

IMPACT OF DIGITAL MARKETING ON CUSTOMER DECISION MAKING THROUGH THE MODERATING EFFECT OF PRIVACY CONCERN

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Abstract

The rapid shift in consumer behavior and popularity of social networking sites is pushing marketers to use creative approaches to attract consumers. This study investigates the influence of digital marketing on customers' decision-making processes using a quantitative research approach. A structured questionnaire based on a 5-point Likert scale was distributed to 350 respondents selected through random sampling. The research analyzes key digital marketing strategies including social media marketing, email campaigns, and search engine advertising and their effects on consumer behavior, such as brand perception, purchase intention, and customer loyalty. Data was analyzed using SPSS for descriptive and inferential statistics, while SMART PLS was employed for structural equation modeling (SEM) to assess relationships between variables. The findings reveal how digital marketing tactics shape consumer choices and provide actionable insights for businesses to enhance their online engagement strategies. The results demonstrate that targeted and interactive digital marketing significantly impacts consumer decision-making, with personalized content and social media influence playing crucial roles. However, challenges such as ad fatigue and data privacy concerns were also identified as potential barriers. By leveraging SPSS for statistical analysis and SMART PLS for predictive modeling, this study offers a comprehensive understanding of digital marketing's effectiveness. The research contributes valuable recommendations for marketers to optimize campaigns, improve customer engagement, and drive informed purchasing decisions in a competitive digital landscape.

Keywords: Customer Decision Making, Customer privacy concern, Digital media marketing, Social media marketing, Mobile Marketing, Online Advertisement.

1.1 Background of the Study

Our world has become more dynamic than ever thanks to the development of technology. There has been a huge impact on business, particularly marketing strategies. Trends are ever-changing, ranging from antiquated marketing strategies to fresh ideas wherein internet platforms are now crucial. For instance, some people use digital media to attract new clients, while others focus on providing first-rate customer support. The main channels for digital marketing communication historically have been product information, online advertising, email marketing, and mobile device marketing. Although research on how various digital

channels influence customers' purchasing behavior is still in its early stages, it seems that several digital marketing strategies and channels are employed independently and operationally. Today, email marketing is still efficient. One of the best options is email, which offers a 3,800% return on investment (\$38 for every \$1 invested). As expected, there will be 5.6 billion active email accounts in 2019. According to estimates, the US will spend more than \$350 million on email marketing in 2019 (Monitor, 2017). There is a good chance that more than half of American respondents check their personal email account 10 or more times daily, making it their preferred method for receiving information from businesses (Monitor, 2017). Ninety-nine percent of consumers regularly check their email.

Fashion and design enterprises advertise and display their products and fashion trends on social networking sites these days, and they have become trend setters in the digital marketing environment and digital media marketing. Digital media also makes it easier to educate consumers about their needs and wants, which they then use to improve their products and services in order to increase customer happiness. It assists businesses in developing and delivering customized value. The Pakistani apparel sector has entered the digital era; the digital environment has changed the buyer decision-making process by providing a wealth of information about the product.

According to Rader et al. (2016), Digital media is changing the way information is communicated from person to person around the world. Furthermore, the increased usage of social media is changing how businesses respond to customers' needs and wants, as well as how they respond to competitors. Pakistan has a large number of fashion designers, experts, and industry leaders involved in Digital media marketing. According to Ashman, Solomon, and Wolny (2015), social media sites have created a contributing environment in which users connect with other compatible individuals in the endless circle in sharing information, checking updates, & soliciting opinions or ratings on the variety of the services, products activities.

Social Media and Networking Sites (SNS) are online Place where users can create profiles and create a list of other users (friends) with whom they want to communicate. These campaigns and word of mouth have a direct impact on buyer behavior. Marketing on social networking platforms can have both positive and bad effects on purchasing behavior. The rapid rise to consumer engagement at online shopping has been transformed by internet into the powerful force that the shapes consumer behavior (Nain et al., 2020). While, according to Kim and Lennon (2015), the rise of the internet has thrust marketing into the digital era, affecting practically every area of daily life plan, from how customers communicate the learn about the products are how to buy. The consumer behavior for complicated product purchases, with a focus on how the process is likely to be influenced by the usage of social media, refers to pricey, unusual purchases with a high rate of consumer engagement, significant brand distinctions, and a high degree of risk. Social media, in particular, are the phenomena of retractions. The World Wide Online has witnessed a development of user-driven web technologies over the last decade, including social networks, forums, and media sharing platforms.

