

THE IMPACT OF DIGITAL TECHNOLOGIES ON CONSUMER BEHAVIOR: A STRUCTURED LITERATURE REVIEW

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Introduction. In recent decades, technological development has significantly changed the nature of economic processes and the behavior of consumers and businesses. Innovations in information technology create new opportunities and challenges for all market participants. Modern technologies open new horizons for effective interaction, improve the quality of products and services, and optimize business processes. However, they also lead to the transformation of traditional consumption models, changes in preferences and user needs, and the adaptation of companies to new competitive conditions.

The influence of digital technologies on consumer behavior is actively studied in various scientific fields, such as marketing, psychology, economics, and sociology. There are several theoretical and empirical studies dedicated to different aspects of this problem. However, it is still evolving and requires further research, especially in the context of rapid technological progress and changing consumer preferences. Moreover, to the best of our knowledge, the scientific literature on this topic has not been systematized. All this provides **the relevance** of the study.

This article aims to explore the influence of emerging digital technologies on consumer economic behavior and to analyze key transformations in the structure of consumer demand through a comprehensive review of the existing literature. **The specific research objectives include:** examining scholarly research on the relationship between technological advancement and consumer behavior, identifying digital innovations that shape consumer decision-making, analyzing evolving patterns in consumer demand, and assessing the role of digital transformation in shaping consumption trends.

The study employs a literature review methodology, involving the identification, selection, analysis, and interpretation of relevant academic sources. This approach provides a structured framework for synthesizing existing knowledge on the impact of digital technologies on consumer behavior, allowing for the identification of core trends, significant technological developments, and emerging behavioral dynamics. The review is based on peer-reviewed articles and publications retrieved from leading academic databases, including Scopus and Web of Science.

Increased Access to Information. With the rise of the internet, consumers now have instant access to vast amounts of information. They can research products, read reviews, compare prices, and get recommendations from other customers before making purchasing decisions.

The role of information flow in terms of its influence on consumer behavior has been explored in scientific works by foreign authors from various perspectives. A group of American scientists investigated the influence of Internet search capabilities on consumer decision-making during the pre-purchase phase. By analyzing shifts in U.S. consumer attitudes between 2000 and 2005, the research reveals several key findings:

1. Consumers are increasingly utilizing online information search when preparing for major financial commitments.
2. Consumers who engage in online searches perceive it as enhancing their shopping and decision-making processes.

3. There is a noticeable reduction in consumer dependence on traditional mass media sources as a primary source of information.

4. Despite the vast array of online information available, most consumers report not feeling overwhelmed or confused by the abundance of options.

The study concludes with strategic implications for marketers and media firms, emphasizing the need to adapt to the growing role of online search in consumer decision-making processes¹. The use of the internet by consumers as a channel for purchasing goods and services has not met the expectations initially set when online access became widely available. Despite the increasing number of online shoppers, empirical data on e-commerce continues to reveal low conversion rates, with many consumers failing to complete the purchase journey after expressing initial interest. This phenomenon has prompted researchers to investigate potential explanations, with several scholars suggesting that the dynamics of consumer information search in the online context are not fully understood.

A comprehensive review of the literature on consumer information search behavior reveals that the utility of information sources, individual consumer characteristics, and product-specific attributes play a critical role in shaping the search process. These elements collectively influence the perceived value and usefulness of online information, particularly in the context of complex purchasing decisions. However, significant barriers to effective information retrieval persist, including the prevalence of inaccurate, disorganized, insufficient, or unreliable content. Such impediments can hinder informed decision-making and contribute to consumer frustration, ultimately disrupting the overall search process.

The prevalence of information overload and misinformation can disrupt the consumer decision-making process, often leading to transaction abandonment. Moreover, scholars emphasize the need for further investigation into consumer behavior related to the subjective evaluation of "experience" goods such as recreational equipment, apparel, and travel services. Such research offers valuable insights into the multifaceted nature of consumer needs and can significantly enhance the development of marketing theory. A nuanced understanding of these dynamics enables marketers to design strategies that are more effectively aligned with the complexities and opportunities inherent in the digital marketplace².

