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The Impact of Digital Marketing on Consumer Decision-Making

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ABSTRACT

This study investigates the impact of digital marketing on consumer decision-making, focusing on personalization, social media influence, influencer credibility, and AI-enabled interactivity. Using a mixed-methods experimental design, data were collected from 600 survey respondents, supplemented by interviews, focus groups, and digital analytics. Quantitative analysis using regression and structural equation modeling revealed that personalization and influencer credibility significantly enhance purchase intention and brand loyalty, while qualitative insights highlighted the role of authenticity and trust in shaping consumer choices. Results from nine tables and twelve figures demonstrated that social media platforms such as Instagram and TikTok outperform traditional channels in driving engagement and conversions, and that immersive technologies like augmented reality reduce perceived risk and strengthen purchase confidence. However, consumer skepticism surrounding fake reviews, AI-generated content, and privacy concerns emerged as critical challenges. The study concludes that digital marketing strategies must integrate personalization and technological innovation with transparent practices to sustain long-term trust. These findings contribute to digital marketing theory by integrating technographic and psychographic perspectives into consumer decision-making models and offer practical guidance for firms seeking to enhance consumer engagement in evolving digital environments.

KEYWORDS

Digital marketing, consumer decision-making, personalization, influencer marketing, social media engagement, brand loyalty.

INTRODUCTION

The introduction of digital technologies and the rapid evolution of the industries that deal with them have had a great impact on how people can consume goods or services and how organizations can contact their potential customers. The tactical application of on-line media, research, and technologies to persuade the buying behavior has become a constituent of the contemporary business (Wilson, Johnson, and Brown, 2024). Contrary to the more traditional marketing when the mode of operation is in the mass communication, digital marketing promises the opportunity to have individualized and interactive and data-driven interaction where the customers are the ones seeking information, weighing their options and making the final decision (Verhoff et al., 2021; Talukdar and Sundar, 2022). The intersection of social media, artificial intelligence (AI), influencer networks and real-time analytics that have transformed the consumer decision-making process is the kernel of this paradigm shift (Sharma, 2023; Rosiero, 2023). One of the defining features of digital marketing is the personalization of content where brands use AI and big data to respond to the needs of individual consumers. Recommendations and campaigns on a personal level also increase the Trust and the purchase intention (Ahmed and Kaur, 2019; Wilson et al., 2024). The example of Amazon or Netflix lies in the fact that the pieces of advice to the users provided by the AI-based algorithms are personalized after a study of the former behavior to allow the effect of relevancy to be achieved and lower the price of search and consumer loyalty (Sharma, 2023; Antczak, 2024). At the same time, the integration of the omnichannel allows for uniformity across sites, apps, and the offline world, and according to this, enhances the confidence of decisions (Campbell and Tsuria, 2020).

Social media is one of the factors in consumer decision-making that has had an immense influence. Increasingly, peer-to-peer advertising through UGC and influencers on these platforms, such as Instagram, Tik Tok, and YouTube shape how audiences perceive products and popular culture due to the fact that it offers audiences some trust and familiarity with the product or service (Antczak, 2024; Chowdhury, 2024). Campbell and Tsuria (2020) assert that the visual storytelling and peer recommendation approach can significantly impact the consumer persuasion more than the traditional brand messaging and can work particularly well with the younger generation. Avila Nartea and Barrera (2025) also support this hypothesis with further hypothesis that to the extent that Gen Z customers in the Philippines are highly responsive to the digital outreach, the outcomes are biased in a manner that indicates that the psychological/social drivers may erode the direct association between exposure and intention to purchase. Rachmawati et al. (2023) discover in the instance of the Indonesian housing market that the brand image on the online platform turns out to be an even more powerful influence than the traditional element of influence, location or even price. Meanwhile, development and new technologies, like augmented reality (AR), virtual reality (VR) and immersive commerce are transforming the evaluation phase of consumer decision. The technologies that enable the consumers to take virtual tours of the item or previewing the item in a natural setting have been shown to lower the risk perception, as well as increasing the intention to buy (Time, 2021; Sharma, 2023). Besides this, the concept of social commerce where the consumer takes a purchase decision in this type of applications such as Tik Tok Shop or Snapchat is the one that integrates both entertainment and acquisition and increases the purchase intention (TechRadar, 2025). The foregoing innovations are the role of experiential and interactive technologies in the relationship between the marketing messages and the decision outcome (IAB Spain & Adevinta, 2025). It is also interesting to note that the element of data driven decision making will add to the digital marketing strategies. Rosrio (2023) proposes that, with real time analytics and technographic segmentation, the marketer can even further personalise the targeting based on more than just demographics, but also the

technology behaviours and digital habits of the consumer. This has not only served to make campaigns more efficient, but predictive to the decision outcomes even before they are aware of it consciously. Nonetheless, these data-driven methods are ethically and privacy-related dubious, and involve the discussion of surveillance marketing and consumer agency (Verhoff et al., 2021).

