

Role of Digitization on Consumer Decision Making

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Abstract

Digitization has effectively put the Consumer in the driver's seat and as a result, they have become more demanding. Digitization has changed the way consumers and businesses interact provided new opportunities by facilitating access to information and reduced transaction costs. It allowing easier interaction between consumer and sellers in different location. The digital environment is also likely to have wider economic benefits in terms of increased innovation, creativity, learning, instant and unlimited access to information sources and reduced environmental costs associated with transaction. Internet access is a key facilitator of e-commerce and there is a strong positive association between internet up-take in a country and the share of consumers who have purchased goods and services online. E-commerce facilitates transactions in tangible goods and services but also gives online access to content and digital services (intangible goods). Access to content and digital services create numerous advantages due to low marginal costs of distribution, instant and unlimited access and reduced environmental costs. Awareness and use of Internet and Mobile, most of consumer are ready to cash offer flash on e-commerce sites i.e. Amazon, Snap deal, Flip cart etc. Now a day they are able to compare the quality, price and so many things. While digitalization all information is on a single key. All information is in the form of digital form, and they stored in such a way that you can access them anywhere as you required. Consumer become the king, they decided whether they purchase particular product or not, apart from that for maintaining the status, ego and according to present culture they debate among their colleague and also search the online offers. Now Consumers don't take any risk about their satisfaction and they also discuss about neighbors, relatives and friends about satisfaction on particular products. Consumer's trust, privacy concerns security concerns are the major factors for using internet for shopping, the trust on websites influence to the purchasing decision of any consumer.

Due to Digitization would reduce fraud, corruption, black money and ensure payments reach beneficiaries on time and in full, Because of decreased conveyance expenses and businessmen maintain quality standard and adopt new technologies to become a leader of market. This process helps to increase the GDP growth.

Key words: *Digitization, E-commerce, satisfaction, fraud, corruption, black money, privacy and security, consumer trust, new technologies.*

Introduction

Digitization is the ways toward changing over data into a computerized organize. In this arrangement, data is sorted out into discrete units of information that can be independently tended to. This is the twofold information that PCs and numerous gadgets with registering limit can process. Digitization impact the purchaser basic leadership, however the inquiry is who is shopper? How digitization impact his/her basic leadership conduct¹.

A customer requires not simply been individual; a purchaser can likewise be an association. A buyer taxi is somebody who will purchase either merchandise or administrations or you can likewise indicate the products and ventures as financial administrations or items or products or wares. Purchaser is a man or on association that is particularly focused to offer an item or an administrations. Or on the other hand a man or an association who is the last client of the merchandise and the administrations created by an organization. The consumer is the decision maker in the Economic System. He can take the following decisions:²

- a) The decision of buying or not a product in a store or at a stop.
- b) The consumer will decide if he would want to be influenced by the marking strategies and the advertisements of the organization for a product or a service.
- c) Many consumers are influenced by marketing and advertisements.
- d) The consumer decides what they want to buy and when they want to buy it.
- e) The consumer chooses between competitors and their products.

Consumer decision making or behavior is a physiological process, it is all related to the emotions of the consumers. In this process the consumer starts with recognizing the need of the product, and then finds a way or a medium of solving these needs, makes purchase decisions like planning whether he should buy a certain product, and then he confirms the information, jots down a plan and then implements the plan of making the purchase.²

Consumer decision making or behavior is interdisciplinary; that is, it is based on concept and theories about people that have been developed by scientists in such diverse discipline as psychology, sociology, social psychology, culture anthropology and economics.

Objectives

1. To know about the consumer decision making.
2. To know the consumer how a ability about technology.
3. To the impact of digitization in consumer decision.
4. To know the factor effecting the consumer decision.

Needs for digitization

The multiplication of improvements in advanced innovation makes picking the correct strategy for digitizing assets an inexorably complex process for data associations. This innovation is a key path forward in the twenty-first century, yet it is essential to build up a methodology to survey completely the expenses and advantages of proceeding with a digitization. In the present condition of innovation, digitizing from the first gives a superior generation quality for shading material and material with powerless complexities than digitizing from film. At the point when imperiled unique material is digitized, the changed over shape secures the status of a safeguarding expert which, in an extraordinary case, should fill in as a substitute for the lost unique. For this situation, obviously, the multiplication quality must be higher than is important in situations where the digitized auxiliary frame exists just to enhance get to conceivable standard. The computerized data is free of the media on which it is recorded and it can be put away with specific redundancies empowering its full and correct recreation notwithstanding when the media has been mostly harmed.³

- ❖ Making resources more accessible online for distance research.
- ❖ Better access and ease of use for community and beyond.
- ❖ Provide easier access to information.

