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Cracking the Code of 21st Century Digital Marketing Challenges: The Consumer's Perspective

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Abstract: ***Digital marketing has revolutionized the way consumers interact with brands and purchase products and services. The COVID19 pandemic has further accelerated this transformation, compelling businesses to heavily rely on digital channels for reaching and engaging their target audience. This study examines the challenges faced by consumers in the realm of digital marketing from their perspective. Additionally, insights into consumer spending habits and the challenges they face in the digital marketing world are revealed through monthly expenditure data. Furthermore, payment mode information suggests that issues of trust, security, and familiarity with payment methods are closely related to consumer difficulties in this field.***
Keywords: Digital Marketing, challenges, consumer, preference, online

I. INTRODUCTION

Digital marketing has transformed the way firms interact with customers in the digital age. However, managing this ever-changing world is not without its difficulties in developing effective digital marketing tactics that resonate with customers. It is critical to thoroughly understand and overcome these difficulties. The purpose of this research paper is to shed light on the various obstacles that consumers encounter in the arena of digital marketing as well as to investigate how these challenges are influenced by demographic characteristics, the frequency of digital marketing exposure, and the impact of product evaluations.

The main aim of this study is to recognise and analyse the difficulties that consumers face in the digital marketing environment. This understanding can help companies improve their digital marketing strategies to better match consumer preferences and expectations.

The study examines how demographic factors like age, gender, education, profession, and income influence the challenges consumers face in digital marketing. Furthermore, the study examines the impact of the frequency of digital marketing exposure on consumer challenges. Finding the right balance between frequency and relevance is crucial, as excessive exposure can lead to ad fatigue and negative perceptions of brands. In digital marketing, encouraging reviews plays a crucial role, but finding the right balance without inundating consumers is equally essential.

II. REVIEW OF LITERATURE

Several important studies have been conducted to understand the influence of digital marketing on consumers. Chawla and Kumar (2022) specifically focus on the Indian context and explore how e-commerce affects consumer protection. Additionally, they address the challenges faced by consumers in the digital marketplace, such as concerns regarding data privacy and security.

The transformative influence of the COVID-19 pandemic takes centre stage in Eggert et al.'s (2020) study. They meticulously analysed data from a significant online retailer, uncovering a seismic shift in consumer behaviour with the pandemic as a catalyst. Consumers increasingly turn to digital channels for their shopping needs, resulting in a substantial upsurge in online sales.

Transitioning to the domain of digital marketing, Haan et al. (2018) explore its potential in crafting value propositions that heighten consumer satisfaction. They advocate for an evolution in traditional marketing theories, one that hinges on a profound understanding of digital consumer behaviour and the consequent development of consumer insights.

Kaya and Eren Erdoğmuş (2022) dive into the effects of digital marketing's transformation trends on consumer attitudes. Their findings highlight the importance of personalisation, interactivity, and trust in influencing consumers' views of digital marketing and buying intentions.

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Singh and Singh 2021 conducted a comprehensive literature review spotlighting the Indian digital marketing landscape's opportunities and challenges. Notably, they identify obstacles such as limited internet access, low digital literacy rates, and issues pertaining to trust in online transactions that businesses in India must grapple with.

Kotni's (2021) research in emerging economies showcases the impact of digital marketing practices on consumer purchase decisions. The study identifies various influential tools, with internet banner ads and opt-in and opt-out ads emerging as particularly impactful strategies. WSEAS (2020) enters the research with a focus on the pandemic's repercussions on marketing strategies. Their paper underscores the adaptive nature of digital marketing in helping consumers navigate these turbulent times. These research studies reveal notable gaps in our understanding of digital marketing and its impact on consumers. Further research is needed to delve into strategies enhancing data privacy and security in e-commerce, understand the enduring effects of increased online sales after the pandemic, and offer practical guidance for businesses utilising insights into digital consumer behaviour. Additionally, exploring the implementation of personalisation, interactivity, and trust in digital marketing, addressing India-specific challenges in this domain, and investigating the psychological drivers of effective digital marketing practices would enhance our comprehension. Lastly, research should consider regional variations in digital marketing perceptions within India, examine ethical considerations during crisis-driven digital marketing, and develop comprehensive frameworks that encompass legal, behavioural, and practical aspects to aid businesses while protecting consumer interests. Addressing these research gaps would facilitate a more comprehensive and actionable comprehension of the intricate dynamics between digital marketing and consumer experiences.

III. METHODOLOGY

The study seeks to analyse consumer attitudes towards digital marketing, particularly in light of the phenomenon's increased prominence during the COVID-19 pandemic. The data was collected in the Jorhat district of Assam, India, mostly for logistical reasons. It is important to stress that the choice of this district for pragmatic reasons warrants care when generalising findings to all plain districts in Assam. A stratified random sampling strategy was used with 200 respondents to get a representative sample. Age, education, occupation, income levels, and urban or rural residency were all stratified to ensure variety across key demographic characteristics. Individuals who prefer traditional brick-and-mortar retail channels as well as those who prefer internet shopping were included in the sample. A dual methodology was used to collect data: in-person interviews and structured questionnaires disseminated via postal channels. The questionnaire was precisely designed to elicit responses on respondents' experiences with digital marketing. Furthermore, a detailed review of both published and unpublished sources was done, including academic journals, magazines, literature, market reports, and electronic media. Data analysis included identifying various customer exposure patterns to digital marketing, which included differences in frequency and depth of involvement. Furthermore, an evaluation of consumers monthly digital marketing spend aided in identifying its association with problems faced in the digital marketing landscape. An examination of consumers preferred ways of payment sheds insight on the ramifications for trust security and familiarity in the digital payment sector. To summarise, this methodological framework intends to completely investigate consumer feelings and difficulties related to digital marketing, thereby considerably contributing to the academic conversation on this topic.

