

Navigating The Digital Marketplace: A Qualitative Study Of Digital Consumer Behavior In The Era Of Social Media, AI, And Mobile Commerce

Original Article

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Abstract

Digital consumer behavior has become increasingly complex due to the rapid integration of social media, artificial intelligence (AI), digital payment systems, and mobile commerce into everyday consumption practices. While prior studies have predominantly relied on quantitative approaches and behavioral analytics, limited research has explored how consumers subjectively interpret and navigate these interconnected digital environments. Addressing this gap, this study investigates consumers' lived experiences and perceptions regarding digital footprints, influencer marketing, AI-driven personalization, digital payments, and mobile commerce. Using an interpretive qualitative design, data were collected through semi-structured in-depth interviews with 20 purposively selected participants from diverse demographic backgrounds. The data were analyzed using thematic analysis. The findings reveal five major themes: (1) awareness of digital footprints accompanied by privacy tensions, (2) the central role of social media influencers and perceived authenticity in shaping purchase intentions, (3) the convenience-surveillance paradox of AI-driven personalization, (4) trust and generational differences in digital payment adoption, and (5) the dominance of smartphones as the primary interface for mobile commerce. The study demonstrates that digital consumers are neither passive recipients of marketing technologies nor fully rational decision-makers; instead, their engagement is mediated by trust, convenience, authenticity, and perceived transparency. This research contributes to the qualitative consumer behavior literature by providing a richer understanding of consumer experiences in digital marketplaces and offers practical implications for marketers, platform designers, and policymakers seeking to build more transparent, trustworthy, and consumer-centered digital ecosystems.

Keywords: Digital Consumer Behavior, Social Media Influence, Influencer Marketing, AI Personalization, Digital Payments.

1. Introduction

The contemporary consumer landscape is no longer anchored solely to physical retail environments. Accelerated by technological convergence and the mass adoption of smartphones, the internet, and social media platforms, consumer behavior has been fundamentally reconfigured. Consumers today leave vast trails of digital data clicks, searches, purchases, and social interactions that collectively constitute what researchers term 'digital footprints' (Nawi et al., 2020). These footprints are not merely passive residue; they are actively harvested by businesses to personalize marketing strategies, predict preferences, and drive engagement at an unprecedented scale.



Social media has emerged as arguably the most powerful mediating force in this new landscape. Platforms such as Instagram, TikTok, and YouTube have given rise to a new class of opinion leaders, social media influencers whose recommendations carry remarkable weight in shaping the purchase intentions of their followers (Peković et al., 2019; Antunes, 2020). Simultaneously, artificial intelligence (AI) has entered the marketing arena with transformative implications: recommendation engines, chatbots, and predictive analytics are enabling a degree of personalization that was previously unimaginable (Devang et al., 2019; Dumitriu & Popescu, 2020).

Equally significant is the proliferation of digital payment systems and mobile commerce platforms. The rise of mobile wallets, contactless payments, and seamless in-app purchasing has compressed the distance between the moment of desire and the act of purchase (Mary & Antony, 2022; Tribhan, 2024). Mobile commerce or m-commerce has become the dominant channel through which millions of consumers globally interact with brands, browse products, and complete transactions (Song, 2010; Kim & Ryu, 2015).

Despite the abundance of quantitative studies examining these phenomena through surveys and behavioral data analysis, the subjective, experiential dimension of digital consumer behavior remains underexplored. How do consumers themselves understand and narrate their digital purchasing journeys? What meanings do they attach to influencer recommendations, personalized ads, or digital payment nudges? These questions are best addressed through qualitative inquiry.

This study, therefore, employs a qualitative approach to investigate digital consumer behavior across five interconnected domains: digital footprints, social media and influencer dynamics, AI-driven personalization, digital payment adoption, and mobile commerce experiences. By centering the voices of consumers themselves, this research aims to offer a richer, more contextualized understanding of the forces that shape digital purchasing decisions and to derive practical implications for marketers, platform designers, and policymakers.

