

## ▪ **Analysis of Factors Influencing Consumer Purchasing Decisions in the Digital Era**

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### **ABSTRACT**

*Consumer purchase behavior has undergone a fundamental transformation in the digital age due to the intricate interactions between individual traits, product qualities, digital experiences, online marketing tactics, and consumer trust. In order to combine these elements and create a conceptual framework of digital consumer behavior, this study uses a systematic literature review method, reviewing research produced between 2020 and 2026. The results show that customers' capacity to traverse digital platforms is influenced by individual variables such as age, education level, digital literacy, and personal preferences. In order to lower perceived risk and boost confidence, product factors such as quality, pricing, brand reputation, and perceived value are crucial. Engagement, loyalty, and purchase decisions are all improved by positive digital experiences, tailored marketing tactics, and high levels of consumer trust. In addition to providing useful insights for business practitioners and theoretical contributions for future research, this study highlights the significance of an integrated strategy that takes into account all influencing aspects to understand digital consumer behavior.*

**Keywords:** *digital consumer behavior, purchase decisions, online marketing strategies, consumer trust, literature review*

### **INTRODUCTION**

The way consumers make purchases has been profoundly altered by the digital age. Consumer purchase decisions are now impacted by a variety of aspects, from personal traits to digital user experiences, due to the quick development of e-commerce, social media, and digital marketing techniques. These shifts have an impact on consumers' engagement habits, preferences, and brand loyalty in addition to how they search and select items. J (2025) asserts that in the digital age, consumer behavior and purchase decisions are significantly influenced by external influences, including macro-environmental conditions like economic, technological, and social trends. Patro (2023) highlights the significance of the digital buying experience, where customer perceptions, satisfaction, and preferences are directly impacted by interactions with online platforms, such as website navigation, convenience of payment, product reviews, and friend recommendations. User experience is therefore one of the most important components of contemporary marketing strategies since consumers' decisions to buy are now influenced by more than just product features or cost.

According to Kumar (2025), the dynamics of contemporary consumer behavior are impacted not only by product attributes like price and quality but also by consumers' capacity to embrace technology advancements and the accessibility of digital information. Because they can compare items, read reviews, and evaluate brand



reputation in real time through a variety of internet platforms, today's consumers are becoming more picky and critical when making purchases. Additionally, consumers have more influence over their shopping experience thanks to digital technologies like mobile payments, e-commerce apps, and algorithm-based recommendations, which help them make more informed and customized purchases. This demonstrates that in the digital age, successful marketing strategies need to take into account not only product features but also user experience, ease of digital contact, and consumers' technological adaptability.

Consumer purchase decisions in the modern period are significantly influenced by digital marketing methods, such as the use of social media and artificial intelligence (AI) (M, 2025). These tactics help to generate tailored and interactive experiences for customers in addition to promoting products. For instance, businesses can instantly customize offerings to each customer's tastes by utilizing AI in chatbots, product recommendations, and consumer behavior analysis. Furthermore, social media facilitates the development of emotional bonds between brands and customers, impacting perception, loyalty, and trust. According to Lim, Tan, Yeo, & Tan (2024), individual elements, digital experiences, and online marketing tactics all work together to influence customer purchasing behavior as a whole. According to their research, consumer personal characteristics (like age, preferences, and digital literacy levels), the quality of the digital experience (like ease of navigation, transaction speed, and platform interaction), and the marketing strategies used by businesses (like promotions, content personalization, and the use of social media or AI) all interact in complex ways to influence purchasing decisions.

Prior research has identified elements that affect consumers' decisions to buy in the digital era. J (2025) demonstrates how external elements, such as macroenvironmental conditions including social, technological, and economic changes, have a considerable impact on customer behavior. As a result, businesses must adapt their marketing tactics to the ever-changing macroenvironmental backdrop. Accordingly, Patro (2023) highlights the significance of the digital shopping experience, where customer interactions with online platforms, such as product reviews, friend recommendations, website navigation, and ease of payment, directly affect preferences, satisfaction, and purchase decisions. Kumar (2025) emphasizes the dynamics of contemporary consumer behavior, which are impacted not just by product features like quality and price but also by consumers' capacity to accept technology innovations and access digital information, in addition to external variables and digital experiences. Customers that are adept at using technology typically make better informed and customized purchases. In the meantime, M (2025) highlights that purchasing decisions are significantly influenced by digital marketing methods, such as the usage of social media and artificial intelligence (AI). While social media helps to create emotional bonds between brands and customers, artificial intelligence (AI) for product recommendations, chatbots, and consumer behavior analysis enables businesses to customize the shopping experience to individual tastes. Lim et al., (2024) demonstrate that intricate connections between individual factors, digital experiences, and online marketing methods lead to purchasing decisions. This demonstrates the value of an all-encompassing strategy, in which the company's capacity to deliver pertinent and responsive digital experiences and an awareness of consumer needs are critical to the success of marketing campaigns.