IV. RESULTS AND DISCUSSION

A. Demographic Characteristics of Respondents

1) Respondents' Profile

Different demographic factors like age, sex, educational qualification, Employment status, income level etc. have significant impact on digital marketing. In the present investigation first of all it was tried to categories the total respondents on the basis of different demographic factors and then tried to examine their relation with the impact of digital marketing.

a) Age: The distribution of respondents under present investigation according to their age is presented in Table 1.

Table 1: Distribution of Respondents according to their Age

Age	Respondent in Nos.	%
Below 20 years	40	20.00
20 years to below 40	120	60.00
40 years to below 60	25	12.50
60 years and above	15	7.50
Total	200	100

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From the table above it is observed that, 20 percent of the respondents were below 20 years of age while 60 percent of respondents were between 20 years to below 40 years age which was the were the majority. The remaining 20 percent respondents were above 40 years of age which consists 12.50 percent with the age 40 years to below 60 years 7.50 percent above the ages of 60 years. This implies that the major population of the participants were between 20 years to below 40 years old.

Below is the figure depicting the age-wise distribution of respondents.

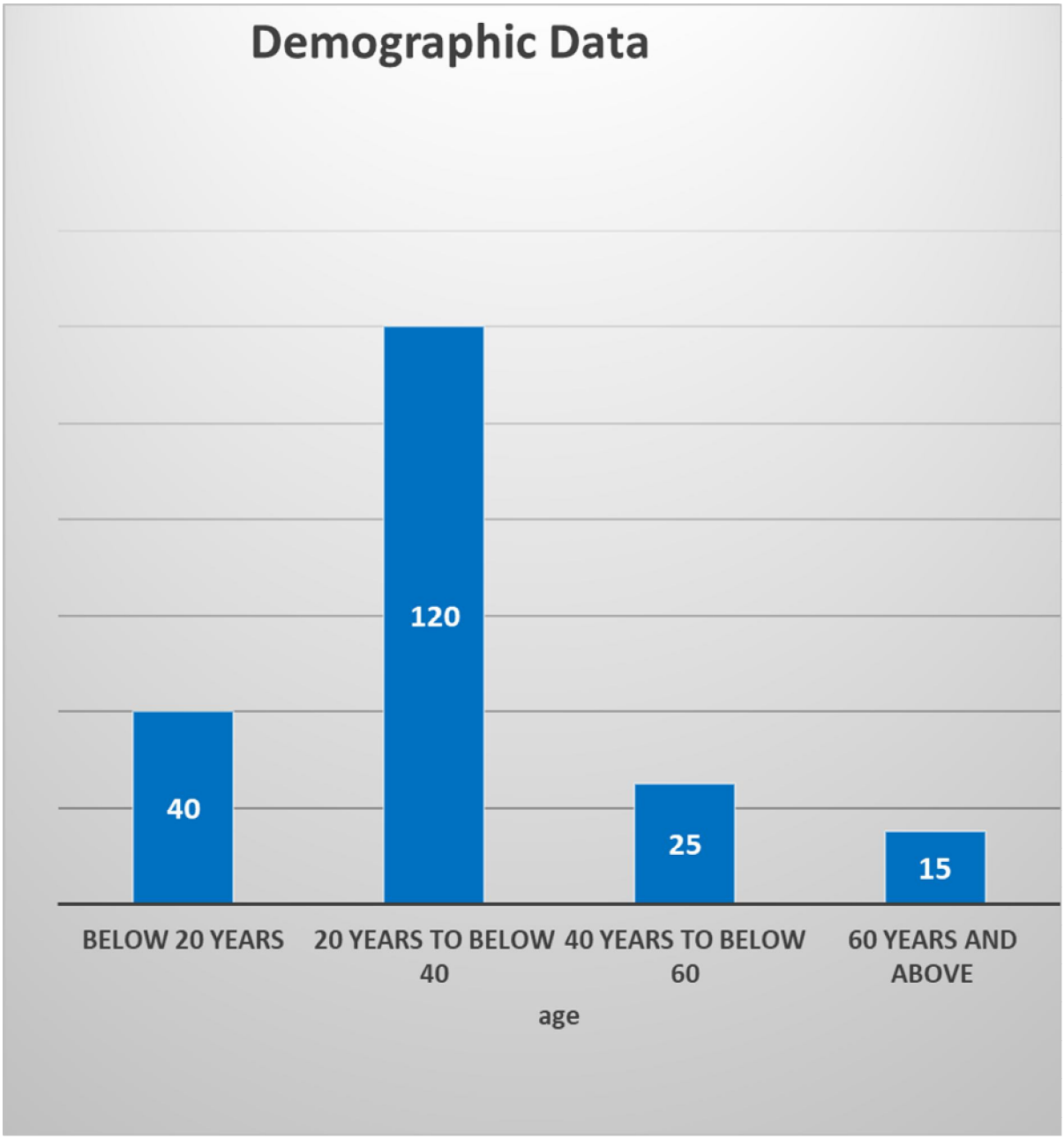


Figure 1. Graphical representation of age wise distribution of respondents

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b) Gender

The distribution of respondents under present investigation according to their gender is presented in Table 2.