- ❖ Digitization would allow us to extend access to fragile resources and to resources that are difficult to access
- ❖ Digitization current serves needs of access and outreach in areas of importance to the E-Commerce. It move traditional mode to online mode. Because Consumer show less interest about traditional, because they did not get correct information about product , manufacturer, appropriate shops so they show less interest and that E-commerce industries adopted online techniques ,and they are present now. but now a day digitization provide a , key about their own satisfaction regarding products and others but E-Commerce industries must have alert from consumer because they become choose.

There are so many model which show the consumer decision making process means consumer behavior, some of them are:

Economic Model-According to Economic Model of consumer Behaviour, consumers try to maximize the utility from products on the basis of law of diminishing marginal utility. The desire of consumer to obtain maximum gain by spending a minimum amount acts as the core for the derivation of this model.

The economic model assumes that there is close similarity between the behaviors of buyers and that a homogenous buying pattern is exhibited in the market. The model is based in income effect, substitution effect and Price effect.

Income Effect – it substantiates that when a person earns more income, he will have more money to spend and so he will purchase more.

Substitution Effect- it substantiates the fact that if a substitute product is available at a cheaper cost, then the product in question will be less proffered or less utilized by people.

Price Effect- It suggests that when the price of a product is less consumer tend to purchase more quantity of that product.⁴

Input, Process and Output Model - This is a simple model of consumer behaviour, in which the input for the customer is the firm's marketing effort (the product, price, promotion and place) and the social environment. The social environment consists of the family, reference groups, culture, social class, etc. which influences the decision-making process. Both these factors together constitute the input in the mind of the consumer.⁴

Factor influence Consumer Decision Making or Behaviour⁵

1. Cultural Factors

Consumer behavior is deeply influenced by cultural factors, such as buyer's culture, subculture and social class.

Culture - Essentially, culture is the share of each company and is the major cause of the person who wants and behavior. The influence of culture on the purchasing behavior varies from country to country, therefore sellers have to be very careful in the analysis of the culture of different groups, regions or even countries.

Subculture - Each culture has different subcultures, such as religions, nationalities, geographical regions, racial, etc. marketing groups may use these groups, segmenting the market in several small portions. For example, marketers can design products according to the needs of a specific geographical group.

Social Class - Every society has some kind of social class is important for marketing because the buying behavior of people in a particular social class is similar. Thus marketing activities could be adapted to different social classes. Here we should note that social class is not only determined by income, but there are several other factors such as wealth, education, occupation etc.

2. Social Factors

Social factors also influence the purchasing behavior of consumers. Social factors are: the reference groups, family, the role and status.

Reference groups-Reference groups have the potential for the formation of an attitude or behavior of the individual. The impact of reference groups vary across products and brands. For example, if the product is visible as clothing, shoes, car etc., the influence of reference groups will be high. Reference groups also include opinion leader (a person who influences others by his special skill, knowledge or other characteristics).

Family-buyer behavior is strongly influenced by a family member. So vendors are trying to find the roles and influence of the husband, wife and children. If the decision to purchase a particular product is influenced by

the wife of then sellers will try to target women in their ad, here we should note that the purchase of roles change with changing lifestyles of consumers.

Roles and Status-Each person has different roles and status in society in terms of groups, clubs, family, etc. organization to which it belongs. For example, a woman working in an organization as manager of finance. Now she is playing two roles, one of the chief financial officer and the mother. Therefore, purchasing decisions will be influenced by their role and status.

3. Personal Factors

Personal factors may also affect consumer behavior. Some of the important factors that influence personal buying behavior are: lifestyle, economic status, occupation, age, personality and self esteem.

Age-Age and life cycle have a potential impact on the purchasing behavior of consumers. It is obvious that consumers change the purchase of goods and services over time. Family life cycle consists of different stages as young singles, married couples, and unmarried couples etc. that help marketers to develop suitable products for each stage.

Occupation-The occupation of a person has a significant impact on their buying behavior. For example, a marketing manager of an organization is trying to buy business suits, while a low level worker in the same organization buy-resistant clothing works.