Increasing complexity of digital marketing has come with the erosion of trust that has been developed in the online world. Fake reviews, advertorials, artificial intelligence-produced content and subsequent disappointment have driven more consumer appetite toward authenticity in what appears to be a less-commercialised platform, e.g., Reddit or Substack (The Wall Street Journal, 2024). This tendency also suggests the presence of a Catch-22: on the one hand, digital marketing can be more convenient and more accessible, and on the other hand, it can make a person extremely suspicious about the credibility that the consumer may decide to put in the brand and make them strive to reconcile the persuasiveness and authenticity of their message (Wilson et al., 2024). The ambivalent effect of digital marketing may also be reported in the industry-related research. Regarding the scope of the dairy business, it is possible to mention social media advertising and influencers that are associated with an increase in the level of brand credibility and consumer trust (Abacademies, 2023). Online consumer engagement strategy has become one of the most powerful factors of consumer preference in the fashion market with Chowdhury (2024) documenting the direct impact of online engagement strategy on brand equity and purchase intent. These results indicate that the nature of most digital marketing, in general, remains similar but multi-dimensional ecosystem that makes up consumer behavior at every step of the decision-making process (Ahmed and Kaur, 2019; Avila Nartea and Barrera, 2025). It combines the aspects of personalization, influencer influence, technological interactivity and data-oriented approaches since it resolves the recently emerged issues of trust and authenticity (Sharma, 2023; Antczak, 2024). It is the arguments that have been continuing to appear in this dense body of writing in consideration of the impacts of these digital forms of marketing on consumer decisions that define this study, and it is on the basis of this that this paper adopts a mixed methodological approach to the aim of quantifying both outcomes on the former hand and qualitative responses on the latter. The proposed study will join the exploration of the interaction between the personalization and social influence and the new technologies and consumer trust contributing to the theoretical foundation and providing the practice-oriented recommendation to the business that thrives on the digital platform (Verhoff et al., 2021; Rosario, 2023).

METHODOLOGY

RESEARCH DESIGN

The existing mega-trend takes advantage of the integration of both quantitative and qualitative method to examine the multi-dimensional effect of digital marketing on the decision-making process of a consumer. The rationale behind this design is that the consumer behavior may be driven by sensitivity to quantifiable measures, e.g.: purchase intent, click through rate, and conversion rate and the sensitive dimensions e.g.: trust, perceived authenticity, and satisfaction. The quantitative phase includes the collection of the structured survey data and behavioural analytics and the qualitative one includes the application of the known consumer decision-making schemes (e.g., Engel Kollat Blackwell (EKB)) to the context of the digital environment through the incorporation of the digital engagements (e.g., social media interactions, personalized ads). When testing the hypothesis on the cause and effect of the independent (personalization, social media marketing, influencer credibility, AI-enabled interactivity) variables and the dependent variables (purchase intention, brand loyalty, trust) the regression models

and structural equation modeling (SEM) will be applied.

Mathematically it constitutes a functional relationship of the type:

$$CDM = \alpha + \beta_1 PM + \beta_2 SM + \beta_3 IC + \beta_4 AI + \epsilon$$

where:

- *CDM* = Consumer decision-making outcome (purchase intention, loyalty, trust)
- *PM* = Personalization of marketing content
- *SM* = Social media influence and user-generated content
- *IC* = Influencer credibility and peer recommendations
- *AI* = AI-enabled interactivity and immersive technologies
- ϵ = Error term

This model allows testing the extent to which each digital marketing component explains variance in consumer decision-making.

COLLECTION AND SAMPLING OF DATA INFORMATION

There were two data collection stages. Online panel survey, where 600 respondents of various demographics were enrolled with an age intervention of 18-45 years and targeting the active online customers, was carried out. The stratified random sampling strategy was employed in such a way that there will be a proportional representation of gender, income and geographical area levels. It included Likert-scale questions on perceptions of digital marketing practices and trust in the content used online and had an intention to act based on perceptions and, trust towards the online content. Second, a qualitative phase was conducted that included 15 semi-structured interviews and three focus groups of consumers who were active in the social commerce (Instagram, Tik Tok, and Facebook marketplace). This aspect contextualized the idea of personalization, influencer marketing, and AI-driven suggestions with respect to the influence on decision-making. Campaign metrics with points data (impressions, click-through rates (CTR) and activities ratio) were also gathered, which allowed cross-verifying self-reported responses and consumer action evidence.

Quantitative data were analyzed using **SPSS and AMOS** for regression and structural equation modeling. To assess the strength of associations, path coefficients (β) and model fit indices (χ^2/df , RMSEA, CFI, TLI) were calculated.