Information about digital consumer behavior is provided by a number of recent research. Building trust and enjoyable experiences on platforms is crucial for boosting customer loyalty and conversion, according to Anora, M., & Ginting (2025), who emphasize the relevance of trust in e-commerce, site loyalty, and user pleasure in

influencing digital purchase decisions. Digital marketing and service design strategies must take into account the entire digital ecosystem, according to Barone, Bussoli, and Fattobene's (2024) systematic literature review, which concludes that integrative factors involving trust, ease of access, and risk perception influence digital financial consumer decisions. Tegar & Sari (2025) emphasize several key factors, including price, product quality, digital promotions, user experience, and social recommendations, as the main determinants of consumer purchasing decisions in the digital age.

According to the overall review of prior research, more systematic and integrated studies are still required even though a number of factors influencing consumer purchasing decisions have been identified, including individual factors, product attributes, digital experiences, marketing strategies, and consumer confidence levels. A complete picture of how all these factors interact to shape consumer behavior in the digital age has not been provided by numerous prior research that either only partially emphasized factors or concentrated on certain scenarios. This circumstance highlights the significance of creating a thorough conceptual framework that explains the links and mechanisms of interaction between many elements in addition to identifying individual factors. With an emphasis on the interplay of individual factors, products, digital experiences, marketing tactics, and consumer trust, this study seeks to discover and analyze aspects that impact consumer purchasing decisions in the digital age. It is anticipated that this research will yield a comprehensive understanding of digital consumer behavior and contribute both theoretically and practically to the creation of marketing strategies in the digital era.

## **METHODS**

In order to identify and examine the variables influencing consumer purchasing decisions in the digital era, this study employs a systematic literature review approach. This method was chosen because the research aims to build a comprehensive conceptual framework of digital consumer behavior based on existing studies rather than collecting primary data. The review is limited to academic articles and business reports published between 2020 and 2026, accessed through reputable databases such as Google Scholar, Scopus, ScienceDirect, and Statista. The literature selection emphasizes studies that explore digital consumer behavior, online marketing strategies, digital experiences, factors influencing purchasing decisions, and consumer trust.

The process of gathering and selecting literature was conducted in several phases. Initially, a keyword search was performed using terms such as "*consumer purchasing decision*", "*online shopping behavior*", "*digital marketing impact*", "*e-commerce consumer factors*", and "*digital consumer behavior*". The resulting studies were then screened for relevance by reviewing their titles and abstracts. Full-text assessments were conducted for the studies that met the initial criteria to ensure that they were fully aligned with the research objectives and scope.

The selected literature was analyzed using a thematic approach, with the main categories comprising individual factors, product attributes, digital experiences, online marketing strategies, and consumer trust. Each study was synthesized to identify recurring patterns, trends, and correlations among these factors. This synthesis enabled the development of a conceptual framework illustrating how these elements interact and collectively influence consumer purchasing decisions in the digital environment. By using this method, the study provides a holistic and up-to-date understanding of digital consumer behavior. It not only contributes to theoretical knowledge in the field but also offers practical insights for businesses seeking to enhance digital marketing strategies, optimize customer engagement, and foster consumer trust in online platforms.

The literature that served as the foundation for this study's analysis is summarized in the table below:

<b>Author</b>	<b>Factors Studied</b>	<b>Method</b>	<b>Key Findings</b>
J (2025)	Digital marketing strategies: social media & A	Literature review	Economic, social, and technological trends significantly influence digital consumer behavior
Patro (2023)	Digital shopping experience and platform interaction	Survey study	Site navigation, ease of payment, product reviews, and peer recommendations directly affect satisfaction and purchase decisions
Kumar (2025)	Dynamics of modern consumer behavior	Literature review	Product attributes, technology adoption, and access to digital information affect purchasing decisions
M (2025)	Digital marketing strategies: social media & AI	Conceptual study	AI and social media enhance personalization, engagement, and purchase decisions
Lim, Tan, Yeo, & Tan (2024)	Interaction of individual factors, digital experience, and marketing strategies	Empirical study	Purchase decisions are influenced by the complex interaction of multiple factors
Anora, M., & Ginting (2025)	E-commerce trust, site loyalty, and satisfaction	Quantitative survey	Consumer trust and positive platform experience increase loyalty and purchase behavior
Barone, Bussoli, & Fattobene (2024)	Digital financial consumer decision-making	Literature review	Trust, ease of access, and risk perception influence purchase decisions
Barone, Bussoli, & Fattobene (2024)	Key factors influencing consumer purchasing decisions in the digital era	Quantitative study	Price, product quality, digital promotions, user experience, and social recommendations are major determinants of purchase decisions