Table 2: Distribution of respondents based on gender

Gender	Respondent in Nos.	%
Female	55	27.5 0
Male	145	72.50
Total	200	100

The results indicate that the majority of the respondents (72.50%) were male, while the rest (27.50%) were female.

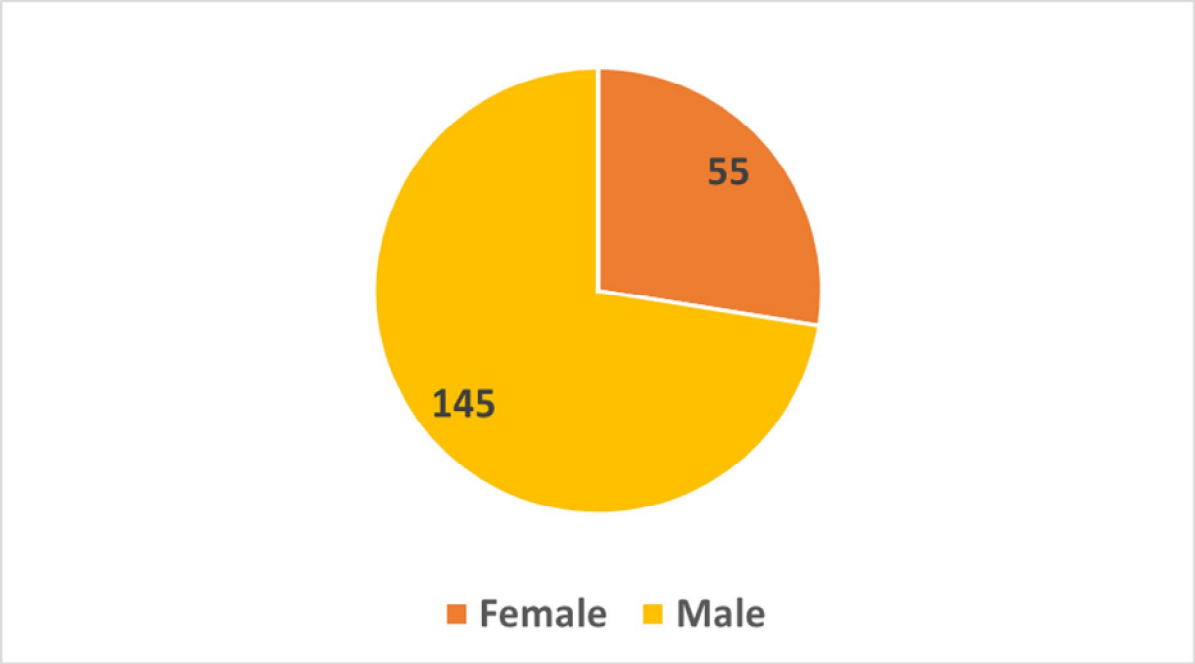


Figure 2: Graphical representation of gender wise distribution of respondents

c) Level of Education

In order to participate meaningfully in the study, the respondent's scholastic aptitudes were sought. The participants were requested to state their scholastic achievements as per Table below.

From the table it is evident that most of the respondents (86.00) under the present study were highly educated i.e. graduates and post graduates while 9.00 percent possessed intermediate level of education and 10.00 were from school level children. Hence, it can be said that the present study was basically confined with the educated people.

Table 3: Distribution of respondents based on education level

Qualification	Respondent in Nos.	%
School level	20	10.00
Intermediate	18	9.00
Graduate	90	45.00
Post graduate	72	36.00
Total	200	100