2. Literature Review

2.1. Digital Footprints and Consumer Data

A digital footprint encompasses the entirety of data traces that consumers generate through their online activities, search queries, browsing histories, social media interactions, and transactional records. Nawi et al. (2020) conducted research to classify the types of digital footprint data applicable to predicting psychographic and human behavior, concluding that the use of digital footprint data represents a practically new avenue for behavioral research with significant marketing implications. Complementarily, Sun et al. (2022) proposed a method for improving the accuracy of consumer decision-making tendency predictions, arguing that such results can be used to formulate targeted consumption strategies, thereby stimulating consumption vitality and improving consumer satisfaction. Arya et al. (2019) extended this lens to branded mobile applications, examining how marketing adaptability of branded apps relates to consumer attachment, underscoring the intimate link between digital data trails and brand relationship development.

2.2. Social Media Influence and Influencer Marketing

The role of social media in shaping consumer behavior has grown from supplementary to central. Peković et al. (2019) established that social media influencers have enabled businesses to adopt innovative advertising models, with consumers increasingly relying on

influencer recommendations and reviews when forming purchase intentions. Antunes (2020) and Sapawi (2022) further articulated how digital influencers serve as connective tissue between consumers and brands, facilitating more natural and authentic pathways through the consumer buying process than traditional advertising allows.

The scholarly discourse on influencer marketing has matured considerably. Scholz (2021) examined how social media influencers strategically manufacture authenticity and relatability to produce measurable influence over their audiences. Saima and Khan (2021) confirmed influencers' capacity to shape consumer perceptions of brands, framing influencer marketing as a new and growing digital marketing instrument. Prajapati (2023) characterized influencer marketing as a modernized form of advertising that leverages individuals with significant online followings to promote products, services, and brands, highlighting its growing centrality in digital marketing strategy.

2.3. E-Commerce Trends and the Evolving Digital Marketplace

The e-commerce landscape is in perpetual evolution, driven by technological innovation and shifting consumer expectations. Kumari (2023) underscored the imperative for e-commerce businesses to adapt swiftly to technological advancements, evolving consumer preferences, and sustainability pressures to remain competitive in the digital economy. Zangana et al. (2024) offered a forward-looking perspective, anticipating transformative e-commerce trajectories including metaverse integration, augmented reality shopping, voice commerce, and the convergence of online and offline retail channels. Their work serves as a guide for businesses navigating the challenges and opportunities of the emerging digital age.

2.4. Artificial Intelligence in Marketing

Artificial intelligence is fundamentally reorienting digital marketing practice. Through secondary research, Devang et al. (2019) provided evidence of AI's present and future marketing potential, connecting early-adopting firms with AI-powered technologies capable of improving marketing performance and transforming business models. Dumitriu and Popescu (2020) described the current state of AI in marketing processes and proposed a four-step sequential model utilizing intelligent marketing solutions to improve website visibility and keyword performance. These works collectively establish AI not as a peripheral tool but as a core driver of personalized, data-driven consumer engagement.

Kaushik and Sharma (2023) extended this analysis to the personalization dimension specifically, defining personalization in marketing as the strategic design and creation of content and products aligned with individual customer preferences. This conceptualization situates AI-driven personalization as both a technical achievement and a consumer-expectation-shaping force that increasingly defines the benchmark for digital brand experience.

2.5. Digital Payment Systems

Digital payment systems have rapidly become integral to consumer purchasing behavior. Mary and Antony (2022) highlighted the large potential accompanying digital payment systems, noting how promotional offers by multiple market players attract consumers and affect their behavior at the moment of purchase decision. Tribhan (2024) conducted in-depth interviews with consumers to understand how digital payments have affected their shopping habits, deepening the understanding of the factors influencing digital payment adoption and their downstream effects on purchasing behavior. Teker et al. (2022) contributed a comparative analysis of digital payment system types, their general

characteristics, and a timeline of developments, providing a structural backdrop against which consumer adoption patterns can be interpreted.