## RESULTS AND DISCUSSION

The study's findings show that a complex and dynamic interplay of interrelated factors that function simultaneously in online environments shapes customer purchasing decisions in the digital age. In contrast to traditional marketplaces where in-person interactions predominate, digital platforms offer a variety of touchpoints that affect how customers view, assess, and respond to goods and services. These touchpoints range from social media engagement and personalized recommendations to platform usability and e-WOM. This study identifies five main dimensions, individual characteristics, product attributes, digital experiences, online marketing strategies, and consumer trust—that

together explain the mechanisms of digital consumer decision-making by synthesizing findings from recent literature published between 2020 and 2026.

The combination of these elements emphasizes how multifaceted and interconnected digital consumer behavior is by nature. Consumer decision-making on the internet is influenced by a variety of factors, including individual characteristics, platform features, marketing tactics, and trust mechanisms. For instance, if the digital experience is subpar or there is little confidence in the platform, even a high-quality product might not be able to produce sales. On the other hand, even for products with a low level of brand recognition, strong personalization, easy navigation, and trustworthy marketing can increase engagement and conversion. Researchers who want to create solid theoretical models of digital consumer behavior and practitioners who want to create successful e-commerce strategies that maximize user engagement, contentment, and loyalty must comprehend this intricate ecology.

### **A. Individual characteristics**

The way that consumers navigate online platforms, process information, and ultimately make purchasing decisions is greatly influenced by a variety of individual characteristics, such as age, education level, digital literacy, and personal preferences (Kumar, 2025; Lim, Tan, Yeo, & Tan, 2024; Yadav, Thoke, Shrivastav, & Prajapati, 2024). Technology familiarity and preferred platforms can be influenced by age, with younger consumers typically showing more adaptation to new digital interfaces, social commerce tools, and AI-driven recommendations. Conversely, education level is linked to the capacity to assess product information critically, weigh options, and make logical decisions about what to buy based on perceived value, quality, and cost. The ability to find, assess, and apply digital information efficiently is known as digital literacy, and it is especially important in today's online marketplace. In addition to having access to additional information sources, consumers with better levels of digital literacy are also able to discern between biased or deceptive content and reliable reviews. These customers typically make better use of platform features like AI suggestions, interactive reviews, tailored content, and comparison tools, which leads to more knowledgeable, flexible, and assured purchasing decisions. On the other hand, consumers with lower levels of digital literacy may find it more difficult to navigate complicated e-commerce platforms, assess the quality of products online, or locate reliable information sources. This can lead to a greater reliance on superficial cues like brand familiarity or promotional messaging.

Online shopping behavior is further influenced by psychographic and personal aspects such as lifestyle, values, hobbies, and risk tolerance. Customers that place a high value on sustainability, for instance, could look for eco-friendly goods and depend on websites that are transparent about their origin and environmental effects. When making purchases online, risk-averse customers are also more inclined to rely on reliable websites, user evaluations, or safe payment methods. The effectiveness of digital marketing strategies is mediated by the interaction between demographic variables (age, education) and psychographic factors (preferences, lifestyle). This suggests that customizing marketing messages, platform design, and engagement strategies requires an understanding of the consumer profile (Yadav et al., 2024).

All things considered, this body of research shows that personal traits are active factors that influence how consumers perceive, assess, and respond to digital marketing cues rather than just background elements. These elements must be taken into account by businesses looking to maximize online sales when creating user interfaces, creating tailored recommendations, and launching digital marketing initiatives. In the cutthroat digital economy, failing to take into consideration variations in digital literacy, age, education, and personal preferences can result in mismatched strategy, decreased engagement, and missed opportunities.

## **B. Product attributes**

Even in digital environments where physical examination is frequently impractical, product features continue to be crucial factors in customer purchasing decisions (Tegar & Sari, 2025; Kumar, 2025; Yadav et al., 2024). These characteristics include perceived value, features, brand reputation, pricing, and product quality, all of which have a big impact on consumers' assessments and intents to buy. High-quality goods convey dependability and longevity, which lowers the perceived risk and uncertainty of online purchases. When consumers believe a product meets or beyond their expectations in terms of quality and functionality, they are more likely to make confident purchasing decisions.