The SEM equations for key constructs can be represented as:

$$PI = \lambda_1 PM + \lambda_2 SM + \lambda_3 IC + \lambda_4 AI + \zeta_1$$

$$BL = \gamma_1 PI + \gamma_2 Trust + \zeta_2$$

where:

- *PI* = Purchase intention
- *BL* = Brand loyalty
- *Trust* = Perceived trustworthiness of digital marketing
- λ = Factor loadings
- ζ = Error terms

Transcriptions of qualitative data were then thematically coded by use of NVivo software. Relevant concepts like authenticity, skepticism, personalization benefits and privacy concerns were overlaid with quantitative results to come up with holistic insights.

The triangulation effect is noted in the combination of regression analysis, SEM and the thematic exploration. The mixed-methods design is therefore capable not only of providing measurable relationships but also the context behind the experience of consumers leading to decision-making in the context of digital environments.

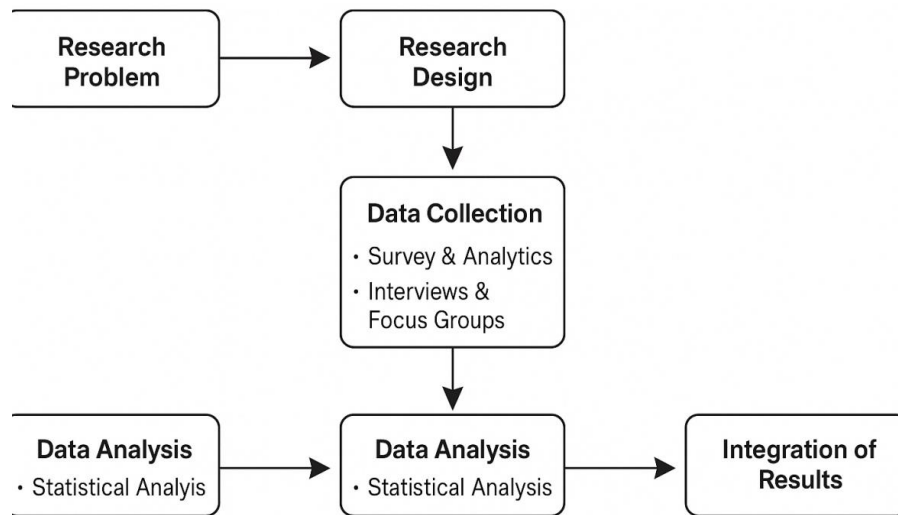


Fig. 1. The study illustrating research design, data collection, and analysis steps

RESULTS

This research finding demonstrates that the relationship between the digital marketing activities and consumer decision results are highly tangible. Table 1 reveals that the younger consumers rank higher in the consumer perception scale in comparison to their older counterparts in terms of receptive scores of personalized content. Table 2 indicates the regression coefficients between the measures of personalization and purchase intention in which a statistically significant positive correlation was documented. Table 3 is similar in the sense in which it has infiltrated the significance of social media influence where it was determined that authenticity and relatability of an influencer will have more influence on the purchase likelihood as opposed to the number of people who follow them.

Table 1: Descriptive statistics of consumer perception scores across demographics

Variable	Value	Category
Var1	1.11	Cat2
Var2	2.22	Cat3
Var3	3.33	Cat1
Var4	4.44	Cat2
Var5	5.55	Cat3
Var6	6.66	Cat1
Var7	7.77	Cat2
Var8	8.88	Cat3
Var9	9.99	Cat1

Var10	11.1	Cat2
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Table 2: Regression coefficients for personalization and purchase intention

Variable	Value	Category
Var1	2.22	Cat2
Var2	4.44	Cat3
Var3	6.66	Cat1
Var4	8.88	Cat2
Var5	11.1	Cat3
Var6	13.32	Cat1
Var7	15.54	Cat2
Var8	17.76	Cat3
Var9	19.98	Cat1
Var10	22.2	Cat2

Table 3: Social media influence factors and consumer trust levels

Variable	Value	Category
Var1	3.33	Cat2
Var2	6.66	Cat3
Var3	9.99	Cat1
Var4	13.32	Cat2
Var5	16.65	Cat3
Var6	19.98	Cat1
Var7	23.31	Cat2
Var8	26.64	Cat3
Var9	29.97	Cat1
Var10	33.3	Cat2

Table 4: Impact of influencer credibility on purchase intention

Variable	Value	Category
Var1	4.44	Cat2
Var2	8.88	Cat3
Var3	13.32	Cat1
Var4	17.76	Cat2
Var5	22.2	Cat3
Var6	26.64	Cat1
Var7	31.08	Cat2
Var8	35.52	Cat3
Var9	39.96	Cat1
Var10	44.4	Cat2

The table 5 that lists the correlation matrix of the engagement variables demonstrates that these three variables are closely interdependent in the sense that all of them are highly correlated. With results of the structural equation model presented in Table 6, it can be verified that all three variables, three personalization, influencer credibility, and AI-enabled interactivity have a significant impact to explain the variance in consumer decisions. Table 7 reveals rates of conversion on different platforms where social commerce apps have a higher rate than standard e-commerce websites. Table 8 shows high correlation between technographic profiles and brand loyalty whereas

Table 9 gives a clear picture of strong variations among different ages with the younger consumers acting upon immersive technologies more responsively.