2.6. Mobile Commerce

Mobile commerce, defined as any transaction with monetary value conducted over a wireless network via mobile devices, has emerged as the dominant mode of digital commerce. Song (2010) traced the origins of m-commerce to the development of wireless and mobile technologies, framing it as a new wave of technology-driven commerce with far-reaching implications. Dholakia and Dholakia (2004) highlighted the role of location-based commercial services delivered via handheld terminals as a defining characteristic of mobile commerce. Kim and Ryu (2015) provided an integrative review of m-commerce research, covering enabling technologies, business models, user adoption patterns, and regulatory dimensions, offering a comprehensive map of the m-commerce research landscape.

2.7. Content Marketing, Customer Experience, and Social Media Analytics

Several additional constructs inform the digital consumer behavior landscape. In the realm of digital content marketing, Lou and Xie (2021) argued that branded content functions as an ongoing conversation between brands and consumers, and that value-rich information can accelerate brand building. Hollebeek and Macky (2019) conceptualized digital content marketing (DCM) as the creation and dissemination of relevant, valuable brand-related content on digital platforms, aimed at developing favorable brand engagement and trust. Khandelwal et al. (2018) empirically confirmed that digital content marketing exerts a significant impact on customers, positioning it as an indispensable marketing instrument.

Customer experience management (CEM) is closely related. Das and Hota (2014) framed CEM as a strategy for increasing customer numbers, profitability, and market positioning. Suryawanshi (2013) emphasized CEM's role in strategically managing consumer experiences to achieve customer retention and loyalty. Social media analytics, in turn, provides the data infrastructure for understanding these consumer interactions: Ayodeji and Kumar (2019) identified key phases of the social media analytics (SMA) process and its integration into online retail strategy, while Wamba et al. (2016) highlighted the growing demand for SMA tools and the challenges firms face in converting big social data into actionable value.

3. Methods

3.1. Research Design

This study adopts an interpretive qualitative research design, grounded in the epistemological conviction that consumer behavior is best understood through the meanings individuals attach to their digital experiences. Rather than quantifying behavioral patterns, this approach seeks to illuminate the subjective logics, tensions, and strategies that characterize consumers' engagement with digital commercial environments (Creswell, 2014). The design is appropriate given the complexity and novelty of the phenomena under investigation, and the relative scarcity of consumer-centered qualitative accounts in the digital marketing literature.

3.2. Participants and Sampling

Participants were selected using purposive sampling to ensure maximum variation across age groups (18–55 years), digital literacy levels, income brackets, and primary digital platform preferences. A total of 20 participants were recruited, spanning students, young professionals, middle-aged consumers, and senior citizens. This range enabled comparison of digital consumer experiences across generational cohorts who engage with social media, e-commerce, and digital payments in meaningfully different ways. All participants had made at least one online purchase in the six months preceding the study and were active users of at least one social media platform.

3.3. Data Collection

Data were collected through semi-structured in-depth interviews, each lasting between 45 and 75 minutes. An interview guide was developed around five thematic domains: digital footprint awareness, social media and influencer engagement, experiences with AI-driven personalization, digital payment behaviors, and mobile commerce practices. The guide was designed to be flexible, allowing participants to foreground their most salient experiences and redirect conversation toward personally significant themes. All interviews were audio-recorded with participant consent and subsequently transcribed verbatim. To supplement interviews, participants were asked to walk the researcher through a recent online purchase experience, a technique drawn from experience-based elicitation methods, providing rich contextual detail.

3.4. Data Analysis

Thematic analysis following the six-phase framework of Braun and Clarke (2006) was employed. Transcripts were read repeatedly to achieve data immersion, followed by systematic initial coding of semantic content. Codes were progressively clustered into candidate themes, which were then reviewed, refined, and named. Particular attention was paid to patterns of convergence and divergence across participant accounts. Two secondary researchers independently coded a subset of transcripts, and coding disagreements were resolved through discussion, strengthening the study's credibility. Member checking was performed by sharing preliminary findings with five participants to verify that interpretations faithfully represented their experiences (Lincoln & Guba, 1985).

