influence the options we examine. These feelings give rise to preferences, which then lead to a decision. Emotions, above all, motivate us to take action. We are compelled to act in reaction to an emotion. These can be printed and communicated effectively in a print ad or television commercial which greatly influenced consumers in showing positive and negative emotions.

Discussion:-

ECommerce has gradually become a critical component of business strategy and a powerful stimulus for economic development in the expanding global economy.

The rise of the technological era has paved the way for new methods of buying and selling goods, transitioning from the common marketplace to a digital marketplace. Along with these drastic changes are the people’s behavior in an online context to which the study unveiled by assessing the rich lived experiences of online shoppers influenced by digital marketing strategies.

Product Management

Product managers collaborate with internal and external organizations to develop and implement a strategy that ensures the product accomplishes its financial and strategic objectives. With this customers will have a positive experience with their products as a result of this.

The sub-theme Payment Method showed various options for the customers to complete transactions over the internet. In the Desired Product sub-theme, customers tend not to wait for products to go on sale as long as they find it within their interests and likes. Lastly, for the sub-theme Product Criteria quality is the most important aspect

along with product legitimacy and the truthfulness of information presented in the marketing strategy to the actual product itself.

Customer Relations

Customer relations play a crucial role in building rapport between the buyer and seller. Good customer relation is being exhibited as a product of trust and confidence shared by the two parties.

The sub-theme Customer concerns dealt with the expectations set by the customers before purchasing an item online. They are more concerned if the products are the same on how it appears online compared to the real or actual product. Hidden charges in the online market is not a new thing whenever someone wants to buy a product that adds up to the initial price that causes a burden to the customer that leads the participants of the study to always ask charges before finalizing payment. The aforesaid statements fall under Unknown Charges sub-theme.

According to Nidirect Government Services (n.d.) Buying goods over the internet can save you a lot of money, but it's important that you check whether the company you're ordering from adds an extra postage or delivery cost as a hidden charge.

Finally, Overseas complications as the third sub-theme exhibited as problems encountered whenever customers bought products outside the countries which causes delays on the shipment that takes three to five months of waiting period along with language barrier making it hard to make a good communication.

“Customer relations is the process by which companies promote customer satisfaction and, moreover, loyalty. At its most basic, it involves managing communications with customers, particularly customer questions and complaints, and resolving disputes amicably. Addressing the Customer concerns can create a good reputation for the business as it shows that it does not neglect the customers opinions. (ADVAMEG Incorporation, Inc. , (n.d.)).

Business Gains

Business gains in a company's normal operations are increased asset value and it is referred to as a gain. The process of achieving a gain in a business venture can sometimes be challenging since there is still the possibility of suffering a loss as well.

Online benefits as the first sub-theme focused on what made online shopping a form of E-Commerce different from traditional marketplace. Participants deemed online shopping having the ease of access anytime at any pace, the offering of a variety of products, and the safety and convenience it provides. The second sub-theme: Marketing strategies are considered as one of the life supports in an online business. It was found out that free shipping, giving of vouchers, offering discounts, use of commercials and advertising in social media are strategies in digital marketing. This is in consonance with Farkash (2022) which stated that marketing strategies are broader than specific tactics. For example, a business could have a content strategy for their social media channels or for search engine optimization, and then they could have specific tactics they execute for each channel.

The third sub-theme: Trend Impact revealed that items as trendsetters are usually being sold to many customers for its popularity. Participants are swayed by this phenomenon for its attractive features, but also sets limits in keeping terms of buying stuff for themselves.

Buyer-Seller Relationship

The relationship between buyers and sellers is the bridge to gain a good or bad reputation on how the business will run productively and harmoniously.

Customer satisfaction as the first sub-theme was also considered as top priority since it will determine the success of operations for a happy customer lies a happy business too. This goes with Smith (2020) the buyer and supplier relationship is important for collaborative and effective supply chain, ensuring that your department runs successfully. A positive buyer and supplier relationship is extremely important to build a long-term working relationship that's friendly, trustworthy, and gets stronger through effective communication.

The second sub-theme Communicative trust enthralled with practices done by the consumers in building trust to the business by checking reviews, comments, and feedbacks about the seller which is in line with Rohini (n.d.) trust

between the buyer and seller is developed over time and this may allow for the sharing of information, forecasts, knowledge and customers between the buyer and seller.

The last sub-theme Emotional Impact concentrated on what drives the purchasing behavior and decision of the consumers before buying or availing online services or products.

Conclusion:-

Massive growth in the development of technology has brought changes from being a physical shopper to becoming an online shopper. The study was made clear that digital marketing greatly influences the behavior of online shoppers and affects its users behavior.

Online shoppers are recommended to follow ideal methods on how to be cautious at the same time maximize their usage of online shopping. Not only for their safety but as well as for their satisfaction.

This research can serve as a way to understand the different behaviors of online shoppers and how it truly affects them. This can also be beneficial for companies who are accustomed to their digital marketing strategies to look at the identified experiences and behaviors exhibited by the participants of the study. Researchers who want to pursue this type of study will help them understand how one's behavior in an online business platform can be affected by the Digital marketing strategies, thus promoting and protecting the best interest of consumers and service providers are considered as the top priority.

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