



CONSUMER MINDS AND MARKETS: PSYCHOLOGICAL DRIVERS OF COMMERCIAL BEHAVIOUR

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Abstract

This multidisciplinary study investigates how consumer cognition, emotion, and decision-making are influenced by business environments and how psychological processes determine commercial outcomes. The increased use of online commerce and the development of digital technologies have drastically changed how consumers make purchases. In this situation, the use of digital payments and online purchasing decisions are greatly influenced by customer emotions. This multidisciplinary study investigates how consumers' perceptions of digital payment systems and online purchasing platforms are influenced by emotional characteristics like trust, excitement, anxiety, contentment, convenience, and perceived security.

In addition to highlighting the increasing reliance on digital transactions, the study looks at how emotional reactions affect consumer loyalty, purchase intentions, and overall shopping experiences. The project's objectives are to: i) investigate how customer emotions affect digital payments, ii) To explore how emotions affect online shopping behaviour; iii) To look at how emotions affect consumer loyalty and satisfaction.

In order to comprehend customer behaviour in the digital marketplace, the study employs a descriptive research design that draws on both psychological and commercial viewpoints. To examine the connection between emotional factors and digital purchasing behaviour, online customers may be given questionnaires to complete in order to get primary data. It is anticipated that the results would give marketers, digital payment companies, and e-commerce companies important information for creating safe and emotionally compelling online experiences for customers. Additionally, the study highlights how crucial psychological knowledge is to improving consumer satisfaction and fostering long-term success in digital commerce.

Keywords: Online shopping habits, consumer psychology, digital payments, consumer emotions, and e-commerce.

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