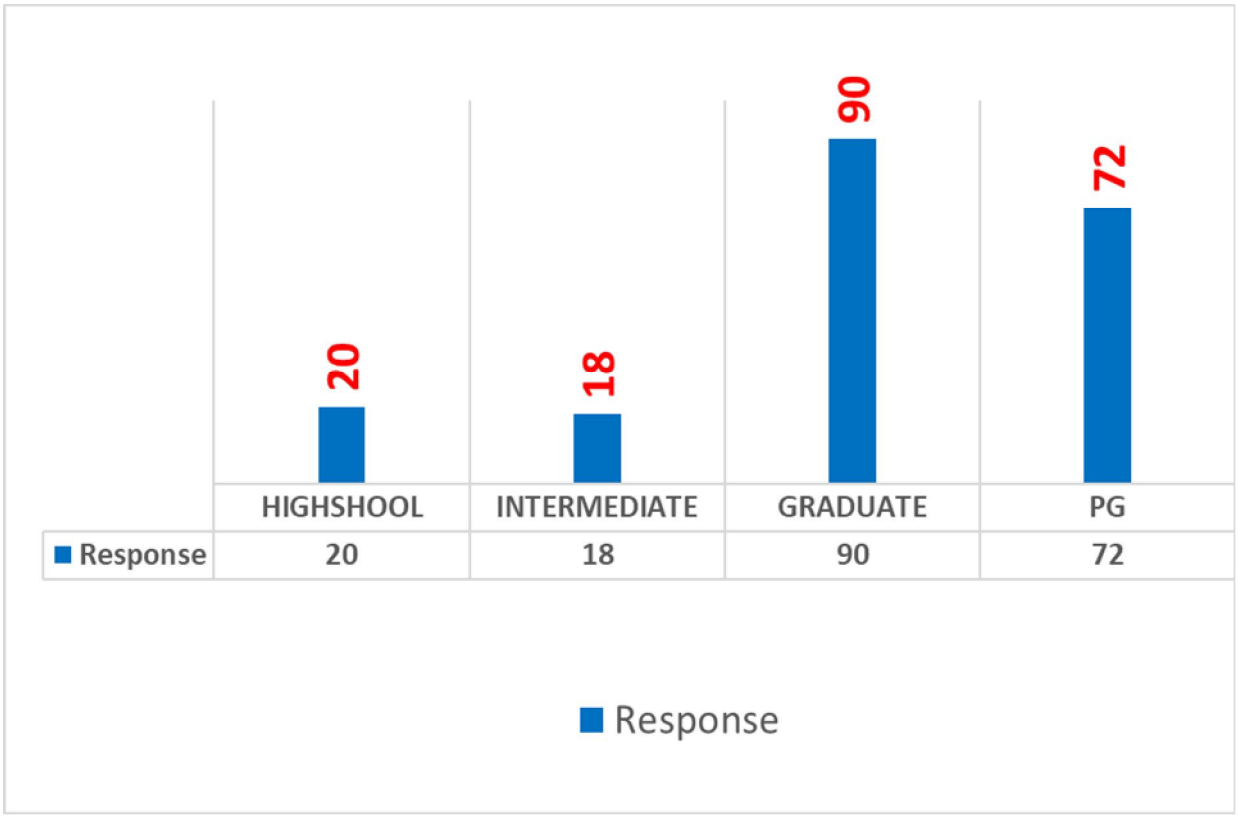


Figure 3: Graphical representation of qualification wise distribution of the respondents

d) Area of Profession

Table 4 represents the employment status of respondents. From the table it is observed that 65.0 percent of the respondents were students, 12.5 percent were service holder, and 10.00 percent were involved in agriculture sector, 7.50 % of the participants served in the Business, while 5.00 % of the respondents worked in others sectors.

Table 4: Distribution of respondents based on profession

Profession	Respondent in Nos.	%
Service	25	12.50
Business	15	7.50
Agriculture	20	10.00
Student	130	65.00
Others	10	5.00
Total	200	100

Below figure depicts the qualification wise distribution of the respondents.

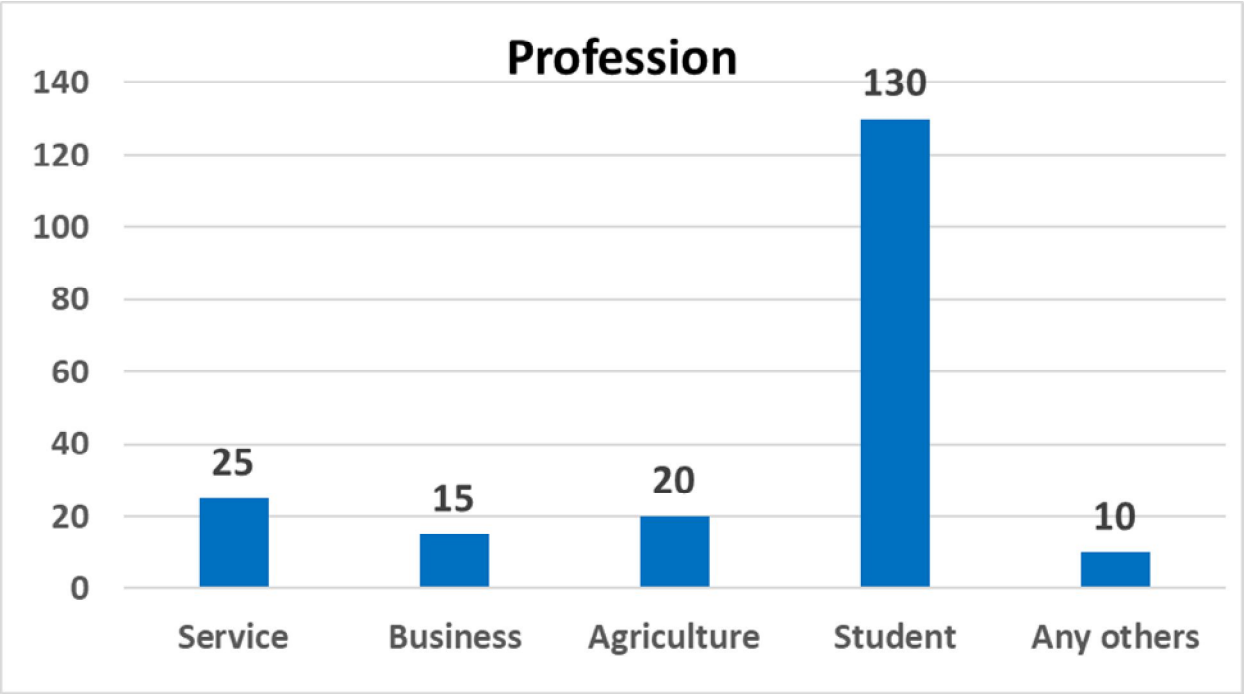


Figure 4:

Fig 4: Graphical representation of professional wise distribution of the respondent

e) Monthly Income

The distribution of respondents according to their monthly income is presented in Table 5.