1.2 Problem statement

The use of social networks has significantly changed how people connect with one another; the growth of online platforms has speed up changes in behavior related to activities, habitats, and interactions. Organizations must adapt their digital marketing strategies in response to changing customer behavior (Tiago & bother), therefore they must recognize how social media marketing and digital marketing affect consumers' purchasing decisions (Powers& Snyder, 2012). Marketing departments now have a variety of choices for branding their products thanks to the advent of digital media, including advertising, brand-name

business enterprise content, social network participation, and expanding consumer involvement opportunities. The purpose of apps and other digital marketing content is often to connect with users whenever and wherever possible in order to educate, engage, amuse, or solicit feedback on the product (Stone & Woodcock, 2013). Every day, consumers decide what to buy and a variety of factors influence their choices. Many people all around the globe have found that various internet applications, social networks, smart phone apps, and other digital communication tools have become a part of their everyday lives. Customers are taking a more active role in the production of the goods and services they buy, shifting the balance of power from the maker to the consumer. Due to easier access to mobile devices, which do fact take up the bulk of their time, the number of web users is considerably increasing (Ryan, 2014). This research investigates the effects of these channels on the purchasing decision process of consumers and illustrates the value of the digital marketing platforms chosen (E-mail Marketing, Mobile Marketing, and Online Advertisement) for marketers.

Main purpose of this research is to increase the knowledge about influence of the digital marketing by media on the costumers buying behavior. Digital media marketing is an extensive feature which covers the vital aspects of the clothing industry of Pakistan. This study provides the means in which clothing industry of Pakistan could progress and could boost the sales revenue and the success rates. The present study acquires a particular implication with respect to the subject matter of the digital media marketing. The key significance about this research is to expand the knowledge about impacts of the digital media marketing on the buyer's decision-making process in the outfit industry of Pakistan. A company's activities and strategies have an effect on the whole industry and would lead towards the decline of the company as well. It is critical for the industry to understand the benefits and drawbacks of digital media marketing because it has the potential to alter customer percentages and businesses. The study will benefit enterprises involved in the garment industry that are looking to increase their sales through digital media advertising and online selling portals.

1.3 Research Gap:

According to Kumar, Manrai, and Manrai (2017), the influence on vending has been reflective and as an effect numerous businesses are altering the way of selling their products and services in some areas, venders have been fast in developing their specific individually branded trade outlets, while in other parts of world the digital marketing rules. According to Temelkov, Slaveeva, Kirilov, Kostadinov, and Vuchkov (2012), the digital media uprising has directed to new means of pursuing and attaining information of the mass products & services in market. It's enabled the consumers of connect and discuss brand with all other fast and easily. Word of mouth by the digital media users has a significant impact on the purchase behavior of their fellow users. Because they first their family, friends and believed one's connectivity with them on digital media. Furthermore, word of mouth and digital media marketing does not affect the buying behavior solely consumers household income also is positively associated with it.

2.0 Literature review

The trend of online reviews by customers has developed in the digital era of marketing; these evaluations assist customers in making informed purchasing decisions; comprehending the complete time introduction of these reviews is vital for organizations to influence purchase behavior. Many consumers still prefer to look for and obtain the product or service they require from a physical place, and they are satisfied with their results, demonstrating the value of physical outlets. By providing online consumer sections and focusing on what people are saying in online blogs and forums, social networking sites enabled businesses to

collect and control client input on a regular basis. On social media, such feedback or opinions are available, which can be used to improve services and increase consumer satisfaction (Zunt et al., 2018). Customers are accustomed with the digital era of marketing, and because of their educational qualifications and Internet access, they prefer to purchase products through online channels.

Most people are happy with the outcomes of the things they buy from internet stores or enterprises. Social media refers to internet forums where people may communicate, post photos and videos create fan sites for businesses, and much more. The number of users on these social networking sites is steadily growing thanks to the quick advancement of technology. More than 14 million Pakistanis use Facebook, and more than 2.5 million uses Twitter. On websites like Facebook, Twitter, LinkedIn, YouTube, and Flickr, users may create profiles. Social networking websites are where people from all over the globe spend the majority of their time. More than two billion individuals use social media globally, and Facebook alone today has over one billion daily active users. Social networking networks are being used by businesses to advertise their goods and services. Many businesses upload user-generated content (UGC) on YouTube for marketing reasons and have fan sites on Facebook, Twitter, and these platforms. Every customer in the globe took some time to make a choice and didn't buy a product right away.

2.1 Digital media marketing

According to Frost and Strauss (2016), Digital media is an online media platform that allows people to interact with one another at any time of day, on any day of the week. In traditional media, content is uploaded or published by the company as a monologue, but on social media, users can update their content as well as discuss and edit the content of other users. According to Suchman, Follis, and Weber (2017), social media is a two-way communication medium in which users share and exchange information from their personal resources. Users can also have private and group dialogues. While there is considerable interest in social media for corporate organizations to spread their connections online, According to social media is a platform for businesses to create and distribute content about their products and services. By using the social media networking websites that allowed to making conversation between marketers and their target market. According to Low and Ang (2011), social media helps people interact and also allows them to develop content, publish content, share it with others, and disseminate various trends. There are different types of social media networking sites which are used worldwide. Parker, Agustiono, Carr, and Saundage (2019) Divided digital media in to 8 categories:

1. Blogging (such as blogger, word press)
2. Micro blogging (friend feed, twitter)
3. Social networking (such as Facebook, LinkedIn, Integram)
4. Social bookmarking (such as dig)
5. Multimedia sharing (such as you tube, daily motion, TikTok)
6. Reviews (such as trip advisor EHow)
7. Wikis (such as Wikipedia)
8. Forums

Digital media marketing is an online market that is often a sort of direct marketing in which marketers use social networking sites to attract their target market electronically. People have become much more connected to digital media such as websites, blogs, micro blogs, and social media since they have easy access to it. The apparel fashion sector is recognized for having a very short product life cycle because it is entirely dependent on seasonal trends. Marketers in the fashion business are particularly responsive and sensitive to trends, and they become trend setters before their customers migrate to a competitor. Fashion marketers

should use social media to introduce and disseminate trends in order to maintain existing customers and attract new ones. Consumer behavior is a set of rules through which customers express their attitudes toward product search, purchase, use, evaluation, and disposal.

2.2 Digital Marketing Channels

In the modern day, digital marketing has grown in importance. As a consequence, marketers adopt this novel marketing strategy to boost product and service sales. Additionally, as digital marketing has expanded, businesses and brands now use many digital platforms and channels for their marketing efforts (Merker et al., 2018). Digital marketing initiatives are thus becoming more common and successful as a result of the rising integration of digital platforms into marketing strategies and daily life as well as the fact that people are increasingly using digital devices rather than going to physical businesses (Al-azzam & Al-Mizeed, 2021). Another ECC that marketers use to advertise their products and services to the public is digital marketing. The exchange of information, commodities, and services through a computer network or the internet is especially referred to as digital marketing (Al-azzam & Al-Mizeed, 2021). Last but not least, digital marketing allows companies to reach out to customers via a multitude of channels, including email marketing, internet advertising, mobile marketing, and digital media marketing.

2.3 E-Mail Marketing

One of the digital marketing strategies used to send orders or designated messages to similar individuals at the right second is email showcasing. Organizations might utilize email to pass on messages that address customers' prerequisites (Ugonna et al.2017). Furthermore, email showcasing is a sort of direct promoting that interfaces crowds by sending messages or interchanges about subsidizing (Lodhi, and Shoaib, 2017). Each email shipped off clients, whether they are planned or current ones, might be sorted as email advertising in its broadest sense (Rai, 2018). Email is a significant channel of correspondence for firms utilizing showcasing innovations, permitting them to connect brand esteem proposals to the ideal objective market. Furthermore, clients use email to impart their needs to firms upstream (Reimers et al., 2016). Email letters are modified to set supportive showcasing messages up to ensure the adequacy of email promoting. A great mentality toward email ads that act as a wakeup call of deterrents for specialists might be cultivated, in any case, by perceiving the requests, time, and fascinating letters in view of client inclinations (Bokde and Seshan, 2019).

2.4 Online Advertising

It is a sort of showcase that illuminates the crowd and convinces shoppers to make purchases. Data is promptly gotten when introduced in a pleasant climate (Mishra and Mahalik, 2017). Furthermore, web-based promoting showcasing is a strategy that utilizes the Internet to drive guests to sites and send promoting correspondence to the fitting interest group (Budiman, 2021). The promotion of merchandise regardless of area is the fundamental advantage of web marketing (Khan and Islam, 2017). Internet promoting is, in this way, an essential part of computerized showcasing. It is otherwise called "internet marketing," and it permits organizations to spread messages about their labor and products. The justification for this is that web promoting offers organizations the chance to contact individuals by means of various internet-based channels, bring issues to light about their merchandise, and lift future deals (Dhore and Godbole, 2019). Internet advertising is also adaptable, making it simpler for businesses to change their products, services, and data (Lim et al., 2011; Afzal and Khan, 2015). Then again, manufacturers require faster and more effective methodologies to prevail upon clients because of the variety of labor and products, extending customer wishes and developing purchaser assumptions (Aqsa and Kartini, 2015). At long last, individuals in Pakistan are very used to web advertising and have a good disposition towards it, which adds to web-based advertising's viability in buy decisions. As per this report, the Internet has been

progressively perceived as a mechanism for publicizing since it enables consistent correspondence among shoppers and advertisers.

2.6 Social Media Marketing

It is a pattern that simplifies it and makes it powerful to interface with specialty markets. Utilizing online entertainment organizations to advance an organization and its products is one more method for demonstrating virtual entertainment showcase (Bansal et al., 2014). This kind of showcasing might be viewed as a subset of internet advertising drives that help lay out web-based publicizing and advancement methods, like email bulletins (Omar and Atteya, 2020). Thus, new channels are being made and improved for firms with this new effort and advertising technique. Because of the authority interpersonal interaction site's presentation of investigation devices, virtual entertainment advertisers are currently acquiring better and more effective data (Nur, 2021). At long last, the expression "online entertainment" alludes to any product stage that advances and allows banter interest. Facebook, Twitter, LinkedIn, and YouTube are instances of conventional virtual entertainment stages. Online entertainment stages currently give an opportunity to advertisers to speak with clients. Moreover, brands are progressively drawing clients through web-based entertainment (Budiman, 2021). To wrap things up, Kaplan and Haenlein (2010) find that virtual entertainment is an assortment of Internet-put together projects that are worked with respect to the standards and basics of web 2.0 innovation and work with the creation and trade of data. Online entertainment likewise examined sites and projects made to allow clients to trade material rapidly, successfully, and in the present.