Cost is also another important consideration. Since consumers can readily compare costs on various platforms in the digital age, competitive pricing is crucial for encouraging purchases. Pricing tactics like bundle offers, discounts, and dynamic pricing can also affect perceived value and urgency, promoting quick purchases. In a similar vein, brand reputation is crucial in reducing perceived risks, especially for novel or unknown items. Well-established brands carry a sense of trustworthiness and social validation, which can compensate for the lack of direct product interaction online. Studies show that brand familiarity can act as a cognitive shortcut, helping consumers simplify complex decision-making processes (Yadav et al., 2024).

Another crucial factor is perceived value, which is the balance between advantages and expenses. Customers evaluate psychological and social rewards like status, prestige, and self-satisfaction in addition to practical benefits like product performance and durability. Additional insights into consumer assessments are provided by behavioral economics, which emphasizes how heuristics and cognitive biases such as anchoring, loss aversion, and framing effects affect purchase decisions (Chen, 2025). For instance, buyers may decide to buy products more quickly when limited-time specials create a sense of scarcity, and positive product reviews can increase perceived value. Moreover, in the digital context, product attributes interact with platform features and user-generated content. Multimedia product presentations, online evaluations, and ratings offer more indicators for assessing dependability and quality. Consumers often rely on aggregated opinions from previous buyers to reduce uncertainty, particularly for higher-priced or complex items. Platforms that provide detailed product descriptions, comparison tools, and high-resolution images facilitate informed decision-making and increase consumer trust in the transaction process (Kumar, 2025; Tegar & Sari, 2025).

All things considered, even in highly digitalized marketplaces, product qualities remain a fundamental component of consumer decision-making. The fundamental qualities of the product itself, quality, price, brand reputation, and perceived value—remain crucial in influencing consumer behavior, even as digital experiences and marketing tactics take on more significant roles. Both practitioners creating successful e-commerce strategies and scholars examining online consumer behavior must comprehend the complex relationship between product features and digital cues.

### **C. Digital experiences**

In online markets, digital experiences are crucial in determining customer satisfaction, engagement, and purchasing behavior (Patro, 2023; Anora, M., & Ginting, 2025; Handoyo, 2024). Website usability, interface design, ease of navigation, and transaction speed are important components that improve convenience and lessen cognitive burden. While poor usability or sluggish transactions can result in cart abandonment and missed sales, platforms with user-friendly layouts, responsive design, and quick checkout procedures boost the possibility of instant purchases.

The digital experience is further enhanced by personalization and interaction. Customers may investigate possibilities, get answers to questions, and make better selections thanks to features like chatbots, live chats, product comparison tools, and virtual try-on options. Cross-selling and upselling opportunities are facilitated and engagement is enhanced by personalized recommendations based on browsing history, preferences, or past purchases. Reviews and ratings are examples of user-generated content that acts as a crucial trust indicator, assisting customers in lowering perceived risk and assessing product dependability prior to making a purchase.

All things considered, digital experiences integrate the cognitive, emotional, and functional elements of online purchasing, impacting both short-term purchase intentions and long-term loyalty. In addition to increasing customer happiness, positive digital interactions promote repeat business, platform loyalty, and positive word-of-mouth. The strategic significance of well-designed digital experiences for e-commerce success is highlighted by the fact that poor design, lack of personalization, or ineffective interactivity can erode confidence, lower conversion rates, and harm brand reputation.

### **D. Online marketing strategies**

In the digital age, consumer engagement and buying behavior are greatly influenced by online marketing techniques (M, 2025; Lim et al., 2024; Thangarajan et al., 2025). These tactics include content marketing, AI-powered product suggestions, social media campaigns, and targeted promotions. Their efficacy depends on their capacity to offer both emotional and informational value, such as utilizing social proof or educating customers about product features while encouraging brand connection. The importance of accuracy and relevance in digital marketing execution is highlighted by research showing that campaigns customized to individual preferences and behaviors, through data analytics and AI personalization consistently outperform generic strategies in driving consumer conversion and purchase frequency.

Interactivity and personalization have a particularly strong effect on increasing customer responsiveness. Customers receive timely and pertinent information based on their browsing habits, past purchases, and stated interests thanks to AI-powered suggestions, dynamic offers, and retargeting campaigns. While content marketing via blogs, videos, and tutorials builds trust, educates consumers, and improves perceived product value, social media platforms amplify these effects through direct involvement, sharing, and peer influence. According to studies, marketing tactics that incorporate interactive features, social validation, and emotional appeals greatly improve the bond between customers and businesses, which eventually raises the possibility of a purchase and sustained loyalty.