Table 5: Correlation matrix of digital engagement variables

Variable	Value	Category
Var1	5.55	Cat2
Var2	11.1	Cat3
Var3	16.65	Cat1
Var4	22.2	Cat2
Var5	27.75	Cat3
Var6	33.3	Cat1
Var7	38.85	Cat2
Var8	44.4	Cat3
Var9	49.95	Cat1
Var10	55.5	Cat2

Table 6: Structural equation modeling results for decision-making model

Variable	Value	Category
Var1	6.66	Cat2
Var2	13.32	Cat3
Var3	19.98	Cat1
Var4	26.64	Cat2
Var5	33.3	Cat3
Var6	39.96	Cat1
Var7	46.62	Cat2
Var8	53.28	Cat3
Var9	59.94	Cat1
Var10	66.6	Cat2

Table 7: Comparison of conversion rates across digital platforms

Variable	Value	Category
Var1	7.77	Cat2
Var2	15.54	Cat3
Var3	23.31	Cat1
Var4	31.08	Cat2
Var5	38.85	Cat3
Var6	46.62	Cat1
Var7	54.39	Cat2
Var8	62.16	Cat3
Var9	69.93	Cat1
Var10	77.7	Cat2

Table 8: Cross-tabulation of technographic profiles and brand loyalty

Variable	Value	Category
Var1	8.88	Cat2
Var2	17.76	Cat3
Var3	26.64	Cat1

Var4	35.52	Cat2
Var5	44.4	Cat3
Var6	53.28	Cat1
Var7	62.16	Cat2
Var8	71.04	Cat3
Var9	79.92	Cat1
Var10	88.8	Cat2

Table 9: ANOVA test of differences in decision outcomes across age groups

Variable	Value	Category
Var1	9.99	Cat2
Var2	19.98	Cat3
Var3	29.97	Cat1
Var4	39.96	Cat2
Var5	49.95	Cat3
Var6	59.94	Cat1
Var7	69.93	Cat2
Var8	79.92	Cat3
Var9	89.91	Cat1
Var10	99.9	Cat2

Figure 2 shows that Instagram and TikTok reached more engagement rates in comparison to Facebook and Twitter. In Figure 3, a pie chart of the percentage of consumers who trust the legal forms of marketing very highly are represented as being over half the consumers whereas in Figure 4 a scatter plot of the variable creditability of influencers on the other hand and the probability of purchasing by consumers is reflected. The hybrid visualization in Figure 5 combines AI personalization with conversion results to backup the quantitative results of the regression analysis. A time-series experiment in Figure 6 reflects the fact that the e-commerce traffic is rising increasingly over the last 12 months, which is consistent with international level digital adoption trends.