2.7 Mobile Marketing

One of the freshest and most critical computerized promotional channels is versatile advertising. In this way, portable advertising is as of now the most broad, speedy, reasonable, and viable showcasing channel where clients can undoubtedly acquire data and highlights of engaging merchandise with the possibility to finish the purchasing and selling process without the purchaser making a trip to the product spot (Alam et al., 2015). Portable advertising specifically gives clients access to find out about their needs and benefits and to impact their buying decisions (Tiffany et al., 2018). Then again, portable showcasing is an assortment of methods that empower organizations to interface and speak with their customers in a relevant and connecting way through any gadget or versatile organization (Mohamed et al., 2016). Finally, one of the most fun and intuitive contact channels between organizations and purchasers has developed by means of versatile showcasing. Such media messages affect their buying choices.

2.8 Consumer Decision Making Process

According to W. Hoyer, MacInnis, and Pieters (2010), there are five phases to consumer decision-making: need recognition, information search, alternative appraisal, final purchase, and buy behavior or feedback. The mental state in which someone recognizes that they have an unfulfilled demand is sometimes referred to as issue recognition. According to this research, social media stimulates consumers' desire to purchase a product or service. The second step in the consumer's decision-making process is information search. The stage customer searches for goods or services that satisfy his needs. Blech (2003) asserts that if a consumer's internal knowledge is inadequate, he will hunt for products or offers using other sources of information. Information search is operationalized in the current research as Ease of information search on digital media coupled with mass media. Use of digital media for product research, consuming advertisements, and reading blogs about certain products. All retail choices are made with the customer in mind, and numerous issues have been raised about how consumers choose the brands, stores, and products they want to purchase. Therefore, it is crucial to understand how customers decide what to purchase. Many models

have been created in an effort to explain how consumers make purchasing decisions, but in this project we will focus on the well-known five steps of need recognition starting with the initial sense of need to make the purchasing decision through information seeking and weighing other options, and concluding with post-purchase behavior.

Recognition is the first phase of Consumer decision making process. Need recognition of two stages, first one is internal stimuli such as hunger, second stages are external stimuli such as public advertisement (which pursuance that the difference between current stage & desired stages. Demand recognition, according to Hoyer, MacInnis, and Pieters (2016), need recognition is a stage in which a customer realizes that he/she has an unfulfilled need. Internal or external stimuli can trigger a consumer's need. An example of an external trigger is a social media network advertisement (e.g., on a corporate blog, Face book page, or during a YouTube video). A consumer's need can also be triggered during a discussion with friends on social media comment or that section. When a social media user likes a building or page of a product or service, his friends and family can see it. Need also may be triggered during the discussion with Mends on social media comment or that section. When, social media users like a blog or page of a product and service, friends and family in his contact can see his like. In this way content is shared in whole contact and network, people can see like, share and make discussion on this content these post, picture or videos and discussion under them can make the user recognition.

2.9 Purchase Decision

After weighing their options, buyers choose the ultimate thing they will purchase. At this point, the buyer determines what to purchase, where to get it, how to purchase it, and how to pay for it. Currently, customers develop preferences for brands, the goods or services they are considering, and they want to buy the brand of choice (Stefan, 2019). Marketers still have the chance to influence customers who are already in the buying stage, even though early phases of the decision-making process have an impact on purchase choices (Blasi et al., 2016). Marketers should now showcase their items to customers and ensure that they can buy them quickly and easily (Bui et al., 2021). By expediting the ordering, purchase, and payment of things, digital marketing technologies including email marketing, social media, online advertising, and mobile services may enhance the shopping experience for consumers and help them save time and money (Qazzafi, 2019). Finally, keep in mind that even if customers had meticulously followed all the instructions, choices to purchase often relies on how approachable shop management is. According to Belch & Belch (2016), the stage of the process known as the buy choice or final purchase decision stage occurs when the customer selects one of the alternative items to meet his needs. At this point, the customer makes a purchase from the store of his choosing. The consumer's motive and the information he receives at the earlier stage both influence his final purchasing choice (evaluation of alternatives). Before making a purchase, customers may immediately access detailed information online. They have current actual market pricing and access to suppliers globally (Palos-Sanchez & Saura, 2018). The customer may pick one product to shop for after weighing the options available based on the chosen criteria. Perhaps at this point in the customer's purchasing decision process is when the actual transaction takes place. According to Inman et al. (2002), a buyer may wind up making certain unintended purchases when making a chosen purchase arrangement for a product. Such unforeseen purchases are the consequence of alluring offers or are solely due to the buyer's characteristics. Innis and Hoyer (2008), Be aware that even if the buyer may have meticulously followed all the stages, the choice to purchase is often influenced by the availability of the merchandise and shop management.