In analyzing the impact of information flows on consumer behavior, particular scholarly attention has been devoted to the role of misinformation disseminated via social media. Drawing on the frameworks of information asymmetry and signaling theory, recent research has demonstrated that the detrimental effect of fake news on consumer trust is significantly amplified in contexts marked by high levels of information asymmetry. However, this negative impact can be mitigated by the perceived credibility of signals transmitted by suppliers, as well as consumers' perception of the suppliers' reputation, both of which serve to reinforce trust and counterbalance the effects of misinformation³.

¹ Dan Shaver (2007) Impact of the Internet on Consumer Information Search Behavior in the United States, *Journal of Media Business Studies*, 4:2, 27-39, DOI: 10.1080/16522354.2007.11073450

² Robert Grant, Rodney J. Clarke & Elias Kyriazis (2007) A review of factors affecting online consumer search behavior from an information value perspective, *Journal of Marketing Management*, 23:5-6, 519-533, DOI: [10.1362/026725707X212801](https://doi.org/10.1362/026725707X212801)

³ Hossain, M. A., Sabani, A., Bandyopadhyay, A., Raman, R., Goyal, D. P., & Dwivedi, Y. K. (2023). Investigating the effect of social media fake news on consumer behavior: an empirical study with

The impact of information technology on consumer behavior in the context of information access is also examined in the scholarly works by O. M. Bondarenko and Liubov O. Striy⁴, Gita Rani Sahu⁵.

Personalization and Customization, Experience With AR/VR

The advent of digital technology has transformed the way businesses interact with consumers, providing an abundance of data that can be harnessed to improve the customer experience. Big data analysis offers businesses the tools to gain insight into consumer behavior and preferences, optimize the customer journey, and create personalized experiences.

Big data analysis has the potential to transform digital consumer behavior by providing businesses with valuable insights into consumer preferences, behavior, and needs. By using advanced analytics techniques to analyze large volumes of data, businesses can gain a better understanding of their customers and create more personalized and engaging experiences. However, the use of big data analysis also raises several challenges and ethical considerations that must be addressed. These include technical challenges around data management and analysis, as well as ethical considerations around privacy, personalization, and bias. To ensure that the use of big data analysis is responsible, ethical, and legal, businesses must invest in the necessary infrastructure and hire skilled data analysts to manage and analyze the data. They must also be transparent about the data they collect and how it is used and ensure that they comply with relevant data privacy laws. Moreover, businesses must use data in a responsible and ethical way, avoiding personalization that is invasive or manipulative and ensuring that data analysis techniques are unbiased and do not reinforce stereotypes or biases. By addressing these challenges and ethical considerations, businesses can use big data analysis to drive engagement, loyalty, and ultimately, growth. With the right approach to big data analysis, businesses can gain a competitive advantage by providing their customers with personalized and engaging experiences that meet their needs and exceed their expectations⁶.

Artificial Intelligence (AI) in consumer products presents two distinct perspectives. On one side, AI provides substantial advantages, such as enhancing health monitoring, offering personalized recommendations, and increasing convenience, thereby improving overall consumer efficiency and quality of life. These benefits, often perceived as enhancing user experience, are integral to modern technological ecosystems.

Conversely, the deployment of AI introduces complex social and individual challenges, which are frequently underappreciated when AI is viewed solely as a neutral tool. The integration of AI in consumer products raises concerns about the broader ethical and societal implications, particularly regarding issues of bias, privacy, and inequality.

multiple moderations. Journal of Strategic Marketing, 1–18.
<https://doi.org/10.1080/0965254X.2023.2253824>

⁴ O. M. Bondarenko and Lyubov O. Striy. "The Impact of Modern Digital Communications on Consumer Behavior." *Business Inform* (2024). <https://doi.org/10.32983/2222-4459-2024-2-346-355>.

⁵ Dr. Gita Rani Sahu. "Understanding Contemporary Consumer Behaviour in the Digital Age." *International Research Journal on Advanced Engineering and Management (IRJAEM)* (2024). <https://doi.org/10.47392/irjaem.2024.0068>.