Economic situation-economic situation of the consumer has a great influence on their buying behavior. If income and savings a customer is high, then going to buy more expensive products. Moreover, a person with low income and savings buy cheap products.

Lifestyle- Lifestyle clients are another factor affecting import purchasing behavior of consumers. Lifestyle refers to the way a person lives in a society and express things in their environment. It is determined by the client's interests, opinions, etc and activities shape their whole pattern of acting and interacting in the world.

Personality -Personality changes from person to person, time to time and place to place. Therefore, it can greatly influence the buying behavior of customers. In fact, personality is not what one has, but is the totality of the conduct of a man in different circumstances. Has a different characteristic, such as dominance, aggression, confidence etc that may be useful to determine the behavior of consumers to the product or service.

4. Psychological Factors

There are four major psychological factors that affect the purchasing behavior of consumers. These are: perception, motivation, learning, beliefs and attitudes.

Motivation-The level of motivation also affects the purchasing behavior of customers. Each person has different needs, such as physiological needs, biological needs, social needs, etc. The nature of the requirements is that some are more urgent, while others are less pressing. Therefore, a need becomes a motive when it is most urgent to lead the individual to seek satisfaction.

Perception- Select, organize and interpret information in a way to produce a meaningful experience of the world is called perception. There are three different perceptual processes which are selective attention, selective distortion and selective retention. In the case of selective attention, sellers try to attract the attention of the customer. Whereas in case of selective distortion, customers try to interpret the information in a way that supports what customers already believe. Similarly, in the case of selective retention, marketers try to retain information that supports their beliefs.

Beliefs and Attitudes-Client has specific beliefs and attitudes towards different products. Because such beliefs and attitudes shape the brand image and affect consumer buying behavior so traders are interested in them. Marketers can change beliefs and attitudes of customers with special campaigns in this regard.

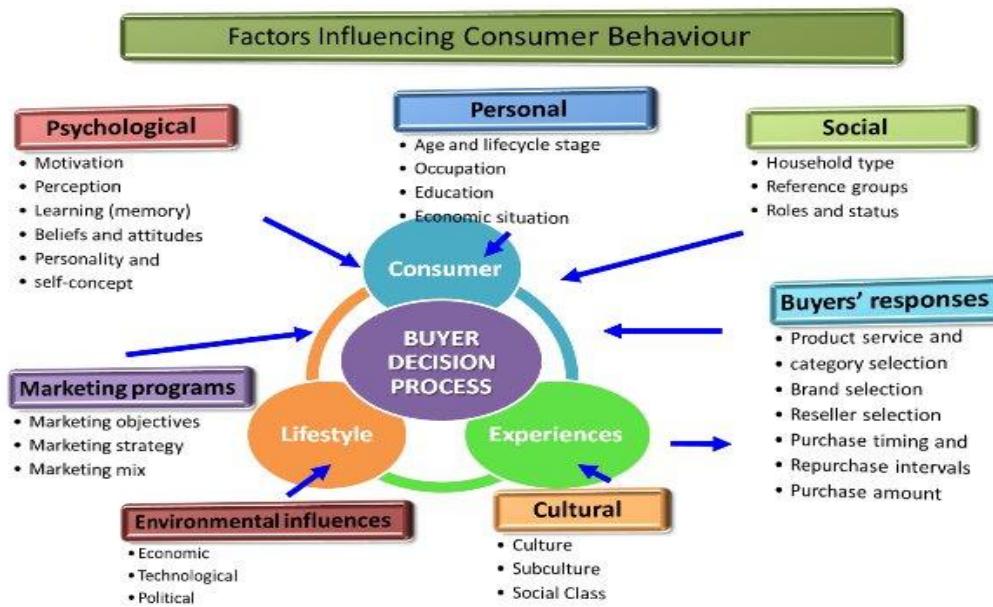


Figure. 1 Factors Influencing Consumer Behaviour⁶

Impact of Internet (carrier of digitization) on Consumer Behavior

The influences on purchaser behavior are regularly made between outside and inner factors. Outside factors are come from the environmental conditions, and inner factors are normally from the patron's mind. There are numerous elements should have an effect on patron's behaviors. In line with Warner, the outside impacts should divide into 5 sectors: Demographics, socio-economics, technology and public coverage; lifestyle; sub-culture; reference companies; and advertising. The inner influences are variety of psychological processes, which encompass attitudes, getting to know, belief, motivation, self photo, and semiotics (Malcolm). In addition to those, Sheth (1983) additionally suggested that the customers have two styles of reasons even as shopping that are purposeful and non-purposeful. The functional motives are in the main about the time, buying location and consumer's desires, which could be like one-prevent purchasing to save time, the environmental of shopping location together with loose parking region, lower fee of merchandise and to be had to pick from widely variety of products. The non-practical motives are more related with tradition or social values, including the logo name of the shop.

