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Digital Consumer Behaviour Across Developed and Emerging Economies: A Systematic Literature Review and Future Research

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Abstract: Digital transformation has led to a significant change in consumer behaviour, changing the way individuals search for information, evaluate products, interact with brands and make purchase decisions. The global business environment has changed with the use of AI, social media platforms, mobile commerce and Digital marketing technologies. Today's research, however, remains fragmented, with little comparative evidence on digital consumer behaviour across developed and emerging economies.

The purpose of the present study is to systematically review and synthesise the literature on digital consumer behaviour, to identify the key factors influencing consumer decision-making, to compare behavioural patterns across countries and to propose future research directions.

Keywords: Digital Consumer Behaviour; Artificial Intelligence; Social Media Marketing; Consumer Trust; Digital Customer Experience; Customer Loyalty; Emerging Markets; Developed Economies; Systematic Literature Review.

I. INTRODUCTION

The digital transformation has changed consumer behaviour, business models and marketing strategies worldwide. The rapid development of internet technologies (AI), social media platforms, e-commerce systems, smartphones, digital payment technologies and personalised advertising has changed the way consumers search for information, alternatives, interact with brands and make purchasing decisions (Verhoef et al. 2021). Digital consumer behaviour, in contrast to traditional consumer behaviour, involves continuous interactions between consumers and organisations through several technology-enabled channels, resulting in more dynamic and personalised customer journeys (Lemon and Verhoef, 2016).

The emergence of digital platforms has provided consumers with increased access to information, online reviews, social communities and personalised recommendations. Today's consumers are not passive recipients of marketing messages but active participants via eWOM, social media engagement and user generated content (Kaplan and Haenlein,2010; Appel et al. 2020). Therefore, organisations need to understand complex digital behaviours in order to devise effective marketing strategies and maintain competitive advantage.

Artificial Intelligence has become one of the most influential technologies shaping modern consumer behaviour. AI-based applications such as recommendations engines, chatbots, predictive analytics and automated marketing systems enable organisations to analyse consumer data and provide personalised experience (Davenport et al. 2020). AI improves customer engagement and decision-making efficiency, but also raises concerns about privacy, transparency, algorithmic bias and ethical data usage (Huang and Rust.2021).

Social media have also transformed the consumer-brand relationship through interactive digital environments. Buying decisions are influenced by influencer marketing, online communities and user-generated reviews on platforms such as Instagram, TikTok, YouTube and Facebook. Recent research shows that social media marketing has become an important instrument for increasing brand awareness, trust and customer loyalty (Dwivedi et al., 2021).

Digital consumer behaviour has received a considerable amount of attention from academics, but the existing literature is fragmented. Some studies separately consider individual factors such as AL adoption, social media influence, consumer trust or digital experience. But how these factors interact collectively in different economic and cultural environments is little understood. Therefore, an integrated review is necessary to consolidate existing knowledge and identify future research opportunities.

A. Research Problem

The increasing implementation of digital technologies has brought about significant changes in consumer behaviour. However, organisations still struggle to understand how consumers interact with digital platforms. Previous studies have often focused on specific technologies or individual markets, limiting our understanding of global digital consumer behaviour (Dwivedi et al., 2021).

In addition, many theories of digital consumer behaviour were developed from the context of advanced economies and may not be fully applicable to the consumer adoption patterns in emerging markets. The way consumers perceive and adopt digital technologies is influenced by differences in infrastructure, culture, income levels and regulatory environments (Venkatesh, Thong and Xu,2012).

Therefore, the main research problem addressed by this review is:

The extent to which digital consumer behaviour is influenced by technological, psychological and contextual aspects in developed and emerging economies.

B. Research Gap

The systematic review identifies several important research gaps:

- First, rather of creating integrated frameworks that combine AI, social media marketing, trust, experience, and loyalty, current research frequently looks at individual digital technologies.
- Second, research comparing industrialised and emerging economies is lacking.
- Third, ethical concerns related to AI, such as algorithmic fairness, privacy and transparency, have received little attention.
- Fourth, despite their quick digital revolution, emerging markets are still under-represented.
- Fifth, more theoretical research is needed to understand the connection between sustainable customer loyalty and digital transformation.

C. Research Aim

To determine key research themes and gaps, critically analyse and sum up current research on digital consumer behaviour in developed and emerging economies, and suggest future routes for academic and managerial practice.