Table 5: Distribution of respondents based Monthly Family Income

Income	Respondent in Nos.	%age
Less than 20000	106	53.00
20000 to below 40000	40	20.00
40000to below 60000	29	14.50
Above 60000	25	12.50
Total	200	100

It is evident from the table that most of the respondents (53.00%) were in the monthly income category of below 20,000 per month. Another 20 percent respondents indicated their monthly income 20000.00 thousand and above but to below 40000.00 while 14.50 percent respondents indicated their monthly income 40000.00 and above but below 60000.00. Only 12.5 percent of the respondents indicated that they were earning a monthly income of Above 60000.00.

B. Consumer Challenges in Digital Marketing

1) Frequency of Digital Marketing and Product Reviews

This section examines the frequency of digital marketing and how it affects consumer. The frequency of digital marketing and product reviews significantly impacts consumer behaviour and brand perception. Excessive digital marketing can lead to ad fatigue and decreased engagement, while too few can result in lower brand awareness and conversions. Product reviews are essential for informed purchase decisions and assessing product quality and reliability. Businesses should balance frequency and relevance to maintain positive consumer perceptions. Encouraging product reviews can increase engagement and improve brand reputation, but excessive requests can also lead to negative perceptions. The frequency of product purchased by the respondents under present investigation were studied to have an idea about the involvement of respondents in digital marketing system and the results are presented in Table 6

Table 6: Frequency of availing Digital Marketing services

Frequency	Responses	%age
Daily	6	3.00
Twice in Week	10	5.00
Weekly	48	24.00
Forthrightly	98	49.00
Rarely	38	19.00
Total	200	100

Table above shows that most of the participants (49%) purchased their goods through digital platform forthrightly while 24.00 percent of respondents availed digital marketing weekly. Daily purchaser through digital marketing was found very less. Only 3.00 respondents informed that they used digital marketing platform daily to purchase their goods while another 5.00 percent respondents informed that they used digital marketing platform for marketing twice in a week. Below figure depicts the qualification wise distribution of the respondents.