The conventional shopping is genuinely about the consumer to buy their wishes. This conduct will be motivated with the aid of the seller's advertising and advertising which draws clients goes there and purchase items, afterwards a part of new products could be taken home and be used.⁷

Demand for the Internet

The modern age is the age of fastest communication. Expert of financial sector related Govt. as well as private are serious about the use of internet that whether it is benefited for their business growth and how they implemented. But they feared that while using internet, how long non-stop the internet connectivity available and what action taken by govt. and TRI against ISP for this. Most of the ISP is cashing this opportunity to earn profit. Another points are that expert also thing, while using the internet to convert traditional economy to internet economy. Now a day internet is become an import part of daily life. Govt. and private sector industries and consumers got online new policies, services and notification. General public utilized this facilities and make a routines habit. Now a day most of public professional are capable to fill forms. i.e. rationa cards, Income Tax, GST & Property tax. Etc. Internets are the ocean of knowledge so user can get all things as they required.

Table 1. Growth in Indian Market⁸

Rank	Country	Internet Users	1 year Growth %	1 Year User Growth	Total Country Population	1Yr Population Change (%)	Penetration (% of Pop. With Internet)	Country share of World Population	Country's Share of World Internet Users
1	China	641,601,070	4%	24,021,070	1,393,783,836	0.59%	46.03%	19.24%	21.97%
2	United States	279,834,232	7%	17,754,869	322,583,006	0.79%	86.75%	4.45%	9.58%
3	India	243,198,922	14%	29,859,598	1,267,401,849	1.22%	19.19%	14.50%	8.33%
4	Japan	109,252,912	8%	7,668,535	126,999,808	-0.11%	86.03%	1.75%	3.74%
5	Brazil	107,822,831	7%	6,884,333	202,033,670	83.00%	53.37%	2.79%	3.69%
6	Russia	84,437,793	10%	7,494,536	142,467,651	-0.26%	59.27%	1.97%	2.89%
7	Germany	71,727,551	2%	1,525,829	82,652,256	-0.09%	86.78%	1.14%	2.46%
8	Nigeria	67,101,452	16%	9,365,590	178,516,904	2.82%	34.59%	2.46%	2.30%
9	United Kingdom	57,075,826	3%	1,574,653	63,489,234	0.56%	89.90%	0.88%	1.95%
10	France	55,429,382	3%	1,521,369	64,641,279	0.54%	85.75%	0.89%	1.90%

Source: <http://www.internetlivestats.com/internet-users/>

The above figure show that now Indian are in 3rd position in world in use of internet because they want to know more and more as they want and also want to take lead in the world.

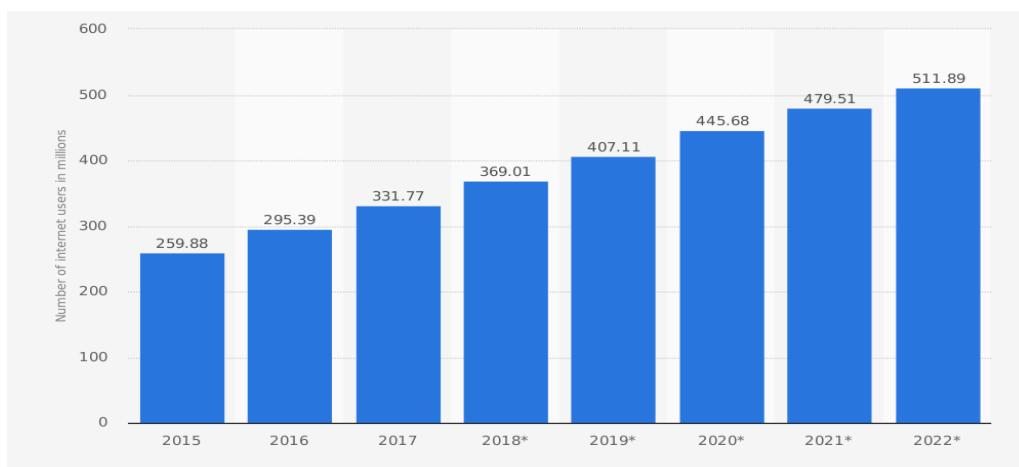
Figure 1. Number of Internet users in India from 2015 to 2022⁹