## **E. Consumer trust**

Digital experiences, marketing tactics, and purchase decisions are all influenced by consumer trust (Anora, M., & Ginting, 2025; Barone, Bussoli, & Fattobene, 2024; Handoyo, 2024; Solomon & Hossain, 2025; Singh & Preeti, 2025). Security, privacy, dependability, openness, and transactional fairness are just a few of the many aspects of trust in digital platforms. Consumers who perceive an online platform as trustworthy are more likely to engage in purchasing activities, as trust reduces perceived risk and uncertainty associated with online transactions, particularly in environments where direct inspection of products is not possible.

In addition to encouraging initial sales, high levels of trust also foster good electronic word-of-mouth (e-WOM), recurring business, and brand promotion. Solomon & Hossain (2025) claim that trust is especially important in marketplaces with lots of options and fierce rivalry, like China's electronics and mobile phone industries, where customers depend on reliable sources to make wise decisions. In a similar vein, Singh & Preeti (2025) emphasize that trust plays a crucial part in e-commerce behavior by mediating the impact of perceived platform quality, digital marketing messaging, and online reviews on consumer decision-making.

By lowering ambiguity and reducing perceived risks, online reviews, ratings, and recommendations serve as crucial trust signals that direct prospective buyers. Customers frequently base their assessments of product quality, service dependability, and platform legitimacy on the experiences of prior customers. Consumer confidence, engagement, and loyalty are increased when successful digital marketing tactics are combined with trust-building tools including safe payment methods, clear return policies, attentive customer support, and regular contact. Because customer loyalty and favorable e-WOM boost company reputation and affect broader market behavior, platforms that successfully cultivate trust can gain a lasting competitive advantage. As a result, trust plays a crucial role in the decision-making process of digital consumers, linking experiences, marketing tactics, and behavioral results in the online marketplace.

Additionally, the literature identifies a number of directions for further study in order to comprehend consumer purchase behavior in the digital age. The use of primary data collection could offer deeper insights into the relative influence of each factor—including individual characteristics, product attributes, digital experiences, marketing

strategies, and consumer trust—across various consumer segments, geographical regions, and types of e-commerce platforms, even though the current study summarizes existing findings (Yadav et al., 2024; Thangarajan et al., 2025; Sudirjo, Ausat, Suherlan, & Azzaakiyyah, 2024). Researchers would be able to find context-specific patterns and differences in consumer decision-making through such studies, which are frequently hidden in literature reviews.

To monitor how changing digital technologies affect consumer behavior over time, longitudinal studies are also advised. Consumer interactions with online platforms are being revolutionized by innovations including social commerce features, immersive AI assistants, augmented reality (AR) purchasing, and integrated payment systems (Li, Song, & Yuan, 2025; Suganda & Arrifianti, 2023). Analyzing these technical developments can provide a dynamic knowledge of the digital consumer journey by revealing changes in engagement levels, trust dynamics, and purchase patterns. Furthermore, examining the psychological and cognitive processes that underlie decision-making such as risk perception, heuristics, and behavioral biases can improve theoretical frameworks and provide guidance for more successful marketing tactics (Sudirjo et al., 2024; Belani & Hadiyati, 2024).

In conclusion, acknowledging the interrelated and multifaceted character of influencing factors is essential to comprehending consumer purchase decisions in the digital age. In addition to person and product-related factors, businesses and researchers also need to consider digital experiences, smart marketing, and processes that foster trust. Integrating these perspectives offers both actionable insights for practitioners seeking to optimize e-commerce engagement and a robust theoretical foundation for further research in the rapidly evolving digital marketplace. Future studies incorporating cross-cultural comparisons, longitudinal analyses, and empirical modeling will be particularly valuable in advancing knowledge and guiding practice in digital consumer behavior.

## CONCLUSIONS

The literature study leads to the conclusion that the intricate interactions between individual traits, product aspects, digital experiences, online marketing tactics, and customer trust influence consumer purchasing decisions in the digital age. Consumers' capacity to traverse online platforms is influenced by personal characteristics and digital literacy, whereas perceived risk and confidence are influenced by product quality, price, and brand reputation. Engagement and customer loyalty are increased by tailored marketing tactics and positive digital experiences. The relationship between digital experiences and marketing tactics and actual purchasing behavior is mediated by consumer trust. Overall, the results emphasize how crucial it is for researchers and practitioners to take an integrated approach in order to fully comprehend digital consumer behavior.

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