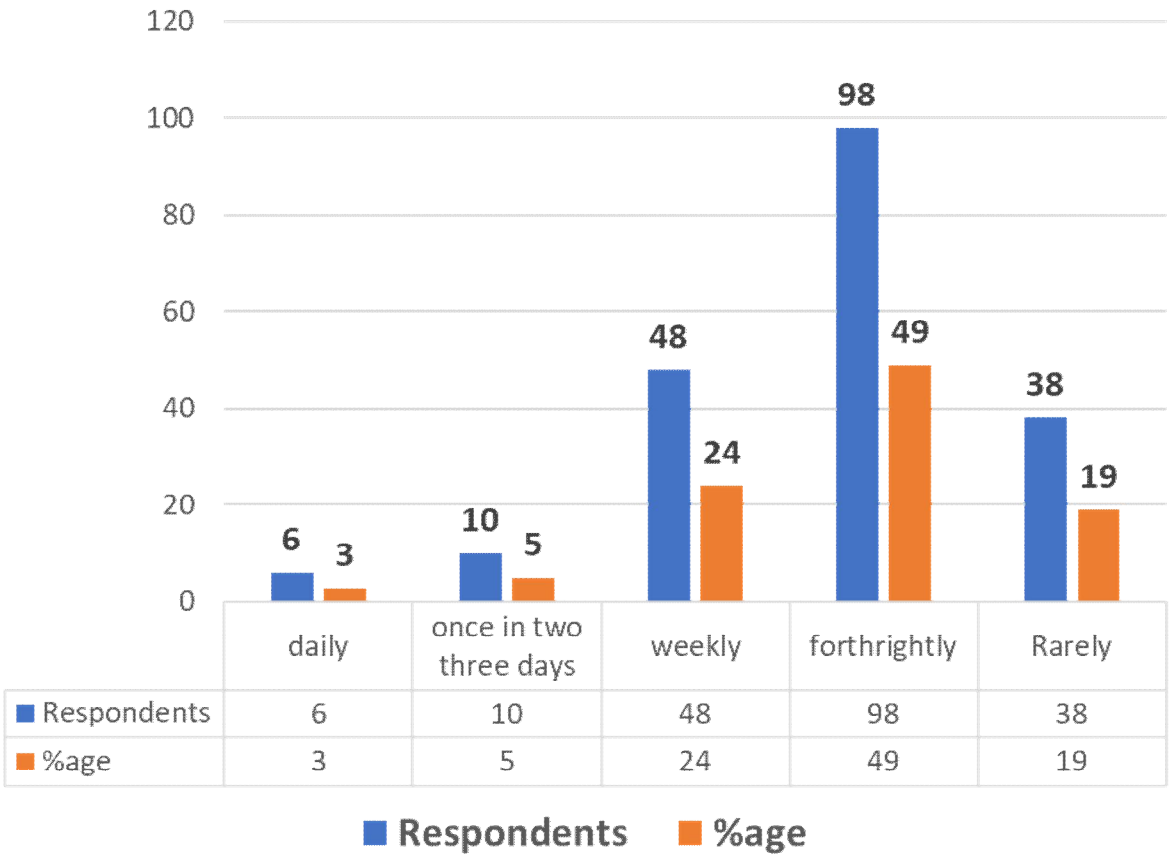


Figure 6: Frequency of availing Digital Marketing services

2) Share of Digital Marketing in Monthly Marketing Expenditure

The shift from traditional marketing to digital marketing is expected to reach 80% by 2025, driven by factors like online channels' importance in consumer behaviour and personalized advertising. Digital marketing offers advantages like real-time tracking and reaching a wider audience. The COVID19 pandemic has accelerated this shift, forcing businesses to rely more heavily on digital channels to reach customers. Despite the challenges, traditional marketing methods still play a role in the marketing mix.

Table 10 represents the spending of the respondents through digital marketing.

Table10: Monthly spending towards the Digital Marketing purchase

Expenses	Responses	%age
Less than 1000	35	17.50
Above 1000 to below 2000	68	34.00
Above 2000 to below 3000	32	16.00
Above 3000 to below 4000	20	10.00
Above 4000 to below 5000	12	6.00
Above 5000 to below 6000	9	4.50
Above 6000 to below 7000	5	2.50
Above 8000 to below 9000	4	2.00
Above 9000 to below 10000	7	3.50
Above10000	8	4.00
Total	200	100

It is visible from the table above that most of the participants(34.00%) spent between Rs. 1000.00 to Rs. 2000.00 of their monthly expenses through digital marketing system while 17.50 percent of respondents spent less than Rs. 1000.00 per month through digital marketing platform. Around 16.00 respondents spent above Rs. 5000.00 per month and only 4.00 percent of the respondents indicated that they spent above Rs.10000.00 per month through digital marketing.

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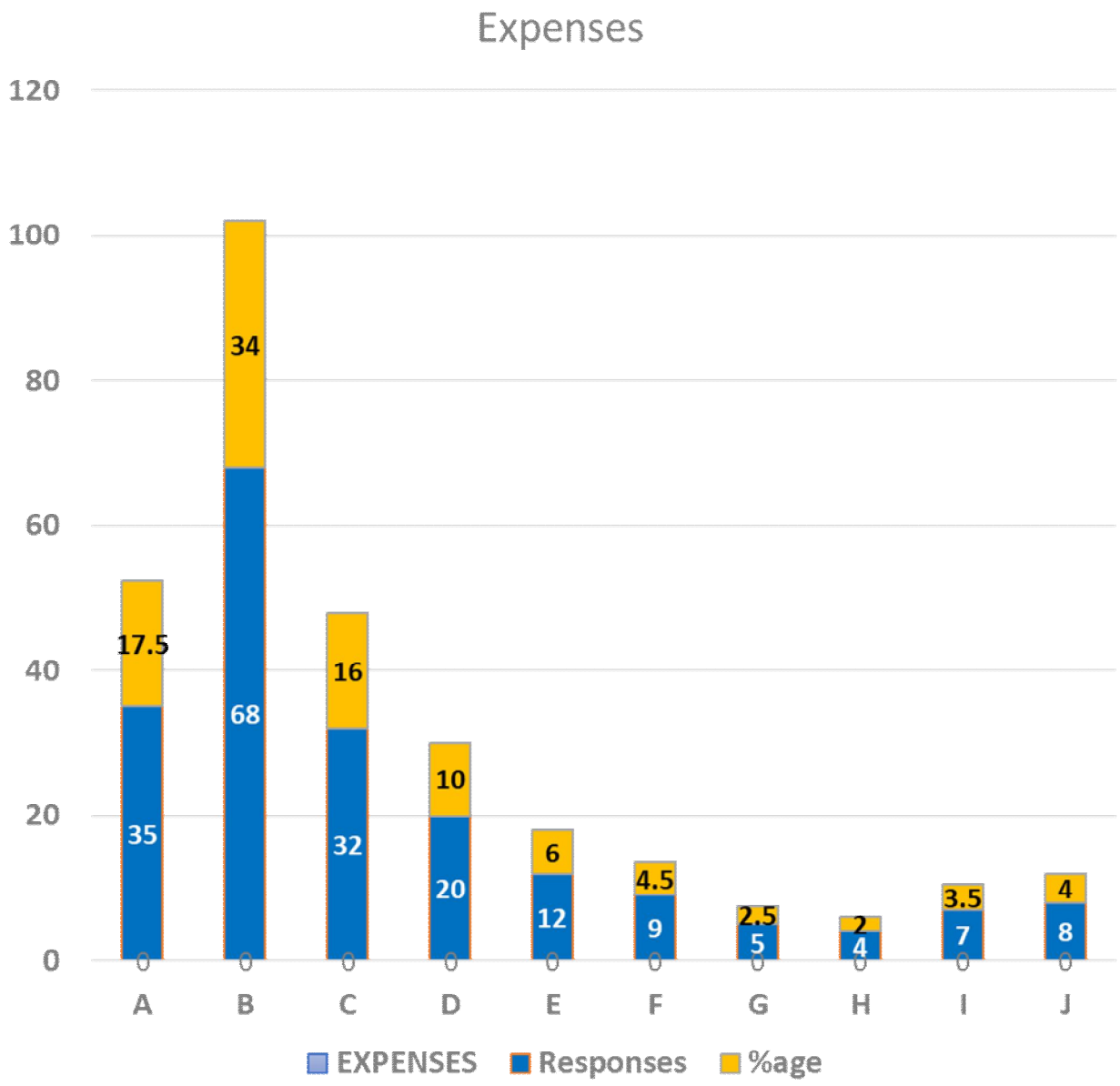