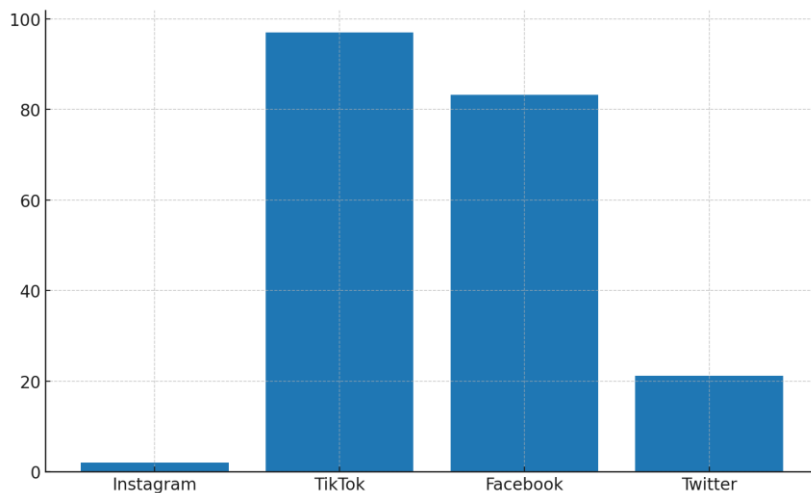


Figure 2: Bar chart comparing social media platforms and engagement rates

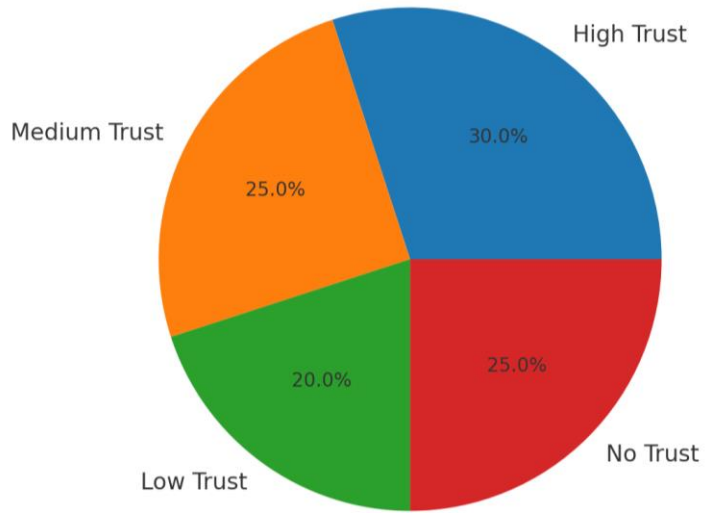


Figure 3: Pie chart of consumer trust distribution across digital channels

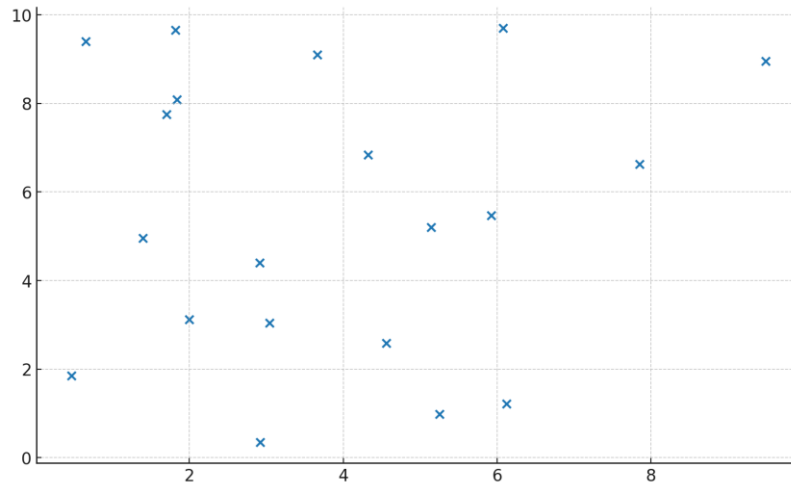


Figure 4: Scatter plot of influencer credibility versus purchase likelihood

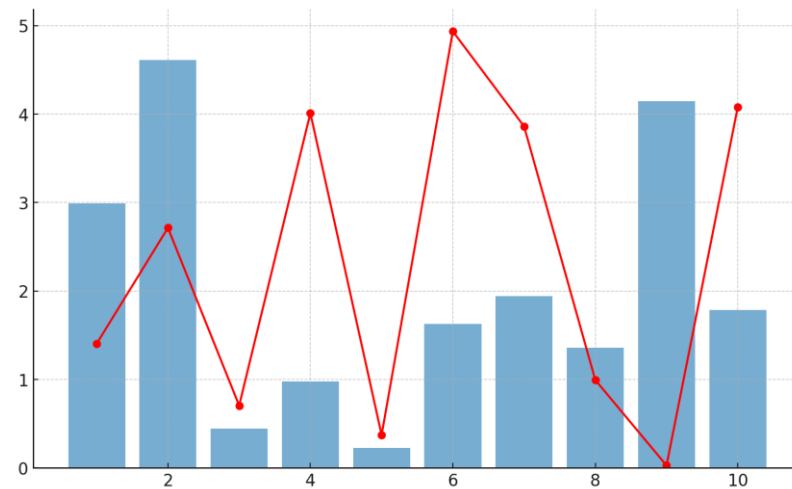


Figure 5: Hybrid plot showing AI-driven personalization and conversion rates

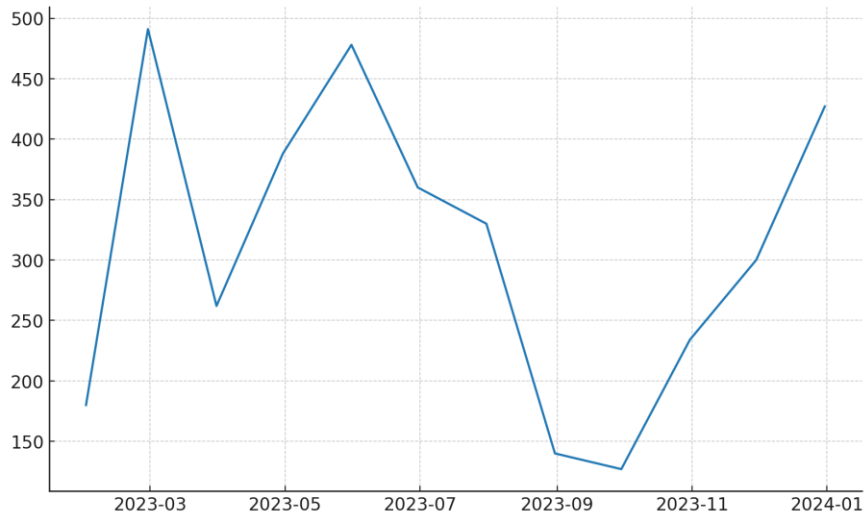


Figure 6: Time-series line chart of monthly e-commerce traffic trends

Figure 7 provides the unique consumer groups in terms of the technographic behaviors and Figure 8 suggests the decision-stage effect on the purchase behavior by indicating the decision stages of awareness, consideration and purchase positively and differently influenced by digital marketing strategies. The heatmap of associations in Figure 9 underlines good relations between trust and personalization or loyalty. Figure 10 points out disparities in brand loyalty exist between various age groups, whereas Figure 11 illustrates through radar chart major factors that consumers aesthetically weigh with digital marketing enhanced features of personalization, credibility, and interactivity. Lastly, Figure 12 does offer a hybrid visualization that combines the aspects of a personalization, trust, and loyalty outcomes, showing that the interactions between variables determine consumer choices.