D. Research Objectives

The objectives of this review are:

- To assess how research on digital consumer behaviour has changed over time.
- To determine the main elements influencing judgements about digital purchases.
- To examine how social media marketing and artificial intelligence influence customer behaviour.
- To look into the significance of digital customer experience and consumer trust.
- To contrast study results from developing and developed economies.

E. Research Questions

The systematic literature review addresses the following research questions:

- RQ1: How has the study of digital consumer behaviour changed over time?
- RQ2: In digital contexts, what are the main elements driving customer behaviour?
- RQ3: What impact do digital customer experiences, social media marketing, and artificial intelligence have on consumer decision-making?
- RQ4: How does consumer trust affect their online buying habits?
- RQ5: What are the differences in digital consumer behaviour between developed and emerging economies?
- RQ6: What avenues should researchers in the field of digital consumer behaviour pursue in the future?

II. RESEARCH METHODOLOGY

A systematic literature review (SLR) offers an organised and transparent method for assessing, analysing and synthesising current scholarly information in a particular field of study. In contrast to traditional literature reviews, adhere to predetermined protocols to reduce researcher bias, enhance scientific transparency and produce trustworthy findings from previous studies (Tranfield, Denyer, and Smart, 2003).

In order to investigate digital consumer behaviour in both developed and emerging economies, this study uses a methodical literature review approach. In addition to summarising prior research, this methodological approach aims to critically assess theoretical advancements, identify research themes, identify discrepancies and determine future research pertaining to artificial intelligence, social media marketing, consumer trust and digital customer experience. A highly fragmented research landscape encompassing various disciplines, such as marketing, information systems, consumer psychology, international business and technology management, has emerged from the quick development of digital technologies. Because it allows for the integration of various viewpoints and offers a thorough understanding of how digital technologies affect consumer decision-making worldwide.

The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which offers recommendations for transparent identification, screening, eligibility evaluation and inclusion of pertinent academic research, is followed in this study (Page et al., 2021).

A. Research Design

A qualitative systematic literature review design is used in this investigation. Marketing, information systems, consumer psychology and international business are all included in the multidisciplinary field of digital consumer behaviour research.

The researcher can do the following with the systematic review approach:

- Determine the most important research studies.
- Examine results from various nations.
- Assess theoretical methods.
- Determine any knowledge gaps.
- Create suggestions for further research.

Snyder (2019) claims that systematic literature reviews offer an organised understanding of academic information, they are beneficial in developing research fields.

B. Research Philosophy

It seeks to comprehend how consumers engage with digital technology in various cultural and economic situations this study adheres to an interpretivist research philosophy. In addition to technological reasons, the following also have an impact on digital consumer behaviour:

- Culture values
- Consumer perceptions
- Trust
- Social influence
- Economic conditions.

Therefore, current research in various contexts is necessary to comprehend consumer behaviour. Instead of evaluating preset hypotheses, the study employs an inductive approach, allowing themes and patterns to emerge from existing material.

C. PRISMA-Based Review Process

The review follows the four stages recommended by PRISMA 2020 (Page et al. 2021)

Stage 1: Identification

Relevant academic articles were identified through major academic databases:

- Scopus
- Web of Science
- ScienceDirect
- Emerald Insight
- SpringerLink
- Taylor & Francis Online

These databases were chosen because they include excellent, peer-reviewed literature in the fields of consumer research, business, marketing, and management.

Stage 2: Screening
During the Screening stage, titles and abstracts were reviewed to remove irrelevant studies.
Articles were excluded if they,
- Did not focus on consumer behaviour
- Focused only on technical AI development
- Unrelated to digital markets.
- Duplicate publications

Stage 3: Eligibility Assessment
Articles were considered eligible when they,
- Examined digital consumer behaviour
- Investigated online purchasing, digital marketing, AI and Consumer feedback.
- Included theoretical contributions
- Published in peer-reviewed academic journals.

Stage 4: Final Inclusion
The evidence base for thematic analysis was built by the final chosen studies. To find recurrent themes, theoretical stances and research gaps, the chosen literature was examined.

D. Search Strategy
A systematic keyword strategy was developed based on the research objectives:
The main search terms included:
- Digital consumer behaviour
- Online consumer behaviour
- AI and consumer behaviour
- Social media marketing AND purchase intention
- Consumer trust AND E-commerce
- Digital consumer experience
- Customer loyalty AND digital transformation
- Emerging markets AND digital consumption

Boolen operators were applied to improve search accuracy.