Figure10: Graphical representation of Monthly spending distribution of the respondents

3) Devices and Payment Methods Used in Digital Marketing

Digital marketing has evolved significantly, with the rise of smartphones, tablets, smart watches, and voice assistants. These devices provide consumers with a seamless and convenient experience, leading to increased engagement and sales. Businesses can optimize their digital marketing efforts for these devices to create a seamless experience.

Additionally, the rise of crypto currencies like Bitcoin and Ethereum offers a secure and decentralized payment method, providing businesses with greater flexibility and reduced transaction fees. By offering a variety of payment options, businesses can improve the checkout experience, leading to increased sales and customer loyalty. This evolution has given businesses a competitive advantage in the digital marketing landscape.

Table 11 represents the mode of payment made by the respondents in digital purchase.

Table 11: Mode of payment of Digital Marketing services

MODE OF PAYMENT	Respondents	%
Debit/Credit Card	60	30
Internet banking	32	16
Paytm / Gpay	115	57.50
Google wallet	20	10
cash on delivery	112	56

It is evident from the table that most frequent payment mode is the payment through UPI. Out of the total respondents, 57.50 percent of respondents used to pay using Paytm /Gpay while 56.00 percent respondent preferred cash on delivery. Another major option for payment is Debit/ Credit card. Out of total respondents, 30.00 percent indicated that they used Debit/Credit Card for digital payment while another 16.00 percent used Internet banking for digital payment. Only 10.00 percent of the respondents used Google wallet as their mode of payment for digital marketing.

4) Digital Platform used by the Respondents

This section explores the different digital platform used by the respondents of the present investigation

Table 12 represents the most frequently used digital marketing platform used by the respondents under present study. From the table, it is observed that most frequently used platforms for digital marketing are *Flipkart, Amazon, Myntra, Zomato, Swiggy, eBay* and *Alibaba.* Out of all these, Flipkart was used by the most of the respondents (40.50%) followed by Myntra (21.50%) and Amazon (19.00%). The platform like Zomato, Swiggy, eBay and Alibaba were use by 6.00 percent, 5.00 percent, 4.00 percent and 4.00 percent, respectively.

Table 12: Most Preferable Digital Marketing Platform

Platform	Responses	%age
eBay	8	4.00
Amazon	38	19.00
Flipkart	81	40.50
Myntra	43	21.50
Zomato	12	6.00
Alibaba	8	4 .00
Swiggy	10	5.00
Total	200	100

V. DISCUSSION

We explored how demographic factors, including age, gender, education, profession, and income, relate to the challenges faced by consumers. Age as a pivotal factor indicates that younger consumers are tech savvy but susceptible to ad fatigue due to frequent digital marketing exposure. Gender influences product exposure, with women often targeted for fashion and beauty products. Highly educated consumers expect relevance and quality, while professionals in tech fields demand precision in ad quality. Analysing the data, we find that the frequency of digital marketing and the influence of product reviews significantly impact consumer challenges. Maintaining a balance between frequency and relevance is crucial, as excessive ads lead to ad fatigue. Product reviews play a pivotal role, with 49 percent of respondents regularly using digital marketing services. Consumer spending habits correlate with challenges; those spending less than Rs 1000 per month may face budget constraints, while higher spenders (Rs 4000 to Rs 10,000) expect premium experiences. Payment methods also influence challenges. Upi payments (paytm, gpay) are prevalent, driven by convenience and trust. Cash on delivery remains surprisingly common due to security concerns. Credit-debit card usage is affected by security fears, while low Google wallet adoption suggests trust issues.

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In conclusion, demographic factors intertwine with challenges in digital marketing. To address these effectively, businesses must balance frequency and relevance, prioritise product reviews, and cater to diverse spending habits and payment preferences. Understanding regional and demographic differences is key to tailoring strategies.