Post purchase behavior shows state of satisfaction or dissatisfaction. If the product performance meets the expectation of consumer according to his evaluation, he reaches at the state of satisfaction. On the other hand, if product does not meet the expectation level consumer shows the state of dissatisfaction. In post purchase performance evaluation outcomes are compared with the expectation. This expectation or confirmation has three different forms, (a) satisfaction are positive dis-confirmation (performance is better than expectation), (b) simple or neutral confirmation (performance is equal to expectation) and (c) negative disconfirmation (performance is worse than expectation). According to Pektaş (2018) last stage of the buyers decision making process is post purchase behavior, it is also known as the feedback stage. This stage is so crucial with respect to the consumer and as well as the marketer as it induce the consumer to be at loyal consumer or to switch the brand. Actually, post purchase behavior determines the future purchase patterns of the consumer.

There is a strong positive association between buyer happiness and characteristics of buying behavior at the same time, such as being convinced to buy, enjoying the purchase, trusting the goods, and reliability. Furthermore, consumers who enjoyed the first three parts of the purchase choice process are more satisfied, while those who did not enjoy the first three steps are less satisfied at the final stage of the process. Consumers' trust and reliability result in increased satisfaction across the entire process, from information gathering to purchase selection. The convenience of buying is likely to appeal to those on social networking sites.

Consumers who do not use social media to gather information, on the other hand, are unlikely to appreciate their purchases. If social media users believe the information on websites is accurate, they have a better degree of trust in the product, which in turn leads to a higher level of contentment with the purchase, demonstrating that having the most information does not reduce consumer pleasure. Precisely, social media influences the satisfaction level of consumer on the initial phrase of decision-making process from the information search to purchase decision but does not ensure the higher satisfaction at the post purchase behavior or feed back stage.

If or not the needs have been met will determine whether the purchase is adequate. If the criterion is met or the issue is resolved, there is a likelihood that the customer will be able to recommend the product to others, and consumers will purchase the same product the next time around. Any business wants to make its customers happy since that is how it builds brand loyalty. The buyer won't place much weight on the post-purchase review if the product fulfills their needs. Furthermore, until the customer is a leader in thought, the purchasing evaluation won't be completed totally. The companies are happy that the customer bought the goods, thus they will not provide much value to the post-purchase evaluation. The businesses may overlook the reality that client feedback will be the most important consideration for any future purchases or referrals. Ofier (2005) stressed the significance of this phase for the purchaser's subsequent transaction and how firms often disregard it. Additionally, the effect of the reference groups may be considerable at this point in the post-purchase evaluation, not only for the customer. In the first decade of the twenty-first century, increased use of digital marketing as a technology for sales in digital environments has resulted in a number of research findings. "Marketing Communication and the World Wide Web" launched a scientific investigation into such technologies and web sales. This study's main objective is to determine how digital marketing affects consumers' decision-making. Numerous research have been conducted to determine how digital marketing influences customer choices. However, it is clear from the literature analysis that activities and decision-making have changed as a result of the increased engagement of Internet users. Therefore, organizations

must take these developments into account and accordingly modify their marketing efforts in various areas.

2.10 Online Buyer Privacy Concerns as moderating variable

Online buyer privacy, according to Coskun et al. (2019), the intention of the individual users to the reveal to his personal information's over their internet. Furthermore, according to Parlou (2017), internet usages allow companies to store, process, collect, and use personal information about users, causing online consumers to be concerned about their privacy. The scenario highlighted that all personal information's decisions should be made solely by the individual. Furthermore, (Salanger & Parker, 2018) emphasized that how users communicate their personal information on social media or the internet effects e-commerce marketing, and how users' concerns must be handled in order to reap the benefits. Buyer privacy concerns stem from the fact that businesses must collect a big quantity of user data in order to send personalized promotional messages and adverts. Although consumers eventually enjoy this customization, it also presents the issue of personal information's being recorded without their knowledge. According to Hony and Thong (2016), with the emergence of information technology Consumer privacy on the internet have become the most difficult ethical, legal, social media, and political issue. Consumers may face various levels of worry when shopping online.

Consumer fear dimensions include information collection, secondary use of information, error, insufficient access, control, and awareness, according to Hong and Thong (2018). The fear dimensions provided are based on past research theories. The first level of consumer fear gathering or collecting can be described as the amount of specific data processed on a website and the extent to which an individual is concerned about it. The second privacy worry dimension, usage, can be characterized as a consumer's level of concern about his personal information being sent to a corporation through the internet and how it will be utilized. The next category is mistake, which is defined as the degree to which a consumer is concerned about both purposeful and inadvertent harm.