E. Thematic Analysis Framework
Since the goal of this review is to find recurrent ideas and connections in the body of previous research, thematic analysis is relevant. Major themes are identified by the analysis:
1) Theme 1: Adoption of Digital Technology: According to research, customer confidence, perceived utility and simplicity of use all influence technology adoption (Davis, 1989; Venkatesh, Thong, and Xu, 2012).
2) Theme 2: Customisation and Artificial Intelligence: Personalised suggestions, automation and predictive consumer insights are made possible by AI; yet, acceptance is influenced by ethical concerns about privacy and transparency (Davenport et al., 2020; Huang and Rust, 2021).
3) Theme 3: Impact of Social Media: Through online evaluations, electronic word-of-mouth and influencer marketing, social media platforms affect consumers' decisions to buy (Kaplan and Haenlein, 2010; Appel et al., 2020).
4) Theme 4: Customer: Consumer propensity to use online platforms is influenced by trust, which decreases uncertainty in digital transactions (Morgan and Hunt, 1994; Gefen, Karahanna, and Straub, 2003).
5) Theme 5: Digital Customer Experience: Customer happiness, loyalty and long-term relationships between businesses and consumers are all influenced by digital experiences (Lemon and Verhoef, 2016).
6) Theme 6: Developed and New Market Disparities: Due to variations in infrastructure, laws, cultural norms and economic growth, digital adoption differs between nations.

F. Evaluation of Quality

The following criteria are used to assess the featured articles' quality:

1) The indexing status and repute of the journal.
2) Quality of research methods.
3) Theoretical input.
4) The impact of citations.
5) Research design transparency.
6) Relevance to the goals of the study.

Articles published in reputable peer-reviewed journals that are indexed by Web of Science and Scopus are given priority.

III. LITERATURE REVIEW AND THEMATIC ANALYSIS

The rapid advancements in artificial intelligence (AI), social media platforms, e-commerce and digital services have made digital consumer behaviour an important research subject. According to recent research, social interactions, technology convenience, personalised experiences and trust are all having a growing impact on consumer choices in digital settings. But the research that is now available is still dispersed, especially when it comes to the distinctions between developed and emerging economies (Lemon and Verhoef, 2016).

According to current study, a mix of environmental, psychological and technological elements affect the behaviour of digital consumers. Technology adoption, perceived utility, trust, personalisation, social impact, customer experience and cultural differences are some of these (Venkatesh, Thong, and Xu, 2012; Verhoef et al., 2021).

This chapter identifies the major themes emerging from recent literature:

A. Digital Technology adoption and consumer behaviour

The basis of study on digital consumer behaviour is technology adoption. According to Davis's (1989) Technology Acceptance Model, consumers' propensity to adopt new technologies is determined by their perception of their usefulness and ease of use. In digital markets, consumers adopt online platforms when they perceive benefits such as:

- Convenience
- Time efficiency
- Better product choices
- Improved service quality

According to recent studies, the proliferation of smartphones, mobile applications and online payment systems have all contributed to the acceleration of digital adoption. However, because to variations in consumer confidence, income levels and digital infrastructure, adoption patterns vary among nations.

Because of sophisticated infrastructure and well-established online ecosystems, consumers in developed economies like the US, UK, Canada, Australia and Japan typically exhibit higher levels of digital maturity. Despite obstacles relating to digital literacy and security concerns, the quick uptake of smartphones has offered substantial growth prospects in emerging nations like China and India (Sheth, 2011).

B. Artificial intelligence and personalised consumers experiences

One of the most significant technologies influencing how consumers behave is artificial intelligence. Businesses are using AI applications more and more, like:

- Recommendation algorithm
- Chatbots
- Predictive analytics
- Automated marketing systems

According to Davenport et al. (2020), AI helps businesses examine massive amounts of customer data and increase marketing efficacy. In a similar vein, Huang and Rust (2021) emphasise that AI adds value by enhancing decision-making, customer interaction and prediction accuracy.

Adoption of AI, customer trust, engagement and ethical issues are identified by Jain, Wadhwani, and Eatman (2024) as key themes in studies of consumer behaviour connected to AI.

C. Social media marketing and consumer engagement

Social media has drastically altered how consumers and brands interact. Customers can actively interact on platforms like Facebook, YouTube, Instagram and TikTok by creating content and leaving reviews, comments and suggestions. According to Kaplan and Haelein (2010), social media is an interactive setting where users actively participate in marketing content rather than just passively receiving it. Consumer behaviour is influenced by social media through:

1) Electronic word-of-mouth (eWOM): Online reviews and recommendations influence consumer attitudes and purchase decisions.
2) Influencer marketing: Consumers often depend on influences because of perceived authenticity and credibility.
3) Brand communities: Online communities create emotional connections between consumers and brands.