3.5. Ethical Considerations

Informed consent was obtained from all participants before data collection. Participants were assured of anonymity; all names used in the findings section are pseudonyms. The right to withdraw at any point was explicitly communicated. No personally identifiable information was retained beyond the research period.

4. Results and Discussion

Thematic analysis yielded five major themes, each of which is elaborated below with representative participant quotations and theoretical integration. Table 1 provides an overview of themes, key concepts, and theoretical linkages.

Table 1. Summary of Themes, Key Concepts, and Theoretical Linkages

Theme	Key Concepts	Key Informant Perspectives	Theoretical Linkage
Digital Footprints & Data Trails	Online activity tracking, behavioral data, psychographic profiling	Consumers are aware that their clicks shape recommendations; mixed feelings about personalization vs. privacy	Nawi et al. (2020); Sun et al. (2022)
Social Media & Influencer Dynamics	Influencer credibility, parasocial relationships, and purchase intention	Influencers perceived as 'trusted friends'; authenticity is decisive for purchase decisions	Peković et al. (2019); Scholz (2021); Saima & Khan (2021)
AI-Driven Personalization	Predictive analytics, recommendation engines, and automated service	Convenience is valued highly; personalization is welcomed when transparent about data use	Devang et al. (2019); Dumitriu & Popescu (2020); Kaushik & Sharma (2023)
Digital Payment Adoption	Mobile wallets, contactless payments, transaction trust	Ease of use drives adoption; security concerns remain a barrier for older consumers	Mary & Antony (2022); Teker et al. (2022); Tribhan (2024)
Mobile Commerce Experience	M-commerce, location-based services, seamless checkout	Smartphones are the primary shopping interface; app UX quality is decisive	Song (2010); Dholakia & Dholakia (2004); Kim & Ryu (2015)

4.1. Theme One: Digital Footprints Awareness, Ambivalence, and the Privacy Paradox

Nearly all participants demonstrated an awareness that their online activities generate data trails, yet responses to this awareness ranged from resigned acceptance to active discomfort. A 34-year-old marketing professional (Dita) articulated this tension clearly: 'I know they're watching everything I search and buy. Honestly, I don't love it, but the recommendations I get are so good that I keep allowing it.' This captures what researchers have termed the 'privacy paradox,' the contradiction between consumers' stated privacy concerns and their continued disclosure of personal data in exchange for convenience and personalization (Nawi et al., 2020).

Younger participants, particularly those aged 18–24, displayed a more pragmatic orientation, treating data sharing as an implicit transactional norm rather than a violation. An 18-year-old student (Farid) noted: 'Every app does it. If you don't share your data, you don't get the good stuff.' This instrumental framing echoes Sun et al.'s (2022) argument that targeted consumption strategies built on digital footprint data can stimulate consumer vitality, though participants' own accounts reveal that this stimulation operates most effectively when it feels relevant rather than intrusive.

Older participants (45+) expressed greater unease, often describing a sense of being surveilled rather than served. A 52-year-old small business owner (Budi) reflected: 'Sometimes I mention something in conversation and then I see it in my ads. It feels like someone is always listening.' Such accounts point to the critical importance of transparency in data collection practices, not merely as a legal requirement but as a consumer trust imperative, a theme that connects directly to the e-commerce security literature (Chen et al., 2008) and to the broader consumer psychology of digital environments.

4.2. Theme Two: Social Media and Influencer Dynamics Authenticity as Currency

Social media emerged as the primary arena in which participants encountered product discovery, evaluated brand credibility, and formed purchase intentions. Participants across all age groups described social media as an organic, ambient space for brand discovery, contrasting favorably with traditional advertising, which was frequently described as intrusive or irrelevant.