2.11 Digital media marketing and customer decision making

One of the most effective marketing platforms for influencing consumer purchasing decisions is digital media. Because of the huge developments in the digital media ecosystem over the last year, many businesses have adopted it as a digital marketing channel. In the garment business, digital media marketing initiatives provoke the five stages of customer buying behavior. Social networking sites have evolved into consumer platforms where users may get information on a wide range of products and services, as well as pay for them directly. Social media, according to Mangold and Faulds (2009), provides consumers with quick and inexpensive access to information. Using social media, users may promote their services to other users, stay in contact with existing friends, and make new connections, according to Power et al. (2016). Regardless of its social role, marketers utilize these online platforms to reach their target demographic with their goods and services. According to Gretrel (2010), internet customer ratings and reviews have a major impact on potential consumers' purchasing decisions. According to Ashmen et al. (2018), social media has paved the way for people to share information and their experiences with various brands with their networks and loved ones. People nowadays, according to Zhou, et al, (2017), trust and believe the information obtained from social media. Furthermore, it is fair to state that social media is an important source of research for consumers, allowing them to make an easy and convenient purchase decision.

2.12 Impact of digital marketing on consumer behavior

Nowadays, customers are turning into researchers through using the Internet in more practical ways. Users are increasingly knowledgeable, driven, and overloaded with digital material.

Every business uses digital channels to sell its goods. Customers may check and compare items very easily while making an online purchase. The relationship between a firm and internet influencers has a significant impact on the decision to purchase a certain product. The most accurate method used as a customer's most trusted source of counsel is digital word-of-mouth. Word-of-mouth is spread in the modern digital environment with the aid of consumer reviews, influencer endorsements, ratings, etc. Before making a purchase, shoppers guarantee that they would research what other brand customers have to say about the product or service in question. Customers are not hesitant to try new things. Recently, customers have been particularly wary about changing the labels they have been using all along. But things have changed over time. Nowadays, business idea has expanded greatly. They are more receptive than ever to goods and companies with higher standards. Only digital marketing made all of this possible and made it simpler for these new companies to connect with customers. Brand loyalty used to be quite popular. It happens extremely seldom that clients switch labels. Customers may now swap brands however since the new one has superior applications. Customer involvement is difficult since there are so many alternatives available, and switching is quick. Customers nowadays are quite tolerant. In the end, buyers aren't in the mood to haggle or bargain in any form these days. We anticipate any inquiries or issues being addressed right away. On digital platforms, which have the power to create or damage a company's image in a matter of seconds, we openly express their opinions and points of view. Most people quickly trust unfavorable news and criticism, but very few genuinely post good ratings. Competitors take advantage of this by publishing critical remarks from fictitious accounts on the websites of their respective companies. This may be accomplished by using an effective online reputation management (ORM) strategy, where interactions with consumers have the ability to transform a poor reputation into a positive one.

2.12 Previous studies

Digitization is used to encourage marketers throughout the world to change the way they do business. Consumer behavior and decision-making skills have developed as a result of changes in marketing technology. Digital marketing was used in business to determine the influence on promotion and brand positioning as part of Montenegro's digital transformation in (Barhemmati & Ahmad, 2015). It aided in the presentation of original and value-adding insights for Montenegro via comprehensive analysis of electronic business. In order to highlight the touch point in the marketing process, a new framework for digital marketing was established in (Shaheen & Lodhi, 2016). In the realm of digital marketing, the created framework grouped the component and touch point with framework. A comprehensive review of data science applications for digital marketing was covered in (Shaheen & Lodhi, 2016), which also provided insights into cutting-edge methods for knowledge discovery and data mining.

The platforms were used in (Gupta, Su, & Walter, 2004) to create the internal customized systems using online promotion algorithms to determine the optimal combinations. In order to create a four-step sequential model with an intelligent marketing solution to improve website exposure via keywords, the present status of artificial intelligence was discussed in terms of marketing processes. The distribution of products and services has improved thanks to digital marketing. Examining the effects of digital media was the goal of the research in Gupta et al. (2004). It was a crucial tool for both consumers and advertisers. On the basis of a structured questionnaire with respondents, the study of digital media and its effect on consumer purchasing behavior was conducted.

In order to satisfy human requirements to communicate information about product availability, brand, and service, the advertising industry is a social institution utilized in Ahmad and Sherwani (2015). It was condemned for being business-oriented and profit-

driven. The advertising industry disclosed a strategy it was honing for misleading consumers. The purpose of the commercial was to reevaluate how much it affected consumers' purchasing decisions. The amount of effect of the commercial has no connection to the respondents' age. The brand image in Ahmad and Sherwani (2015) had an impact on the variables influencing customer purchasing behavior. The variety of electronic devices enhanced clients' desire for the goods. The research aided the readers in understanding customer purchasing patterns in particular for electrical goods including washing machines, microwaves, and inverters. The organization's policymakers or advisers develop effective ways to promote items and build brands in a cutthroat market.