Figure 1. Provides information on the number of internet users in India from 2015 to 2022. In 2017, India had 331.77 million internet users. This figure is projected to grow to 511.89 million internet users in 2022. Despite the untapped potential, India already is the second-largest online market worldwide. The majority of India's internet users are mobile phone internet users, who take advantage of cheap alternatives to expensive landline connections that require desktop PCs and infrastructure. As of 2016, India had 320.57 million mobile phone internet users and forecasts estimate 492.68 million Indian mobile phone internet users by 2022. According to survey 17% of Indian is Smartphone users.

Impact on Advertising

Some industry partners contend that a blend of disconnected and distinctive web based promoting techniques is best and fundamental. In any case, other industry delegates contend that web based promoting is more practical than disconnected publicizing and that focused web based publicizing is the more compelling type of showcasing (directed web based promoting is talked about in additionally detail in the following area).

Payment for online advertising is regularly specifically connected to the level of communication coming about because of an ad (e.g. the quantity of snaps or the quantity of buys). Information on these connections likewise gives data to merchants about what promotion works and how and comparable information isn't accessible from disconnected publicizing. This makes it hard to survey the adequacy of disconnected promoting in respect to online advertising.

Generally, web based promoting was seen as a way to create click-troughs to the merchant site and result in deals more promptly than through most disconnected publicizing channels, (for example, TV, radio, magazines, bulletins, and so forth.). This was on account of web based publicizing is more intuitive than disconnected promoting. Nonetheless, web based publicizing is progressively perceived for its capacity to construct mark esteem like customary promoting.

It ought to be noticed that substance sites for the most part back their administrations through promoting thus far micropayment frameworks for content destinations, (for example, daily papers) have not increased far reaching purchaser acknowledgment (Helsper, et al., 2010). The wide utilization of promoting income to fund content sites infers that there is a vast supply of publicizing space and subsequently that the cost of promoting on the web is moderately low.¹⁰



Figure 2. Number of Online Shoppers in India¹¹

Figure 2. shows that Number of Online Shoppers in India and according to research study 18.4% of 18-25 year olds in India use the internet for less than 30 minutes a day, compared to 22% who spend up to an hour, 32% who spend 1 to 2 hours, 17% who spend 2 to 4 hours, and 5.8% who spend 4+ hours online.