The most significant finding within this theme was the primacy of perceived authenticity in mediating influencer effectiveness. A 27-year-old teacher (Lani) explained: 'I follow some influencers because they feel real to me. When they say they actually use something, I believe them. But you can always tell when it's just an ad.' This closely mirrors Scholz's (2021) analysis of how social media influencers strategically manufacture authenticity and relatability to generate influence, a process that participants appear to intuit and evaluate critically.

Participants also drew meaningful distinctions between macro-influencers and micro-influencers, with the latter consistently perceived as more trustworthy. As a 31-year-old nurse (Rahma) put it: 'The big influencers with millions of followers promote everything. But smaller ones, with maybe fifty thousand followers, they seem more like a friend who genuinely tried something and wants to share it.' This aligns with Saima and Khan's (2021) framing of influencers as brand-shaping forces and extends it by suggesting that the scale of influence inversely correlates with perceived authenticity in consumers' evaluative schema.

Several participants described their relationship with influencers through the language of parasocial connection, feeling they 'knew' the influencer personally despite the absence of genuine reciprocity. This dynamic, while longstanding in media studies, acquires particular commercial significance in the digital context where recommendation and personal narrative are seamlessly interwoven (Antunes, 2020; Peković et al., 2019).

4.3. Theme Three: AI-Driven Personalization The Convenience-Surveillance Dialectic

Participants' experiences of AI-driven personalization were characterized by a persistent dialectic between appreciation for convenience and discomfort with perceived surveillance. The algorithmic recommendation systems of major e-commerce and streaming platforms were widely acknowledged as effective and widely experienced as uncanny.

A 23-year-old graphic designer (Wulan) described her experience with e-commerce recommendation engines: 'It's scary how accurate it is sometimes. I was just thinking about buying a new desk lamp, and literally the next day, it was the first thing on my feed. I bought it, but I also felt a bit watched.' This account exemplifies the personalization paradox identified in the marketing literature (Kaushik & Sharma, 2023): highly accurate personalization is simultaneously valued as convenience and experienced as an intrusion into private thought.

Participants who were more digitally literate tended to approach AI personalization with greater strategic agency, deliberately interacting with certain content to 'train' their feeds, or conversely, using private browsing to avoid data collection during sensitive searches. This

suggests a consumer population that is increasingly algorithmically aware and capable of tactical navigation within AI-mediated environments, a finding that nuances the assumption in much of the AI marketing literature that consumers are passive recipients of algorithmic outputs (Devang et al., 2019; Dumitriu & Popescu, 2020).

Customer experience management frameworks (Das & Hota, 2014; Suryawanshi, 2013) provided further theoretical resonance here: participants consistently evaluated AI-driven experiences not merely by their functional accuracy but by whether they felt seen and served rather than processed and profiled, a distinction with profound implications for how brands design and communicate their personalization strategies.

4.4. Theme Four: Digital Payment Adoption Trust, Habit, and Generational Friction

The adoption and use of digital payment systems surfaced as a theme deeply inflected by trust, habituation, and generational experience. Younger participants described digital payments, mobile wallets, contactless transactions, and in-app purchases as default behaviors that required no deliberation. A 22-year-old student (Arga) stated: 'I haven't carried cash for about two years. Everything is on my phone. It's just easier.' This effortless adoption reflects the rapid normalization of digital payment infrastructure among younger cohorts, consistent with Mary and Antony's (2022) observation that promotional incentives and platform proliferation have significantly accelerated consumer uptake.

For older participants, however, the digital payment transition was experienced as a negotiation between desire for convenience and persistent security anxiety. A 49-year-old civil servant (Pak Hendra) explained: 'I use the digital wallet now because my children set it up for me, but I'm always worried something will go wrong. What if someone hacks it?' This concern resonates with Tribhan's (2024) finding that security awareness is a primary moderating factor in digital payment adoption, particularly among consumers for whom such systems lack the tactile reassurance of cash or physical cards.

