


# Chapter 7

## Exploring the Strategic Role of Digital Transactions in Consumer Behavior and Brand Engagement

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### ABSTRACT

*Digital payment technologies has become an effective methodology to shape the consumer behavioral pattern and reach the brands (Visconti-Caparrós et al., 2022). This paper explores the strategic marketing implications of digital transactions, or rather, the effects of platforms such as UPI, mobile wallets, and contactless cards on the purchase behavior, consumer loyalty, as well as informing personalized*

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*data. A survey of 300 consumers and 50 marketing professionals is combined with expert interviews in order to identify trends of adoption, trust, and engagement. The results indicate that frictionless and secure consumer payments increase consumer confidence and retention rates, and, as a result, the transaction information can be used to market to consumers, real-time adjust campaigns, and serve as a signal to campaign segmentation. The report establishes principal demographic and purchase behavior, associates payment acceptance to repeat purchases and the possibility of digital payments as interaction tools.*

## **INTRODUCTION**

The digital payment technology has revolutionized the manner in which individuals manage funds and transact businesses globally (Bandura and Ramanujam, 2021). Moreover, they have changed the way consumers relate with businesses and their decisions in making purchases. The rapid progress in the mobile sphere, the popularity of the internet, and attempts to open banking to everyone have transformed digital transactions into a must-have, as opposed to a nice-to-have, in the modern world (Yanagawa, 2018; Soetan and Mogaji, 2024). Statista (2025) forecasts that the total amount of digital payment in the world would be about USD 20.09 trillion. This shows how extensive and fast this change is. Digital payments have been used extensively in India (Kumar et al., 2019; Bhavsar and Samanta, 2022). The introduction of platforms like the Unified Payments Interface (UPI) through which individuals can use to carry out various transactions quickly, easily, and safely is transforming how people do business (Chandak, 2024).

Much of the academic and governmental discussion regarding the digital payment has concerned its effectiveness, inexpensiveness, and potential to assist people in accessing financial services (Pazarbasioglu et al., 2020). Nevertheless, the research examined the strategic implications on marketing and interaction with customers. Digital transactions are not only a means to pay but also high-quality data touchpoints and experience nodes, which influence the entire customer experience, including product discovery and purchase, post-purchase experience, and loyalty (Herhausen et al., 2019). Purchasing things through cashless options is easier, creates trust, and makes the customers happier as it is fast and easy to operate. Above all, each transaction will provide you with valuable information that can be used to get to know more about the buying behaviour, preferences, and behaviours of people (Liao et al., 2012).

A large part of the scholarly and governmental debate on the digital payment has focused on the efficiency, low cost, and possible help in providing people with financial services (Pazarbasioglu et al., 2020). However, the study looked into the

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