According to recent studies, when customers view material as genuine and meaningful, social media marketing increases brand awareness, engagement and buy intention (Appel et al., 2020; Dwivedi et al., 2021).

D. Consumer Trust and Digital Privacy

One of the key factors driving digital purchasing behaviour is still consumer trust. Because customers cannot physically inspect things before making a purchase, online platforms contain uncertainty in contrast to traditional purchasing environments.

Key factors affecting digital trust include:

1) Data security
2) Privacy protection
3) Platform reliability
4) Brand reputation
5) Transparency

According to Gefen, Karahanna, and Straub (2003), trust lowers perceived risk, which has a major impact on online purchase intentions. According to recent research, when businesses give customers explicit information regarding data usage and algorithmic decisions, they are more likely to accept AI-enabled services. Technology innovation and customer acceptability are connected by trust.

E. Digital Customer Experience and Customer Loyalty

Digital customer experience refers to overall perception consumers develop through interactions with digital platforms. It includes:

1) Website usability
2) Mobile application quality
3) Personalised recommendations
4) Customer service responsiveness
5) Digital payment convenience

According to Lemon and Verhoef (2016), customer experiences take place at every stage of the consumer journey, from awareness to interaction after a purchase. Positive online experiences rise:

- Customer satisfaction
- Repeat purchasing
- Brand loyalty
- Long-term engagement

According to Verhoef et al. (2021), companies must combine technology with customer-centric tactics in order to successfully undergo digital transformation. As a result, digital transformation should prioritise developing consumer experiences in addition to investing in technology.

F. Critical Research Gaps

Several significant research gaps are identified by the literature:

1) Gap 1: Insufficient international comparative research: Instead of contrasting developed and emerging markets, the majority of research papers concentrate on specific nations.
2) Gap 2: Insufficiently integrated models: Studies that already exist frequently examine AI, social media, trust and consumer experience independently rather than within a cohesive framework.
3) Gap 3: Insufficient Research on Ethical AI: Privacy, transparency, and responsible AI deployment require more study.

IV. DISCUSSION, RESEARCH GAPS AND FUTURE RESEARCH

The results of the systematic literature review are discussed along with theoretical contributions, research gaps and potential future paths. The studied literature shows that digital consumer behaviour is now shaped by technological innovation, consumer trust, digital experiences and social effects rather than just product quality or price. AI, personalisation, security, trust and customer experience are among the key elements influencing digital consumer choices, according to recent systematic evaluations. However, because of differences in digital infrastructures, laws, cultural norms and economic growth, these elements function differently in developed and emerging nations (Verhoef et al., 2021, Dwivedi et al. 2021).

A. *Discussion of Key Findings*

According to the literature, AI has significantly changed digital marketplaces by allowing businesses to examine customer data, forecast consumer behaviour and provide tailored recommendations. Through personalisation and quicker decision-making, AI technologies like chatbots, recommendation engines and predictive analytics enhance customer experiences.

Recent systematic reviews identify five major areas where AI influences consumers:

- Customer experience improvement
- Personalised recommendations
- Trust and technology acceptance
- Online purchasing decisions
- Data-driven marketing strategies

The literature does, however, draw attention to issues with consumer data ethics, privacy and transparency. Customers want more individualised services, but they also want companies to clarify how their data is gathered and utilised.

B. *Social Media Marketing and Consumer Engagement*

Through online reviews, influencer marketing, electronic word-of-mouth and brand communities, social media platforms have grown to be significant avenues affecting consumer behaviour. When assessing goods and services, consumers are depending more and more on user-generated digital material (Kaplan and Haenlein, 2010).

Consumers increasingly rely on:

- Online reviews
- Influencer recommendations
- User-generated content
- Social communities

AI-enhanced social media marketing enhances targeting, engagement and customised communication, according to recent studies. But since too much automation could erode customer trust, authenticity and transparency are still crucial.

C. *Consumer Trust and Digital Privacy*

Adoption of digital technology is heavily dependent on consumer trust. Online conduct is influenced by worries about cybersecurity, privacy and the exploitation of personal information, even while customers value convenience and tailored services.