⁶ Vasilopoulou, C., Theodorakopoulos, L., & Giannoukou, I. (2023). Big Data and Consumer Behavior: The Power and Pitfalls of Analytics in the Digital Age. *Technium Social Sciences Journal*. <https://doi.org/10.47577/tssj.v45i1.9135>

Research identifies four distinct categories of consumer experiences with AI: data capture, classification, delegation, and social interaction. These categories highlight the varying levels of consumer engagement with AI systems, from the collection of personal data to the delegation of decision-making processes to automated systems.

While AI holds potential for addressing societal issues such as poverty and discrimination, it is crucial to recognize that the design and implementation of AI technologies are far from neutral. If AI systems are developed without due consideration of the broader social and ethical contexts, they risk perpetuating existing biases or excluding marginalized groups. This underscores the importance of adopting a holistic approach to AI development that prioritizes fairness, transparency, and inclusivity in its design and deployment⁷.

The influence of personalized marketing, social media marketing, augmented and virtual reality, as well as voice assistants and smart home devices on consumers' purchasing decisions and interactions with brands is examined in the scholarly work by Yijia Liu⁸.

Digitalization is influencing consumer behavior, necessitating the adaptation of marketing approaches to the new realities of the digital environment, and personalized digital campaigns can significantly increase customer acquisition, conversion, and ROI⁹.

E-Commerce and Mobile Shopping

The growth of online shopping platforms and mobile commerce has drastically changed how consumers buy products.

Digitalization has drastically increased the convenience of shopping. Consumers can now buy almost anything from the comfort of their homes at any time.

The growth of e-commerce platforms like Amazon, eBay, and specialized online stores means consumers have more choices, greater price transparency, and faster delivery options.

With smartphones, shopping has become even more accessible. Mobile apps, social media shopping features (like Instagram and Facebook Shops), and mobile-friendly websites allow consumers to make purchases on the go.

In this context, the effect of internet service quality on consumers' purchase behavior was considered in a scientific article. The study aimed to investigate the impact of Internet service quality on consumer purchasing behavior, with a particular focus on the mediating roles of consumer satisfaction, attitude, and online purchase intention. The research targeted the citizens of Ardebil, Iran, and involved the distribution of 540 survey questionnaires to the selected participants. Ultimately, 417 completed surveys were collected and analyzed using SPSS and SmartPLS. The findings revealed that Internet service quality had a significant positive effect on consumer satisfaction. In contrast, technical, structural, and information-related factors did not show a significant influence on consumer satisfaction.

⁷ Puntoni, S., Reczek, R., Giesler, M., & Botti, S. (2020). Consumers and Artificial Intelligence: An Experiential Perspective. *Journal of Marketing*, 85, 131 - 151. <https://doi.org/10.1177/0022242920953847>

⁸ Yijia Liu. "A Study of the Impact of Emerging Digital Marketing Technologies on Consumer Behaviour." *International Journal of Global Economics and Management* (2024). <https://doi.org/10.62051/ijgem.v5n2.02>.

⁹ Olena Moroz, Viktoriya Korobchenko, and M. Tonkoshkur. "Transformation of Marketing Strategies in the Digital Age: the Impact of Digital Technologies on Consumer Behavior." *Central Ukrainian Scientific Bulletin. Economic Sciences* (2024). [https://doi.org/10.32515/2663-1636.2024.11\(44\).47-55](https://doi.org/10.32515/2663-1636.2024.11(44).47-55).

However, the security of Internet services was found to have a notable impact on consumer satisfaction. Additionally, consumer satisfaction was found to significantly influence attitudes toward online purchases. Furthermore, the intention to make online purchases had a significant effect on actual online purchasing behavior. The study also demonstrated that online purchase intention acted as a mediator between online purchase attitude and purchasing behavior. Consequently, the results suggest that Internet service quality plays a measurable role in influencing online purchase behavior¹⁰.

Another article proposes a novel framework for understanding online consumer behavior by integrating the 'seeking and consumption' perspective in web-based communication. The theoretical foundation of this perspective draws on two innovative approaches to online consumer behavior: the web-based communication exposure approach and the internal psychological behavioral processes approach. These approaches, alongside the integration of diverse theoretical models and frameworks, aim to address the gaps in both offline and online consumer behavior research.