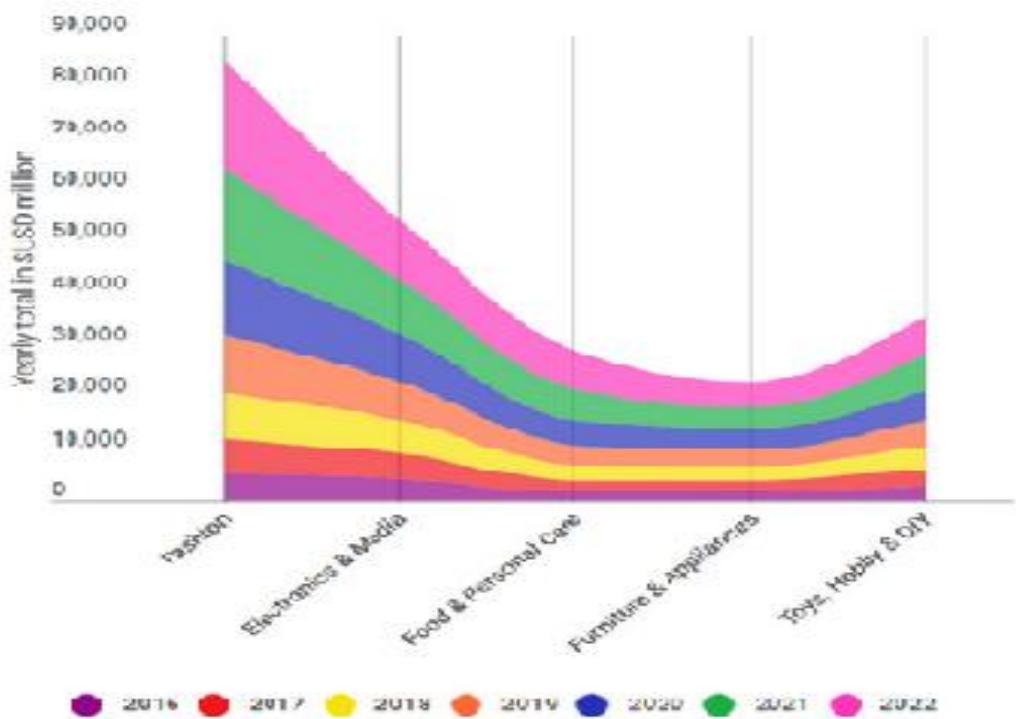


Figure 3. Projection Ecommerce Revenue in India (in \$USD millions)¹²

Figure 3. Shows Total Indian E-Commerce revenue across all product categories is 20.04 billion USD, and is expected to grow to 45.19 billion USD by 2021. **Fashion** is currently the leading product category in India, accounting for 6.8 billion USD market share, followed by Electronics & Media, which generates 5.12 billion USD in sales.

By 2021, Fashion will still be the most purchased online category, with an estimated value of 17.58 billion USD, and second favorite, **Electronics & Media**, will have an expected worth of 10.52 billion USD

Industry size and projections

Table 2. Growth in Indian Market¹³

<i>Overall industry size (Rs billion)</i>	<i>2012</i>	<i>2013</i>	<i>Growth in 2013 over 2012</i>	<i>2014p</i>	<i>2015p</i>	<i>2016p</i>	<i>2017p</i>	<i>2018p</i>	<i>CAGR (2013-18)</i>
TV	370.1	417.2	12.70%	478.9	567.4	672.4	771.9	885	16.20%
Print	224.1	243.1	8.50%	264	287	313	343	374	9.00%
Films	112.4	125.3	11.50%	138	158.3	181.3	200	219.8	11.90%
Radio	12.7	14.6	15.00%	16.6	19	23	27.8	33.6	18.10%

<i>Music</i>	10.6	9.6	-9.90%	10.1	11.3	13.2	15.1	17.8	13.20%
<i>OOH</i>	18.2	19.3	5.90%	21.2	23.1	25.2	27.5	30	9.20%
<i>Animation and VFX</i>	35.3	39.7	12.50%	45	51.7	60	70.2	82.9	15.90%
<i>Gaming</i>	15.3	19.2	25.50%	23.5	28	32.3	36.1	40.6	16.20%
<i>Digital Advt.</i>	21.7	30.1	38.70%	41.2	55.1	69.7	88.1	102.2	27.70%
<i>Total</i>	821	918	11.80%	1039	1201	1390	1580	1786	14.20%

Table 2. Shows the industry is expected to register a CAGR of 14.2% wherein digital advertising is expected to have the highest CAGR of 27.7% while all other sub-sectors are expected to grow at a CAGR in the range of 9-18% by 2018. Same way TV, Film, Animation, and Gaming are also increase in CAGR (2013-18) as compared to Growth in 2013 over 2012. All are possible sue to digitization and feeling of comfortable of consumers using this technology and also adopted by industries.[

In advance due to Digitization, most of advertising companies changed their view, because due to traditional marketing and advertising they didn't achieved have target and so many consumer and suppliers were not convinced to them. They didn't any type of benefit as they deserved.

Table 3. *Impact on Print media*¹⁴

<i>Print media market</i>	2011	2012	2013	2013 Growth	2014p	2015p	2016p	2017p	2018p	CAGR (2013-18)
<i>Total advertising</i>	139	150	163	8.70%	179	199	222	248	275	11.10%
<i>Total circulation</i>	69	75	81	8.10%	85	88	92	95	99	4.20%
<i>Total print market</i>	209	224	243	8.50%	264	287	313	343	374	9.00%
<i>Total newspaper revenue</i>	197	211	230	8.70%	250	273	300	329	361	9.50%
<i>Total magazine revenue</i>	12	13	14	4.50%	14	14	14	14	14	0.30%

Total print market	209	224	243	8.50%	264	287	313	343	374	9.00%
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Print Media: According to Table 2. Calendar 2013 saw the Print industry grow by 8.5 per cent from Rs 224 billion in 2012 to Rs 243 billion. The growth achieved was slightly better than KPMG's estimate of 7.602 per cent last year. The long-term growth in the sector looks promising with industry players witnessing strong growth and a possible future demand in the regional market.

Even though Print media has shown steady growth in the last calendar year, the macroeconomic environment continues to be challenging. The Indian economy has witnessed a slowdown, clocking an average GDP growth rate of only 4.9 per cent in FY 2013-14.