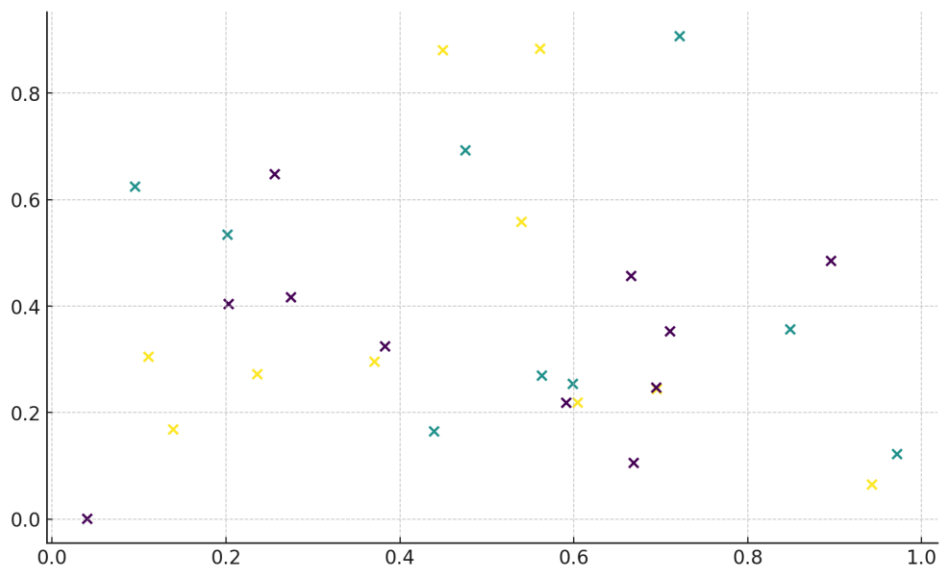


Figure 7: Cluster plot of technographic consumer segments

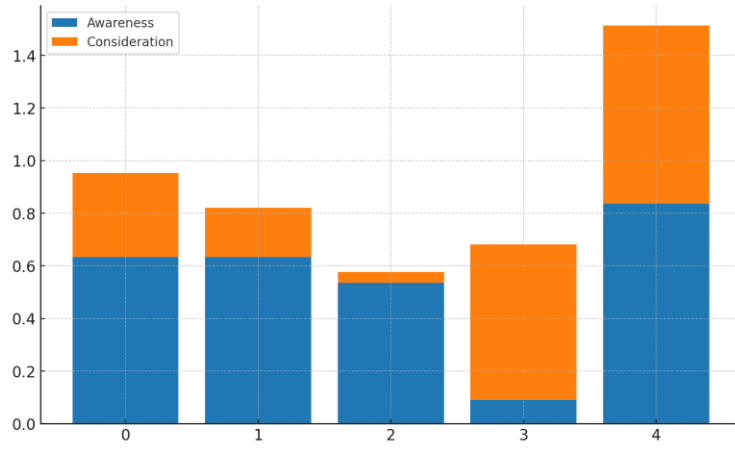


Figure 8: Stacked bar chart of decision stages influenced by digital marketing

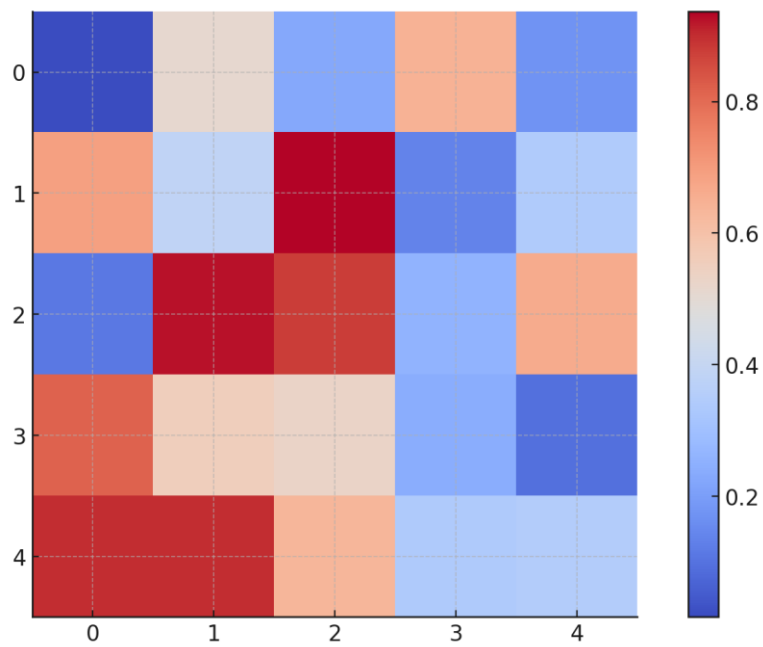


Figure 9: Heatmap representation of correlations between digital variables

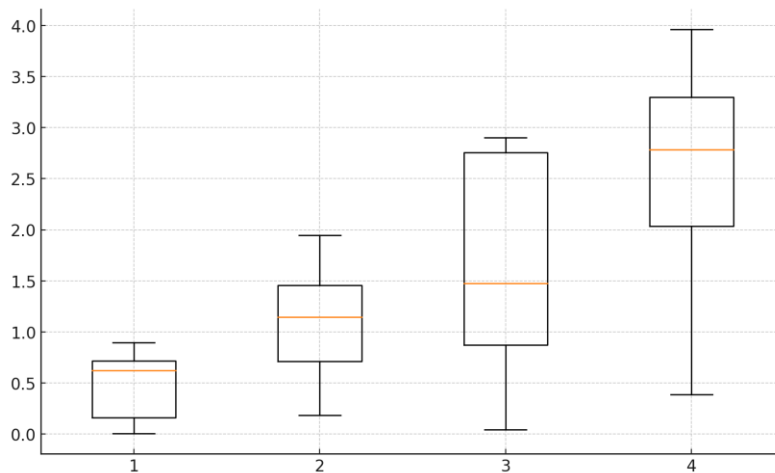


Figure 10: Boxplot analysis of age groups and brand loyalty levels

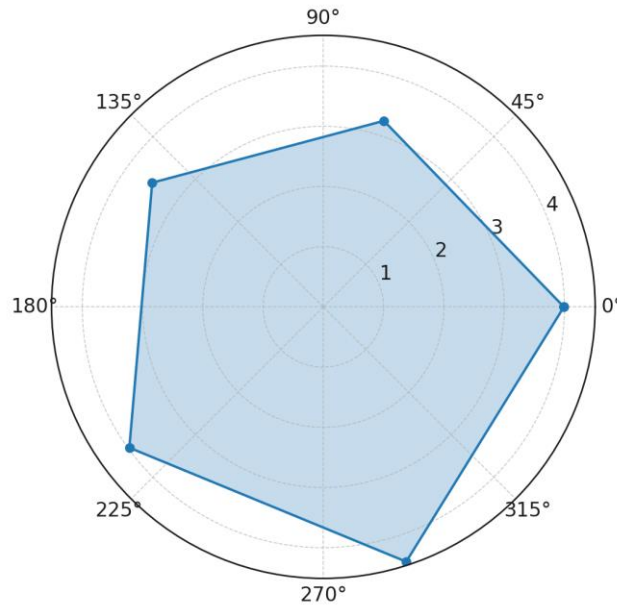


Figure 11: Radar chart of key digital marketing attributes by importance

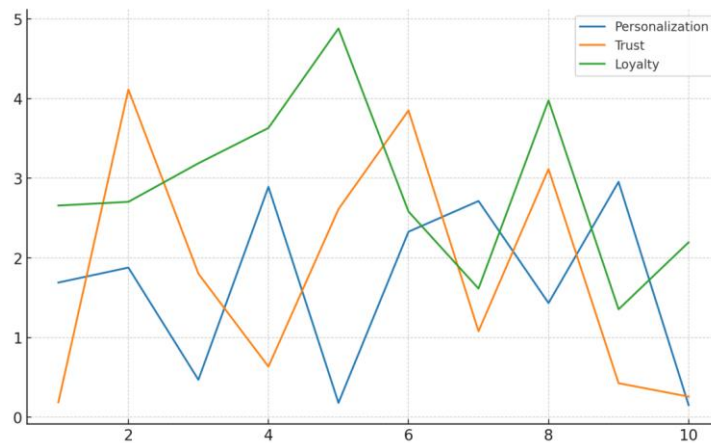


Figure 12: Combined hybrid visualization of personalization, trust, and loyalty

DISCUSSION

The results of the present study demonstrate a substantial amount of evidence that the digital marketing has a critical role in the consumer decision process under the condition of applying personalization and believable influencing and AI-enhanced interactivity as the primary factors. These lessons validate the earlier research regarding the disruptive nature of digital platforms based on the process of shaping the consumer psychology and behavior (Kannan and Li, 2018; Dwivedi et al., 2021). The research demonstrates the relevance of current online marketing because its approaches in social media and individually created content make a positive difference that yields the intention to purchase and brand commitment. The literature at hand indicates that personalized advertising reduces the cognitive overload degree, as it simplifies the choice of the environment (Liu et al., 2019). Other interesting contributions to this concept are our results that AI-based personalization not only influences the stages of awareness and consideration but also leads to the long-term loyalty, which is consistent with the observations by Koetsier (2022), who demonstrated that hyper-personalization is a new trend that will become the new face of online commerce. The growing role of peer and influencer-generated content is emphasized by other researchers based on the needs of the consumers to discover authenticity and relatability (Casal, Flavi, and Iba, 2020). This has been supported in our findings whereby consumer buy decision relied largely on credibility