The central research problem revolves around the limitations of existing, fragmented models of consumer behavior, particularly in the context of interactive information-seeking and consumption activities. Current theories and models fail to offer sufficient explanatory power regarding the complexities of consumer behavior in digital environments. Therefore, the primary objective of that article is to establish new, comprehensive theoretical criteria for understanding online consumer behavior. These criteria aim to fill the gaps left by traditional models and provide a more robust framework for analyzing consumer interactions in web-based contexts¹¹.

The World Wide Web has brought about significant changes in people's attitudes and behaviors around the world. One such development is the rise of online shopping, which has had a significant impact on the daily lives of consumers. In Bangladesh, online shopping has emerged as a growing trend, although frequent adoption is still relatively low compared to other regions. This study aims to explore the behavior of online shoppers through a self-constructed questionnaire administered to 160 respondents from Dhaka city. The results indicate that consumers are primarily engaged in online shopping to save time and access a wider variety of products and services. Gender analysis shows that both male and female consumers have similar preferences and aversions: they appreciate the convenience of home delivery but express dissatisfaction with the inability to physically inspect or experience the product before purchasing¹².

Mobile shoppers increase order rates and order sizes, especially for low-spending customers, by using smartphones or tablets to place online orders¹³. Mobile shopping

¹⁰ Ghasem Zarei, Bagher Asgarnezhad Nuri & Nasim Noroozi (2019): The effect of Internet service quality on consumers' purchase behavior: The role of satisfaction, attitude, and purchase intention, *Journal of Internet Commerce*, DOI: 10.1080/15332861.2019.1585724

¹¹ Janette Hanekom & Rachel Barker (2016) Theoretical criteria for online consumer behaviour: web-based communication exposure and internal psychological behavioural processes approaches, *Communicatio*, 42:1, 75-99, DOI:10.1080/02500167.2016.1140665

¹² Rahman, M. A., Islam, M. A., Esha, B. H., Sultana, N., & Chakravorty, S. (2018). Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh. *Cogent Business & Management*, 5(1). <https://doi.org/10.1080/23311975.2018.1514940>

¹³ R. Wang, E. Malthouse, and L. Krishnamurthi. "On the Go: How Mobile Shopping Affects Customer Purchase Behavior." *Journal of Retailing*, 91 (2015): 217-234. <https://doi.org/10.1016/J.JRETAI.2015.01.002>.

platform characteristics, such as entertainment, personalization, information, visuality, and economic benefits, significantly influence consumer's arousal, pleasure, and impulsive buying¹⁴.

Payment Innovations. Technological advances in payment systems, such as contactless payments, mobile wallets (Apple Pay, Google Pay), and cryptocurrencies, have changed the way consumers pay for goods and services. The article "The Role of Financial Innovations in Consumer Behavior in the Russian Retail Payments Market" by Egor Krivosheya examines the impact of financial innovations on the frequency of cashless payments among Russian consumers. Using data from a representative survey of 1,500 individuals, the study aims to fill a gap in the existing literature on the factors influencing consumer behavior in the retail payments sector.

The results of the research indicate a significant positive correlation between the use of financial innovations and the frequency of cashless payments. Some innovations, such as online banking and mobile payments, were found to be particularly effective in increasing transaction frequency, while others (e.g. social media transfers) had less impact.

The article concludes that financial innovations are pivotal in advancing the adoption of cashless payment systems, underscoring the importance of developing tailored marketing strategies and financial products to enhance consumer engagement. The study further highlights the critical need to understand consumer behavior within the dynamic and rapidly evolving retail payments landscape, with particular emphasis on the unique challenges and opportunities present in emerging markets such as Russia¹⁵.

Another study explored consumer acceptance of third-party payment systems in e-commerce, using the Innovation Diffusion Theory (IDT) and the modified Technology Acceptance Model (TAM). The findings highlight several key points:

1. Users were classified into three categories based on their acceptance of innovative technologies: early-stage mass market, mainstream mass market, and underdeveloped mass market. Consumers in the mainstream market who perceive challenges are more likely to find third-party payment systems useful and easy to use.
2. A positive external environment (e.g., better organizational support and easier interfaces) leads to greater perceived usefulness and ease of use, boosting acceptance.
3. Users with higher self-efficacy and those open to trying new methods perceive third-party payment systems as more useful and easier to use.
4. High-quality information systems, with good security and fast transaction processes, enhance perceived usefulness and ease of use, increasing acceptance.
5. Perceived ease of use positively influences perceived usefulness, making users more likely to adopt third-party payments.
6. Both perceived usefulness and ease of use are strongly correlated with consumers' behavioral intentions to use third-party payment systems. If users find these systems useful and easy to use, they are more likely to continue using them.
7. The study suggests that to promote the adoption of electronic payment systems, e-commerce platforms, and the financial industry should:

¹⁴ Yang Liu, Qi Li, T. Edu, L. Józsa and I. Negricea. "Mobile shopping platform characteristics as consumer behavior determinants." *Asia Pacific Journal of Marketing and Logistics*, 32 (2019): 1565-1587. <https://doi.org/10.1108/apjml-05-2019-0308>.

¹⁵ Krivosheya, E. (2020). The role of financial innovations in consumer behavior in the Russian retail payments market. *Technological Forecasting and Social Change*, 161, 120304; <https://doi.org/10.1016/J.TECHFORE.2020.120304>

- Improve organizational support, and user interfaces, and ensure security to enhance consumer trust and ease of use.
- Focus on educating consumers to improve their confidence in using these systems, especially by highlighting the benefits and ease of use of electronic payments.

Based on the findings of the study, the following recommendations are proposed:

- Financial institutions and e-commerce platforms should prioritize system quality, security, and user-friendly interfaces to increase consumer trust and ease of use.
- More focus on consumer education and support could increase perceived usefulness and ease of use, enhancing consumer adoption of third-party payment systems¹⁶.

The impact of digital payment on consumer behavior in different countries (China, Russia, India) is presented in many articles¹⁷.

Conclusion. The analysis of scholarly research on the influence of information technologies on consumer behavior has revealed several key thematic areas: enhanced access to information, increased personalization and customization, consumer experiences with augmented and virtual reality (AR/VR), the expansion of e-commerce and mobile shopping, and innovations in payment systems.

Technological advancements have produced more informed, autonomous, and discerning consumers. The shift toward personalized purchasing experiences and the widespread adoption of mobile and online commerce have redefined consumer expectations around convenience, speed, and accessibility. However, challenges such as digital misinformation and information overload continue to complicate consumer decision-making. These developments necessitate that marketers revise and adapt their strategies to remain effective within a rapidly evolving digital environment.

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¹⁶ Lin, L., Lin, F., Lien, C., Yang, T., Chuang, Y., & Hsu, Y. (2023). Electronic Payment Behaviors of Consumers under Digital Transformation in Finance—A Case Study of Third-Party Payments. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm16080346>

¹⁷ Zhuo Wang. "The Impact of Digital Payment on Consumer Behavior in China." *BCP Business & Management* (2023). <https://doi.org/10.54691/bcpbm.v39i.4023> ;
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Meenakshi M Huggi, Bhuvaneshwari R and Kanyakumari Udagi. "THE IMPACT OF DIGITAL PAYMENT SYSTEMS ON CONSUMER BEHAVIOUR IN INDIA." *ShodhKosh: Journal of Visual and Performing Arts* (2024). <https://doi.org/10.29121/shodhkosh.v5.i3.2024.4060>.

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**ԹՎԱՅԻՆ ՏԵԽՆՈԼՈԳԻԱՆԵՐԻ ԱԶԴԵՑՈՒԹՅՈՒՆԸ ՄՊԱՌՈՂԱԿԱՆ
ՎԱՐՔԱԳԾԻ ՎՐԱ. ԳՐԱԿԱՆՈՒԹՅԱՆ ԿԱՌՈՒՑՎԱԾՔԱՅԻՆ
ՎԵՐԼՈՒԾՈՒԹՅՈՒՆ**