Contrary to the prevailing trends in the global print media, where there is intense competition from digital media, the print sector in India is showing a strong upsurge. The print industry is expected to grow at a CAGR of 9 per cent for 2013-18, as against estimated 8.7 per cent expected last year.

Table 4. Total Retail and Retail Ecommerce Sales in India 2013-2018¹⁵

	2013	2014	2015	2016	2017	2018
Total Retail Sales	\$635.25	\$717.83	\$818.33	\$941.08	\$1,082.24	\$1,244.58
% change	10.0%	13.0%	14.0%	15.0%	15.0%	15.0%
Retail ecommerce sales	\$3.59	\$5.30	\$7.69	\$10.68	\$14.18	\$17.52
% change	55.6%	47.6%	45.2%	38.9%	32.8%	23.5%
% of total retail Sales	0.6%	0.7%	0.9%	1.1%	1.3%	1.4%

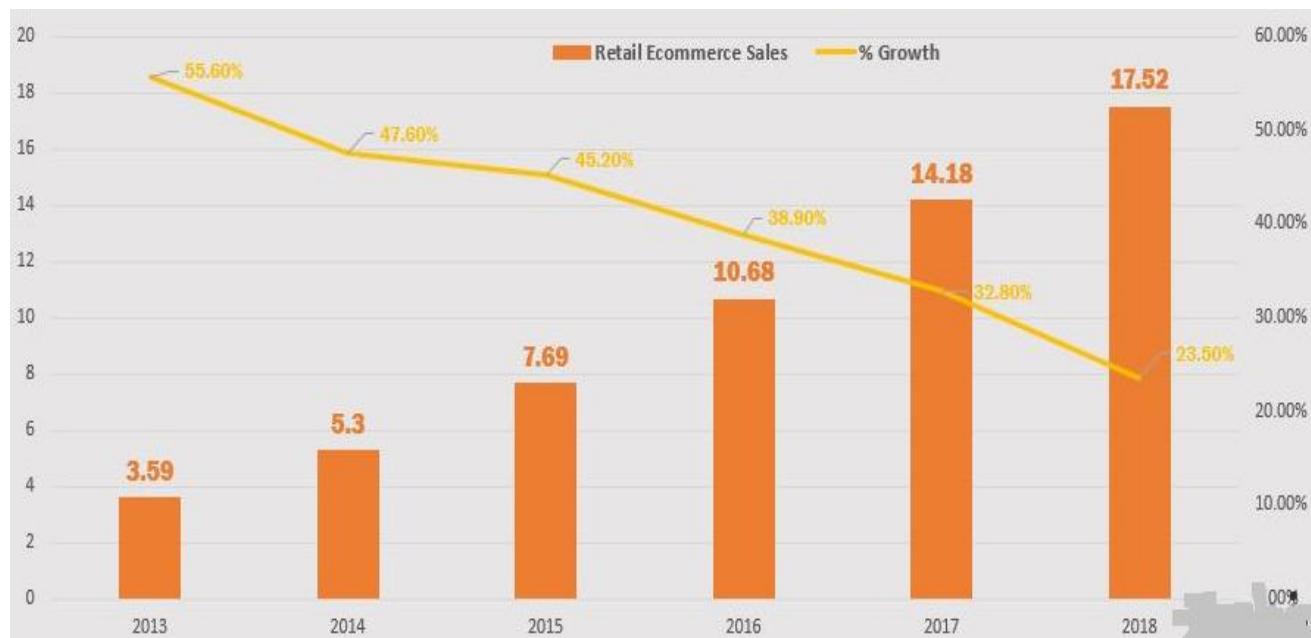


Figure 4. Retail Ecommerce Sales in India 2013-2018

Benefits of Digitization

Building up an advanced substitute of uncommon, weak or delicate unique reports can give access to clients while keeping the first from harm by dealing with or show. This is the inspiration driving the digitization of numerous antiques. Following are the sure advantages of digitization.