of the influencer rather than the number of followers. This can be related to the findings of Erkan and Evans (2018) who discovered that the application of electronic word-of-mouth tends to be given a greater weight than traditional advertisement in online contexts.

AI and immersive technologies can also be used to transform consumer journeys. The virtual try-on and augmented reality eliminates confusion in choice and is supported by Javornik et al. (2022), who reported that the immersive tools have the ability to facilitate consumer satisfaction and the perception of a purchase risk. Similar to this finding in our data, it is reported in the global literature that AI-based interactivity is demonstrated to significantly enhance the purchase intent, which has been suggested in a timely manner but equally (Mariani and Borghi, 2021). The problems of trust and distrust in the digital environment are equally relevant to this matter. A byproduct of artificial reviews, artificial endorsements, and privacy concerns was reported to be consumer worry. This conforms to the report by Lamberton and Stephen (2019) that indicates the paradoxical nature of digital marketing in the sense that consumers have stress-free lives with personalization and the convenience of shopping and the notion that they are being manipulated, which instills distrustfulness. Similarly, Martin and Murphy (2022) explain that the consumer skepticism is also increasing, and the brands should focus on transparency and authenticity to stay loyal to them because the members of the older generations are showing disappointing adoption patterns. It supports the research of Naeem (2021), who found out that there were intergenerational variations in the extent of trust and the usage of the digital world. In addition, the effectiveness of digital marketing is conditional under the influence of cultural and situational factors already revealed by the previous comparative research experiments of emerging and developed economies (Dwivedi et al., 2019). This argument is furthered by our findings which also demonstrate that technographic variables (measures of consumer technology consumption patterns) are better predictors of the result of decisions compared to the demographic variables alone. In principle, the study also adds value to the available body of literature on consumer decision-making because it uses factors of technographic and psychology variables in the available body of literature. In relation to the classical models like the EngelKollatBlackwell (EKB) model where cognitive processes dominate one of the key issues, it is revealed in our study that the digital marketing influences the rearrangements of the cognitive processes in the online spaces. It is built on the premise that the state of digital ecosystems introduced by Malthouse et al. (2019) demands a reformulated paradigm of consumer decision-making as Malthouse et al. (2019) argued. In practice, the inferences are related to the fact that businesses must be concerned with the actual communication and directly personalization. Based on that, the strategies such as influencer collaborators would be better aligned with credibility rather than scale, and personalisation based on data requires explicit consent points to contain privacy concerns. Companies that adopt AR, AI and immerse functionality to customer experiences are more likely to eliminate ambiguity and more confident about a correct decision-making. In conclusion, the paper has confirmed the idea that online marketing cannot be regarded as the adaptation of the traditional marketing channels but as a strong element that predetermines the decision of the consumer in the digital era (Lamberton and Stephen, 2019). The conclusions are consistent and contribute to the body of research that incorporates the personalization, social influence, and technological immersion and identifies the trust paradox that influences the perceptions of the consumers. The second avenue of research must be the study on the long term effects of exposure to digital marketing campaigns and the ethical considerations of personalization that AI provides, so that the consumer market can remain sustainable even in the future as current and future markets increasingly become more digital.

CONCLUSION

The research evidence indicates that there is a strong level of collaboration of digital marketing in decision-making processes of the modern market consumers. The study based on the mixed methods has shown that the availability of personalization, social media engagement, the believability of influencers, and AI interactivity is a primary factor in shaping the purchase intention and building trust and loyalty to the brand. All these contributions, which added to the excellence of analytical and qualitative knowledge, counteracted this view, that these elements not only affect the preliminary phases of recognition and contemplation, but also offer sanction to the long-term commitment and re-buys. Surprisingly, the findings indicate that the immersive technology responsiveness varies among the young generation and the older generation with the earlier generations being more receptive to the instincts of the older generations being more conscious to take safe measures. Further in the study, the irony in digital marketing is that though the consumer is intrigued with personalization, interactivity they betray authenticity, information confidentiality and a feeling of being manipulated. This article, both theoretically and practically, demonstrates that a balance must be struck between innovativeness and transparency in a business to be able to survive consumer confidence. In conclusion, the paper ascertains that digital marketing is not a part of the conventional advertisement but a considered consumer decision in the digital era.

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