ԳԵՎՈՐԳ ՀԱՐՈՒԹՈՒՆՅԱՆ

Համառոտագիր

Վերջին տասնամյակների ընթացքում տեխնոլոգիական զարգացման արագ տեմպերը զգալիորեն փոխել են տնտեսական գործընթացների բնույթը և ինչպես սպառողների, այնպես էլ ձեռնարկությունների վարքագիծը: Տեղեկատվական տեխնոլոգիաների ոլորտում նորարարությունները նոր հնարավորություններ և մարտահրավերներ են ստեղծում շուկայի բոլոր մասնակիցների համար: Ժամանակակից տեխնոլոգիաները նոր հորիզոններ են բացում արդյունավետ փոխգործակցության, ապրանքների և ծառայությունների որակի բարելավման, ինչպես նաև բիզնես գործընթացների օպտիմալացման համար: Այնուամենայնիվ, դրանք նաև հանգեցնում են սպառման ավանդական ձևերի վերափոխմանը, սպառողների նախասիրությունների և պահանջների փոփոխությանը, ինչպես նաև ընկերությունների հարմարեցմանը նոր մրցակցային պայմաններին:

Սպառողների վարքագծի վրա թվային տեխնոլոգիաների ազդեցության թեման ակտիվորեն ուսումնասիրվում է տարբեր գիտական ոլորտներում, ինչպիսիք են մարքեթինգը, հոգեբանությունը, տնտեսագիտությունը և սոցիոլոգիան: Կան բազմաթիվ տեսական և էմպիրիկ ուսումնասիրություններ, որոնք նվիրված են այս խնդրի տարբեր ասպեկտներին: Այնուամենայնիվ, այն շարունակում է զարգանալ և պահանջում է հետագա հետազոտություններ, հատկապես արագ տեխնոլոգիական առաջընթացի և սպառողների նախասիրությունների փոփոխության համատեքստում: Բացի այդ, մեր տեղեկությունների համաձայն, այս հարցի վերաբերյալ գիտական գրականության համակարգում դեռևս չի իրականացվել: Այս ամենը պայմանավորում է թեմայի **արդիականությունը**:

Հոդվածի **նպատակն** է ուսումնասիրել նոր տեխնոլոգիաների ազդեցությունը սպառողների տնտեսական վարքագծի վրա և վերլուծել սպառողների պահանջարկի կառուցվածքում տեղի ունեցող հիմնական փոփոխությունները: Հիմնական խնդիրները ներառում են տեխնոլոգիաների և սպառողների վարքագծի փոխհարաբերությունների վերաբերյալ առկա

գրականության վերլուծություն, սպառողների ընտրության վրա ազդող տեխնոլոգիական առաջընթացների բացահայտում, պահանջարկի փոփոխությունների վերլուծում և սպառողական ծախսերում թվային փոխակերպման դերի գնահատում:

Գրականության վերանայման համակարգված մոտեցման համատեքստում հետազոտության **մեթոդ են** ուսումնասիրությունների նույնականացումը, ընտրությունը, գնահատումը, վերլուծությունը և մեկնաբանությունը:

Գիտական արդյունք. Սպառողների վարքագծի վրա տեղեկատվական տեխնոլոգիաների ազդեցությանը նվիրված գիտական հետազոտությունների վերլուծությունը բացահայտել է հիմնական ոլորտները՝ տեղեկատվության հասանելիության բարձրացումը, անհատականացումը, ընդլայնված և վիրտուալ իրականության տեխնոլոգիաների օգտագործման փորձը, էլեկտրոնային առևտուրը և վճարումների նորարարությունները:

Տեխնոլոգիական փոփոխությունները նպաստել են ավելի տեղեկացված, լիազորված և պահանջկոտ սպառողների ստեղծմանը: Անհատականացված գնումների փորձից մինչև բջջային և էլեկտրոնային առևտրի աճ, սպառողների վարքագիծը փոխվել է դեպի հարմարավետություն, անմիջականություն և մատչելիություն: Այնուամենայնիվ, որոշ խնդիրներ, ինչպիսիք են ապատեղեկատվությունը և տեղեկատվության գերբեռնվածությունը, կարող են դժվարացնել որոշումների կայացման գործընթացը:

Բանալի բառեր. սպառող, վարքագիծ, թվայնացում, ազդեցություն, վերլուծություն

ВЛИЯНИЕ ЦИФРОВЫХ ТЕХНОЛОГИЙ НА ПОТРЕБИТЕЛЬСКОЕ ПОВЕДЕНИЕ: СТРУКТУРИРОВАННЫЙ ОБЗОР ЛИТЕРАТУРЫ

ГЕВОРГ АРУТЮНЯН

Аннотация

В последние десятилетия быстрые темпы технологического развития значительно изменили природу экономических процессов и поведение как потребителей, так и фирм. Инновации в информационных технологиях создают новые возможности и вызовы для всех участников рынка. Современные технологии открывают новые горизонты для эффективного взаимодействия, улучшая качество продукции и услуг, а также оптимизируя бизнес-процессы. Однако они также приводят к трансформации традиционных моделей потребления, изменениям в предпочтениях и требованиях пользователей, а также к адаптации фирм к новым конкурентным условиям.