- The archives can be seen from anyplace, whenever of the day
- The archives can be printed specifically from the web
- Users can discover what they are searching for expeditiously and autonomously.
- It can spare staff reference time by noting as often as possible made inquiries on the web.
- It can upgrade pictures electronically so they can be seen with more noteworthy readability.
- It provides opportunity to pay lower price.
- Access to wider variety of goods and sellers. This is particularly, important in remote area poorly served by brick-and-mortar retailers.
- Greater convenience of online shopping.
- Ability to share/receive consumer information on consumer forums

Problem faced by consumer due to digitalization¹⁶

Problems faced by consumers online According to representatives from ECC-Net, problems experienced by consumers online are typically related to:

- Non-delivery or late delivery of goods;
- Goods not as described;
- Problems with guarantees;
- Problems with the ‘cooling off period’ rule; and
- Prices, hidden costs or incorrect display of prices.

Often these problems are due to miscommunication or insufficient language skills and some problems arise because of consumers' lack of knowledge about the terms of the contract they enter into. This could be improved by more transparent contract terms. However, shoppers' common fears of online shopping do not always translate into actual problems. For example, non-online shoppers were afraid of giving card details online; however few shoppers actually had problems in this area

General problems with distance selling

The most common problems with distance selling relate to the quality of the product or service. Problems related to delivery are also relatively common and accounted for complaints to sellers few years ago.

Finding and Conclusion

Before digitization of early stage of digitization in India, consumer s adopted traditional method. That time literacy rate was very low and technologies were far away from middle and poor class. Gradually technologies developed , the living standard of Indian consumers grow and they started use of computers , TV, Radio and other mode of entertainment and they starts to use of mobile. That time consumers were not able to compared products and their use i.e. TV, Radio, Films, Music, OOH, Animation, Gaming etc. Due to Govt. policies and consumer requirement everything goes smooth. Before digitization, according to Figure 1. The internet users

are only 259.88 millions till 2015 in 2017; 360.01 million users in India but till 2022 users will be 511.89 millions

According to Table 1. Now India is no. 3 in world in the field of internet use. At the time of traditional time advertising were very straggle full path, sometime news paper may be printed , pamphlet may be printed , announcement may be made. Gradually Indian consumer updates their status due their internal satisfaction, need of families, now a day's Smartphone users are 17%. and the online shoppers in India on 2017 , 175.8 but till 2022 will reach 338.9.

In India Fashion items are more demanding, as compare to others i.e. foods, furniture, toys and others. Figure 3. Shows total Indian E-Commerce revenue across all product categories in 20.04 billion USD, and are expected to grow to 45.19 billion USD by 2022. Fashion is currently the leading product category in India, accounting for 6.8 billion USD market share, followed by Electronics & Media, which generates 5.12 billion USD in sales. By 2021, Fashion will still be the most purchased online category, with an estimated value of 17.58 billion USD, and second favorite, Electronics & Media, will have an expected worth of 10.52 billion USD

According to Table 2. Shows that industries regarding TV, Radio, Films, Music, OOH, Animation, Gaming business grown from year 2011 to 2018 but digital Advt. growth are remarkable , because in 2011 growth 21.7% gradually ups and down in 2018 27.70% CAGR(2013-18). Print Media also show growth in every field.. Print Media growth at a CAGR of 9% for 2013-18.

About Retails Ecommerce sales in India take a clear sweep of success due to awareness of consumer decision making and digitization.

The web and the improvement of online business have opened numerous open doors for buyers and organizations. Organizations can profit by better access to bigger markets and to business sectors in different nations. Purchaser's advantage from access to a more extensive assortment of merchandise and merchants, more prominent accommodation, enhanced potential outcomes to look at items and costs, and in a few examples, bring down costs. Moreover, all clients conceivably advantage from better access to substance and data, bring down exchange costs, lessened natural expenses and more extensive advantages, for example, enhanced learning, advancement and imagination.

Digitization play vital role to update living standard of general human being. Consumer regarding rural areas is also ready to use new technologies. Most of consumer one fully equip with their Smartphone and they are busy in social network and e-commerce site. Same way in urban area, women m kids and men are most of time busy using social network, e-commerce site, gaming and other requirements.

Consumers of both are comparing their requirement with neighbors as well as references of online sites. Industries belongs to online business they aware consumer requirements and they tries to overcome problem regarding to products, quality and other. These companies arrange meeting and get to gather program among societies. They alert for consumer to delivered products promptly and provided overall facilities al they can and consumer also enjoy this and satisfy their ego, standards and so many things.

One came to this study that if Govt. become liberal about increase literacy among middle classes as well poor class, same things for rural and urban area. Increase the awareness of computer, Smartphone's, and other equipment that change the decision power of consumer, and industries. Because Total business and Growth of country are only and only dependent of consumer decision.

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