To demonstrate the notion of digital marketing using various digital channels, including mobile phone applications, the research was conducted in Díaz and Services (2017). It focused on the effect that same had on customers' purchasing choices. The effects of internet and offline marketing on customer purchasing decisions for branded clothing were covered in (Tiago & bother). The advertising had acknowledged its status as a crucial sales tool. Structural equation modeling (SEM) was used to evaluate the direct and indirect relationships between the independent factors in an online and traditional advertising with consumer purchasing behavior as the dependent variable. The technique used to acquire quantitative data was the questionnaire. In order to pinpoint the important variables, consumer attitudes and advertising features were used as mediators.

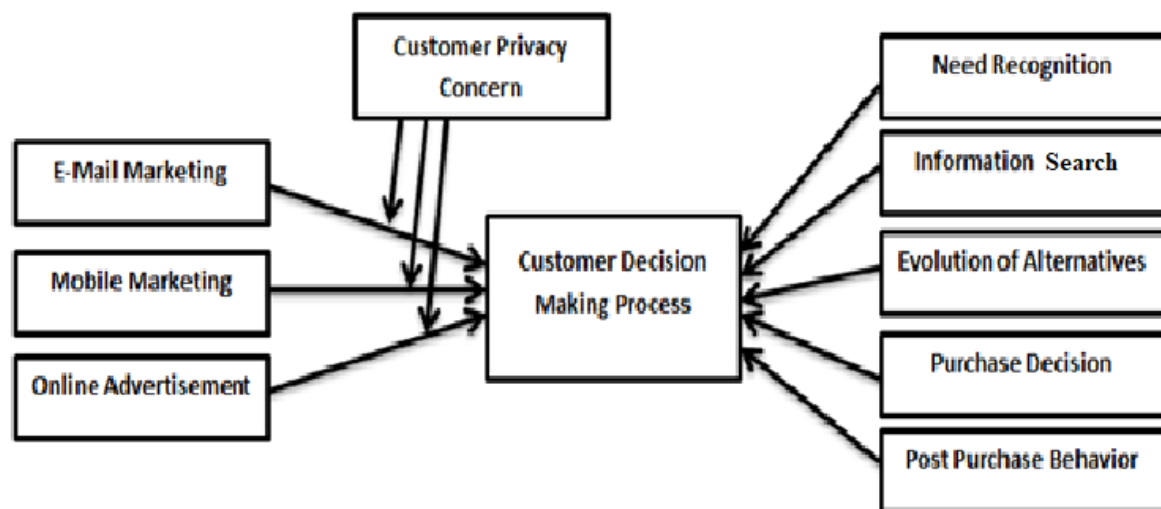
In Li, Zhang, and Wang (2013), the decision phase has a detrimental impact on consumer choices. Retargeting has a significant impact on customer choices throughout the assessment phase. The identification, buying choice, and post-purchase were all handled through information research. The most significant factor influencing customer purchasing decisions was thought to be targeting. Due to the retargeting channel that was used to target consumers who were looking for the goods, the assessment stage had a significant impact on customer choice. The research provided evidence of how Bangladeshi customer behavior affected the effects of digital marketing. In order to determine customer behavior about digital marketing, a survey of Bangladeshi consumers was conducted in Hu (2004).

With a big adjustment, marketing abilities grew. The development and creation of new technologies are essential to the marketing trends. The easy-to-use communication tools affect consumer behavior. An important need of an integrated marketing communication strategy is a marketing plan that includes specific digital marketing instruments. High-speed internet access attracted a sizable youthful audience to social media, where they were concentrated and focused on using digital marketing tools for effective targeting to meet organizational objectives. Olakunle (2012) addressed the impact of digital marketing acceptability on small- and medium-sized businesses' ability to increase sales in Nigeria. Primary information was acquired from respondents in the small and medium enterprise sector using a structured questionnaire. With the data, inferential statistics were used. The investigation demonstrated how SMEs may increase their sales by using digital marketing methods including email, search engine optimization, pay per click, and online advertising.

(Vinerean, Cetina, Dumitrescu, Tichindelean, & Management, 2013)highlighted how digital marketing affects customer behavior. To advertise the items and reach customers, digital marketing was used. Across India, the digital marketing industry employed people in all business sectors. The method of random sampling was used to get the data. A systematic questionnaire is used to obtain the main data. The methods for correlation, regression, and ANOVA were used to analyze the data. Following data analysis, digital marketing is crucial for boosting sales of all goods and services. Social media was very successful in meeting consumer wants. It was bringing about a great upgrade in technology (Manzano, Rivas, & Bonilla, 2012).

With the advancement of new technologies, high-speed internet and the convenience of online purchasing became widely accessible in various fields. It was evident those customers adapt to internet marketing and that this influences their purchasing decisions. Social media has impacted the lives of millions of individuals globally and piqued the curiosity of marketers. The research made the decision to persuade Pakistani consumers to make the desired buy. The present study addressed the connection between digital media marketing and its effects on consumers' decision-making processes.

