



The age of Digi consumers

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Abstract

It appears simple to define the term 'learning'-after all we have spent our entire lives learning new things. Learning is a relatively permanent change in performance capacity acquired through experience. Nowadays, e-learning is gaining more popularity.

E-learning is engaging in an educational course in an online setting. With the help of E-learning, consumers can reach in the era of digitalization.

Consumers in the digital age are more vigilant towards the market. The internet and evolving technologies have dramatically changed everyday activities like researching, shopping, and banking. Digitalization has also helped improve rural consumers' standard of living. We are moving from substantive to sustainable. A rapid increase in consumerism will be seen in the coming decades.

Keywords: Digi consumers, learning, E-learning

Introduction

A. To Section 2(d) (i) of The Consumer Protection Act 1986;

"Consumer" means any person who buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than a person who buy such goods for consideration paid or promised or partly paid or partly promised, or under any system of deferred payment, when such use is made with the approval of such person, but does not include a person who obtains such goods for resale or any commercial purpose.

A. To Section 2 (7) of The Consumer Protection Act, 2019;

A consumer is defined as any person who buys goods or services in exchange for consideration and utilizes such goods and services for personal use and the purpose of resale or commercial use.

Rights of the Consumer

1. Right to Safety: Consumers have the right to protection from the marketing of goods and services that endanger life and property, and this right is crucial for living in safety and security.
2. Right to Information: To safeguard himself from abusive and unfair practices, the customer is entitled to details on the quality, quantity, cleanliness, standard, and price of goods and services.
3. Right to Choose: Every consumer is entitled to select the products or services that they find appealing in accordance with this right.
4. Right to Heard: This right states that the customer has the right to speak for himself, to be heard, or to defend his interests.
5. Right to Seek Redressal: The customer has the right to compensation or recourse against unfair business practices or other forms of exploitation. With the

protection of this right, customers are protected from exploitation.

6. Right to Consumer Education: This states that it is a consumer's right to obtain the knowledge and skills necessary to inform clients.

Duties of consumer

1. Buying quality products at a reasonable price.
2. To check the weights and measures before making purchases.
3. Read the label carefully.
4. Beware of false and attractive advertisements.
5. Beware of misleading schemes.
6. To procure the bill, cash received, a warranty, etc.
7. Buying from reputed shops.
8. Don't make purchases from the black market.
9. To buy the standardised product.
10. To use a product as per the instruction of the manufacturer.
11. Knowledge of consumer rights.

E-learning is a systematic teaching-based learning system that makes use of electronic resources. As is well known, education can take place within or outside of formal classroom settings, and the Internet and computer technology are key to e-learning. The delivery of education to several users at the same or various periods is known as e-learning, which may also be described as a network-enabled transfer of information and skills. Earlier, it was not fully embraced because it was thought that this system's learning process needed additional human components.

However, it is now accepted by the majority due to the quick advancements in technology and learning systems. This revolution was sparked by the development of computers, and as time goes on and we get dependent on smartphones, tablets, etc., these gadgets have become crucial learning tools in schools. Electronic instructional resources like optical discs or pen drives are progressively replacing books in the classroom. The Internet, which is

available around-the-clock, everywhere, can also be used to disseminate knowledge. The following new areas were identified as emerging areas in e-Learning to initiate further new projects:

- Development of mobile-compatible e-content packaging and delivery systems.
- Personalized e-Learning.
- Digital India

“Digital means- Demanding India’s Growth Including Technology and Literacy.”

Digital India is a campaign launched by the government of India named digital India campaign, the primary purpose is to improve the online framework by improving internet connectivity, and this program is to provide accessible online government services to the citizens of India and to improve the technological aspect of India by empowering internet net web in the country. Digital India is a plan to make Indian Technology better than past. People can use mobile apps to pay money balances.

Transfer and many things. People became cashless on the public market and used mobile apps to transfer net banking. This plan was started to improve Indian Technology and transaction without disturbance or problems. And banks develop their apps. It was created to make people aware of using the internet.