Тема влияния цифровых технологий на поведение потребителей активно изучается в различных научных областях, таких как маркетинг, психология, экономика и социология. Существует множество теоретических и эмпирических

исследований, посвященных различным аспектам этой проблемы. Однако она продолжает развиваться и требует дальнейших исследований, особенно в контексте быстрого технологического прогресса и изменения предпочтений потребителей. Кроме того, насколько нам известно, систематизация научной литературы по этому вопросу еще не проводилась. Все это **актуализирует** тему исследования.

Целью данной статьи является исследование влияния новых технологий на экономическое поведение потребителей и анализ ключевых изменений, происходящих в структуре потребительского спроса на основе обзора литературы. Основные задачи включают обзор существующей литературы по взаимосвязи технологий и поведения потребителей, выявление технологических достижений, влияющих на выбор потребителей, анализ изменений в моделях спроса и оценка роли цифровой трансформации в потребительских расходах.

Используемые **методы исследования** включают выявление, отбор, оценку, анализ и интерпретацию соответствующих исследований как инструменты систематического подхода к обзору литературы.

Научный результат: Проведенный анализ научных исследований по вопросам влияния информационных технологий на поведение потребителей позволил выделить ключевые области, включающие в себя расширение доступа к информации, персонализацию и кастомизацию, опыт использования технологий дополненной и виртуальной реальности, электронную коммерцию и мобильные покупки, платежные инновации.

Технологические изменения привели к появлению более информированных, уполномоченных и требовательных потребителей. От персонализированного опыта покупок до роста мобильной и электронной коммерции поведение потребителей сместилось в сторону удобства, непосредственности и доступности. Однако некоторые проблемы, такие как дезинформация и информационная перегрузка, могут затруднить процесс принятия решений.

Ключевые слова. потребитель, поведение, цифровизация, влияние, обзор

THE IMPACT OF DIGITAL TECHNOLOGIES ON CONSUMER BEHAVIOR: A STRUCTURED LITERATURE REVIEW

GEVORG HARUTYUNYAN

Abstract

In recent decades, rapid technological advancement has profoundly reshaped economic processes and the behavior of consumers and businesses alike. Innovations in information technology have introduced new opportunities for market participants by enhancing product and service quality, improving business efficiency, and enabling more effective interactions. At the same time, these changes have disrupted traditional consumption models, altered consumer preferences, and compelled businesses to adapt to new competitive dynamics.

The impact of digital technologies on consumer behavior is a subject of growing interest across disciplines such as marketing, psychology, economics, and sociology. While numerous theoretical and empirical studies have addressed specific facets of this transformation, the body of research remains fragmented and lacks a comprehensive

synthesis, especially given the rapid pace of technological change and evolving consumer expectations. This highlights **the relevance** and timeliness of the present study.

The article aims to examine how emerging digital technologies influence consumer economic behavior and to identify key transformations in consumer demand. Specifically, it seeks to: review academic literature on the relationship between technological innovation and consumer behavior, identify digital tools and platforms that shape consumer decision-making, analyze changing consumption patterns, and assess the broader implications of digital transformation on consumption trends. A literature review methodology is employed to identify, select, analyze, and interpret relevant scholarly sources.

Main research findings: The analysis reveals several core themes: enhanced access to information, increased personalization, and customization, the integration of augmented and virtual reality (AR/VR) into consumer experiences, the rise of e-commerce and mobile shopping, and innovations in digital payment systems. These technological shifts have empowered consumers to become more informed, autonomous, and selective. However, issues such as digital misinformation and information overload present new challenges. These developments require marketers to adapt their strategies to thrive in an increasingly complex digital landscape.

Keywords: consumer, behavior, digitalization, impact, review