Recent research highlights that trust is strongly connected with:

- Transparency of AI systems
- Data protection practices
- Platform reliability
- Ethical technology management

Ethical digital practices are crucial for long-term customer connections since consumers are more likely to adopt AI-based services when businesses give transparent information about algorithmic decisions and data usage (Gefen, Karahanna, and Straub, 2003; Jain, Wadhvani, and Eastman, 2024).

D. *Difference between Developed and Emerging Economies*

Due to improved internet infrastructure, more robust regulatory frameworks and increased confidence in online transactions, consumers in developed economies (USA, UK, Canada, Australia, Japan, and Europe) typically exhibit higher levels of digital maturity (Verhoef et al., 2021).

On the other hand, smartphone use, mobile commerce and digital payments are rapidly increasing in emerging economies (China, India, Brazil, Indonesia, and South Africa). However, consumer behaviour is still influenced by infrastructural constraints, cybersecurity issues and digital literacy (Sheth, 2011).

The results indicate that instead of using a uniform worldwide strategy, businesses should create nation-specific digital marketing plans.

E. Research Gaps

The systematic review identifies the following research gaps:

Limited International Comparison

Numerous research are now available concentrate on certain nations. Further study is required to compare rising economies (China, India, Brazil, Indonesia, South Africa) with developed economies (USA, UK, Canada, Japan, Australia, Europe) (Verhoef et al., 2021).

Lack of Integration of digital behaviour factors

AI, social media, trust and consumer experience are frequently examined independently in current research. Future studies should create integrated models that incorporate behavioural and technology elements (Jain, Wadhwani, and Eastman, 2024).

Ethical AI and Consumer Responsibility

While AI enhances digital interactions, little study has looked at how transparency, equity and ethical AI affect long-term customer trust (Huang and Rust, 2021).

Sustainability and digital consumption

There are not many studies that look into how digital technologies promote environmentally conscious and sustainable consumer behaviour; this is a crucial area for further study.

F. Future Research

Based on the identified gaps, future research should explore:

1) AI and Responsible Innovation: Future research should look at how consumer trust and purchase behaviour are affected by AI-generated suggestions, virtual assistants and automated content.
2) Cross-Cultural Digital Consumer Behaviour: Comparative studies should look at how developed and emerging economies behave differently, taking institutional settings, digital maturity and cultural values into account.
3) Sustainable Digital Consumer Behaviour: Future research should examine if digital platforms can promote environmentally and socially responsible consumption as well as sustainable buying.

G. Key Findings

The systematic literature review identified five major conclusions:

1) Artificial Intelligence is Transforming Consumer Decision-Making

AI has become a major factor influencing consumer behaviour through:

- Personalised recommendations
- Automated customer service
- Predictive analytics
- Intelligent marketing communication

However, AI adoption depends strongly on consumer trust, transparency, and ethical data management.

2) Social Media Has Increased Consumer Influence

Customers are active players rather than passive recipients thanks to social media sites. User-generated content, influencer marketing and internet reviews have a big impact on:

- Brand perception
- Purchase intention
- Consumer engagement

The effectiveness of social media marketing depends on authenticity, reliability and credibility.

3) Trust Remains Central to Digital Adoption

Trust is the cornerstone of digital customer connections despite technological developments.

- Consumers evaluate:
- Privacy protection
- Cybersecurity
- Platform reliability
- Transparency

4) Customer Experience Creates Competitive Advantage

Instead of focusing solely on product quality, consumers are increasingly evaluating businesses based on their entire digital experience.

Successful companies integrate:

- Convenience
- Personalisation
- Fast service
- Seamless digital interaction

5) Economic and Cultural Differences Matter

Developed and emerging economies have very different digital consumer behaviours.

Developed economies generally demonstrate:

- Higher digital maturity
- Stronger regulations
- Greater consumer confidence
- Emerging economies demonstrate:
- Rapid digital adoption
- Expanding e-commerce markets
- Growing mobile consumption

H. Proposed Conceptual Framework

Based on the literature synthesis, this review proposes the following framework:

Digital Technology Factors
⬇
Artificial Intelligence
Social Media Marketing
Digital Platform Quality
⬇
Consumer Psychological Factors
⬇
Consumer Trust
Perceived Value
Customer Satisfaction
⬇
Behavioural Outcomes
⬇
Purchase Intention
Customer Loyalty
Long-Term Digital Engagement
Moderating Factors:
Country Development Level
Culture
Digital Infrastructure
Regulatory Environment

V. CONCLUSION

One of the most active areas of business and management research nowadays is digital consumer behaviour. This comprehensive assessment of the literature shows that the main factors influencing contemporary consumer choices are artificial intelligence, social media marketing, consumer trust and digital customer experience.