Across all age groups, trust emerged as the foundational variable. Participants were more likely to adopt or expand the use of digital payment systems when they could attribute them to recognizable, established financial institutions or technology brands. This suggests that digital payment providers face a persistent trust-building imperative that extends well beyond functional reliability (Tekler et al., 2022), one that must be addressed through communication strategies that affirm security, transparency, and accountability.

4.5. Theme Five: Mobile Commerce The Smartphone as Primary Commercial Interface

Perhaps the most structurally consistent finding across the entire sample was the centrality of the smartphone as the primary interface through which participants engaged with brands, browsed products, and completed purchases. Mobile commerce was not experienced as a subset of e-commerce but as its default modality. A 26-year-old logistics coordinator (Rizky) captured this succinctly: 'I never shop on a laptop anymore. Everything is on my phone. If the app is bad, I just close it and go somewhere else.'

User experience (UX) quality emerged as a decisive variable in mobile commerce engagement. Participants consistently described their willingness to abandon a purchase if the mobile interface was slow, confusing, or required excessive navigation steps. This echoes Kim and Ryu's (2015) identification of user adoption as a critical dimension of m-commerce development and extends it by locating UX as the primary competitive battlefield in mobile retail.

Location-based commercial services, a defining feature of mobile commerce identified by Dholakia and Dholakia (2004), were experienced by participants primarily through delivery applications and local service platforms, where real-time proximity information significantly enhanced perceived relevance. Several participants described using food delivery applications as a gateway to broader mobile commerce engagement, suggesting that high-frequency, low-friction mobile transactions in familiar categories (food, transport) serve as on-ramps to more extensive m-commerce behavior.

The social dimension of mobile commerce also featured prominently. Participants described sharing product links, screenshots of items, and purchase experiences with peers through messaging applications, transforming mobile shopping from a solitary activity into a socially embedded practice. This social commerce dimension, while not always explicitly addressed in the m-commerce literature, represents a significant behavioral reality that brands and platform designers should account for (Lou & Xie, 2021; Hollebeek & Macky, 2019).

5. Conclusion

This qualitative study has explored the subjective landscape of digital consumer behavior across five interconnected domains: digital footprints, social media and influencer dynamics, AI-driven personalization, digital payment adoption, and mobile commerce. By centering the lived experiences and interpretive frameworks of 20 participants, the study has produced a set of findings that nuance, extend, and in some cases complicate the dominant quantitative accounts in the existing literature.

The overarching finding is that contemporary digital consumers are neither passive targets of marketing technology nor fully autonomous rational agents. They are active, evaluative, and often strategically aware participants in digital commercial environments capable of reading algorithmic patterns, distinguishing authentic from manufactured influencer content, and negotiating between convenience and privacy concerns. This consumer sophistication demands equally nuanced marketing strategies: transparent about data use, selective in influencer partnerships, honest about AI-driven personalization, accessible in digital payment design, and consistently excellent in mobile interface quality.

Several limitations warrant acknowledgment. The sample of 20 participants, while appropriate for qualitative depth, limits the transferability of findings to broader populations. Participants were predominantly urban and digitally active, potentially underrepresenting rural or digitally marginalized consumer experiences. The cross-sectional design captures a snapshot of consumer behavior at a particular moment in a rapidly evolving technological landscape; longitudinal inquiry would enable tracking of how consumer orientations toward these phenomena shift over time.

Future research should extend this inquiry in several directions. Comparative qualitative studies across cultural and geographic contexts would illuminate how local values, regulatory environments, and digital infrastructure shape digital consumer behavior. Longitudinal case studies of individual consumers' digital journeys would provide dynamic accounts of how attitudes and behaviors evolve with platform changes, algorithmic updates, and personal life transitions. Additionally, the social commerce dimension, the extent to which mobile purchasing is embedded in peer social practices, deserves a dedicated qualitative investigation, as it represents a significant behavioral phenomenon that existing literature has insufficiently theorized.

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