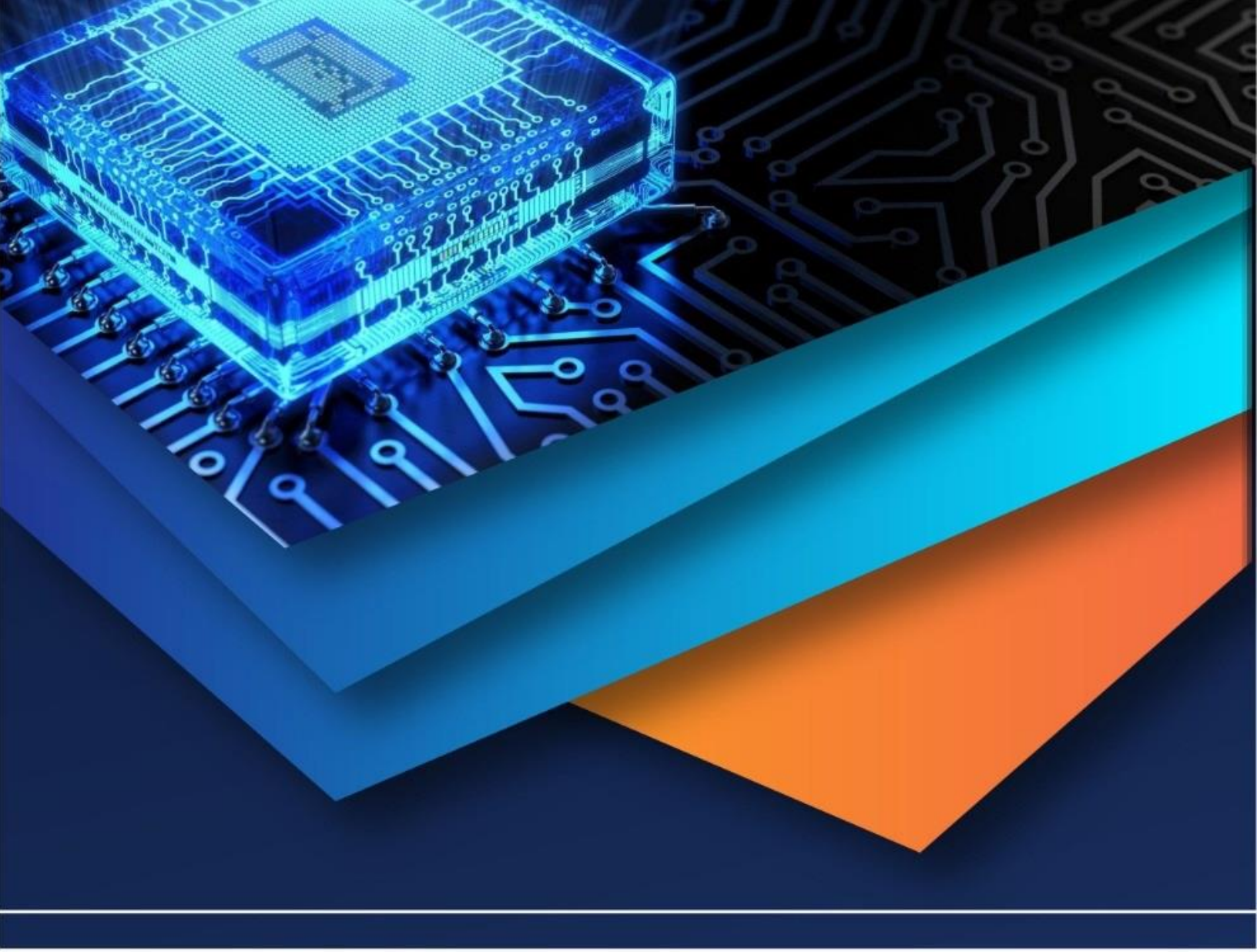
VI. CONCLUSION

Key findings from the study highlight the significant influence of demographic factors on the challenges consumers encounter in digital marketing. Age, gender, education, profession, and income all contribute to shaping these challenges. Younger consumers often experience ad fatigue, while highly educated individuals have heightened expectations regarding ad quality and relevance. Gender-based targeting can be effective but must be sensitive to stereotypes, and income levels impact the value consumers expect from digital marketing. The study also reveals that the frequency of exposure to digital marketing varies among consumers. Ad fatigue emerges as a potential challenge when individuals are bombarded with ads too frequently. Striking a balance between the frequency and relevance of digital marketing proves crucial for its effectiveness. Moreover, the study underscores the substantial influence of product reviews on consumer behaviour and trust. Consumer spending habits in digital marketing exhibit diversity, with distinct expectations and challenges among different spending groups. Lower spenders often grapple with budget constraints and seek clear value for their expenditure, whereas high spenders anticipate premium experiences and enhanced value. The mode of payment used in digital marketing transactions also varies, with UPI payments prevailing as the most common choice. Trust and security concerns significantly influence payment method preferences. Cash on delivery remains popular, reflecting lingering doubts about online payment security. Credit and debit card usage and Google wallet adoption exhibit variations, highlighting the importance of familiarity and trust in shaping payment preferences. Understanding these consumer challenges in digital marketing is pivotal for businesses; it enables them to enhance the relevance of their advertising, build and maintain trust, allocate budgets optimally, and encourage consumer engagement through effective management of product reviews. Future research opportunities in this field include in-depth analyses of consumer behaviour and ethical considerations in digital marketing practices. cross-cultural studies to explore global variations in consumer challenges and investigations into the impact of emerging technologies like augmented and virtual reality on consumer behaviour within the digital marketing landscape. These insights will empower businesses to navigate the evolving digital marketing landscape effectively.

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