The study emphasises that due to variations in infrastructure, culture, economic growth and legal frameworks, successful digital consumer behaviour differs between developed and emerging economies. As a result, businesses should implement adaptable and market-specific digital strategies.

Overall, by synthesising recent literature, highlighting significant research gaps, and suggesting future research objectives, this work adds to the expanding body of knowledge. Researchers, managers, and politicians looking to comprehend and address the evolving nature of digital consumer behaviour in the global economy will benefit greatly from the findings.

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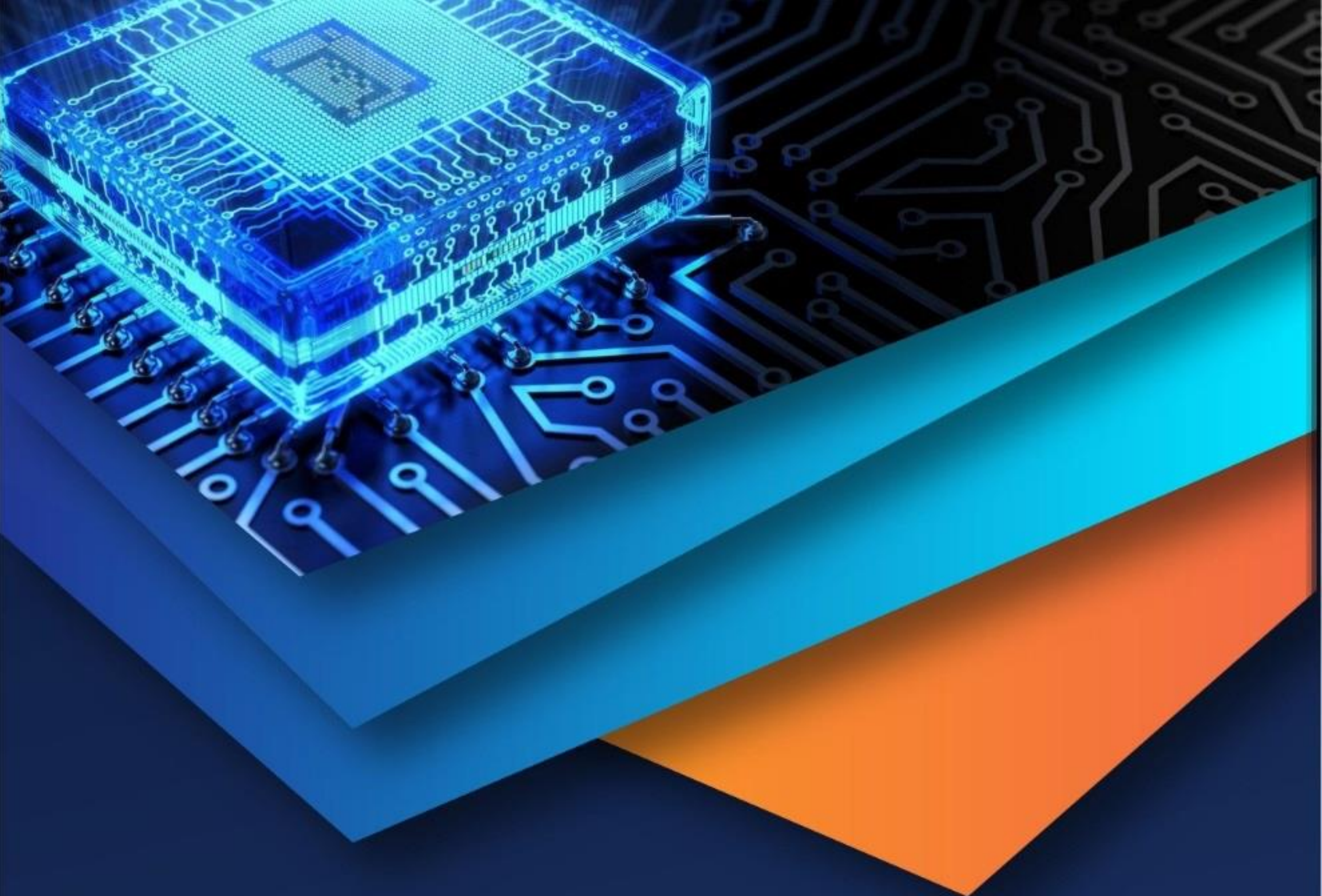

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