Advantages of Digital India

- Availability of utilities to citizens.
- Focuses on governance and services.
- Empower citizens digitally.

Disadvantages of Digital India

- Handling personal data on many would not be possible.
- There will be a question about the vendors who will qualify to work in the digital India program.
- Safety of the digital locker system would be a question.
- Mass surveillance would not be possible.
- necessities are ignored, which should be treated as a priority.

Digital India Blooms Consumerism in Society. Now a day’s, consumers in the digital age are more vigilant towards the market.

Objectives

- To study the impact of digitization on the consumer.
- To study the behavior and pattern of digital consumers.
- To understand and evaluate consumer preference over traditional purchases.
- To study the impact of the digitalized consumer on the economy.

Methodology

It is explanatory and descriptive research based on secondary data from various journals, articles, newspapers, and magazines. Also, the Primary data were collected from 100 respondents. The secondary data was intensively used for a research study, which was easily accessible and reliable to find out the patterns in consumer behavior.

Evolution Of Consumers From The Traditional Era To The Digital Era

The traditional Era was when the consumer had no access to the online facility and needed to be fully aware of his rights

and responsibilities. The following are the major components of a classic era:

Traditional Banking

- Banks exist physically to serve the customers
- It consumes much time as customers have to visit banks to carry out bank transactions like — checking bank balances and transferring money from one account to another.
- People have to visit banks only during working hours.
- Customers who often travel abroad cannot pay close attention and control their finances.
- Customers have to spend money to visit banks.
- The cost incurred by traditional banks includes much operating and fixed costs.
- In traditional banks, the employees and clerical staff of the bank can attend to only a few customers at a time.

Offline shopping

this is a traditional way of buying services or products. Followings are some of the disadvantages of offline shopping, in my opinion:

- You find less variety or options for the products or services you are buying offline. Since there is a limited availability of offline shops and each shop has limited space, you do not have such a vast choice as in online shopping. You can access an endless shopping website and find a viable option for a single item you want to buy.
- Since you have physical limitations to shopping at once, you may end with empty hands if you do not find the product of your choice after a shopping session. And for the same development, you need to go outside frequently and make much effort to find the consequences of your choice. It is a tiring process to find a product of your choosing.

As far as money is concerned, the price of the same product may be costlier in offline shopping, and even if you find a discount and other similar offers, the price in online shopping will be lower one in an online shopping. Also, you see fewer freebies as compared to online shopping.

The Digital era is when the consumer has access to the online facility, and also, due to online media, he is becoming aware of his rights and responsibilities. The following are the main components of the digital era.

Online banking

- It does not consume time, as customers do not have to visit banks to check bank balances or to transfer money from one account to another. Customers can access their accounts readily from anywhere with a computer and internet access.
- Consumers have 24*7 facilities.

Customers who often travel abroad can have greater control over their finances. Online shopping is a type of e-commerce that allows customers to purchase different products available online by other means. Online shopping is popular with other names like online store, e-store, internet shop, e-shop, web shop, virtual store, and web store. Most people around the world go to online stores to purchase different products. You have various choices and plenty of websites offering you the best deals with great

accessories and discounts. You can find nearly everything online, like clothes, gadgets, footwear, home appliances, office essentials, innerwear, etc.

Findings

How do consumers shop?

- 81% perform a search online.
- 50% of their mobile devices look for food and accommodation.
- 35% carry mobile phones for comparing prices.

What influences buying decisions?

- 97% of consumers read online reviews before making a purchase.
- 88% say they believe in review.
- 67% admit review admit their decision.

When does the consumer consult the internet?

- 70% In need of ideas.
- 90% Comparing products.
- 50% Ready to make a purchase.

Conclusions

In the study, we examined some factors contributing to the growth of digitalization in the country. Consumer in the digital age plays a significant role in the development of digitalization in the country. In the study, we examined that the consumers have transformed from knowledge savvy to techno knowledge savvy. The outcome of consumers in the digital age is online shopping for consumers, online banking facilities for consumers, social media market, etc.

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