2.13 Research Framework



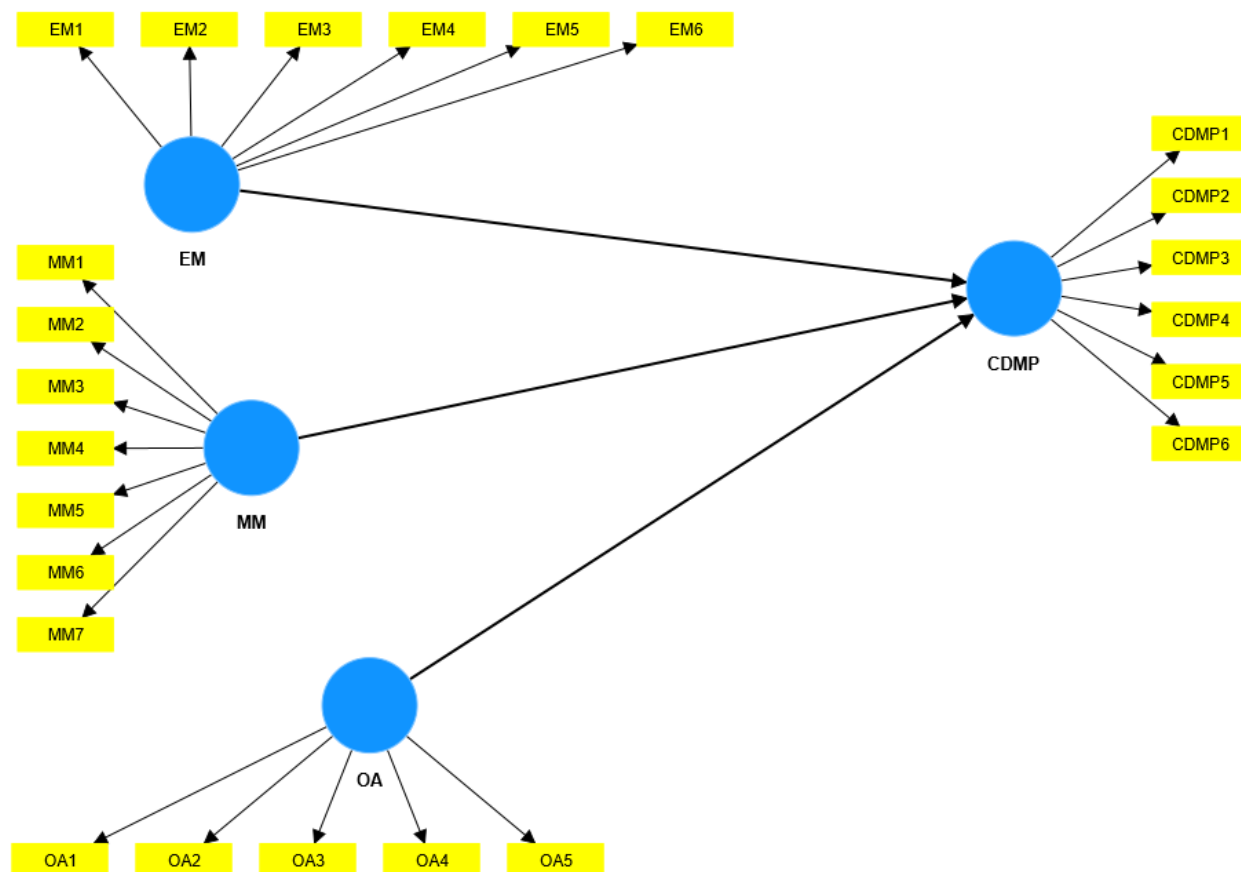
Research Methodology

The current study examines the impact of digital media advertising and online selling on consumer decision-making processes using a deductive research method. Population of the research are the peoples who use the digital media and online store for shopping, within the premises of south Punjab (Bahawalpur, Multan, DG khan, Bahawalnagar and Rahim Yar khan). The population consists on all genders, education level, income group age group and occupation. In order to collect the data by the instruments and utilize the random sampling technique which is the sub-type of probability sampling. According to Memer and Ahmad (2017) random sampling is the best sampling technique for the research on social behavior. In empirical research, there is a growing demand for a representative statistical sample. There is a need for a reliable way to calculate sample size to close the current gap. A table for calculating sample was developed by Krejcie & Morgan in 1970. To gather the main data for this research, a sample size of 350 respondents was used. A structured codes input questionnaire with a 5-point Likert scale from strongly disagrees to strongly agree is utilized to collect data. The questionnaire is divided into four sections: the first section contains questions about the respondent's personal information (such as gender, age, marital status, education level, and income level), the second section contains questions about the respondent's use of social networking sites or social platforms, and the third section contains questions about consumer behavior and the five stages of the consumer decision-making process (from problem recognition to post purchase behavior). Fourth and final part is decided

to measure the privacy concern of costumers on social media and online selling sites. Such as second part of the questionnaire data is derived from impact of digital media on consumer decision making process.

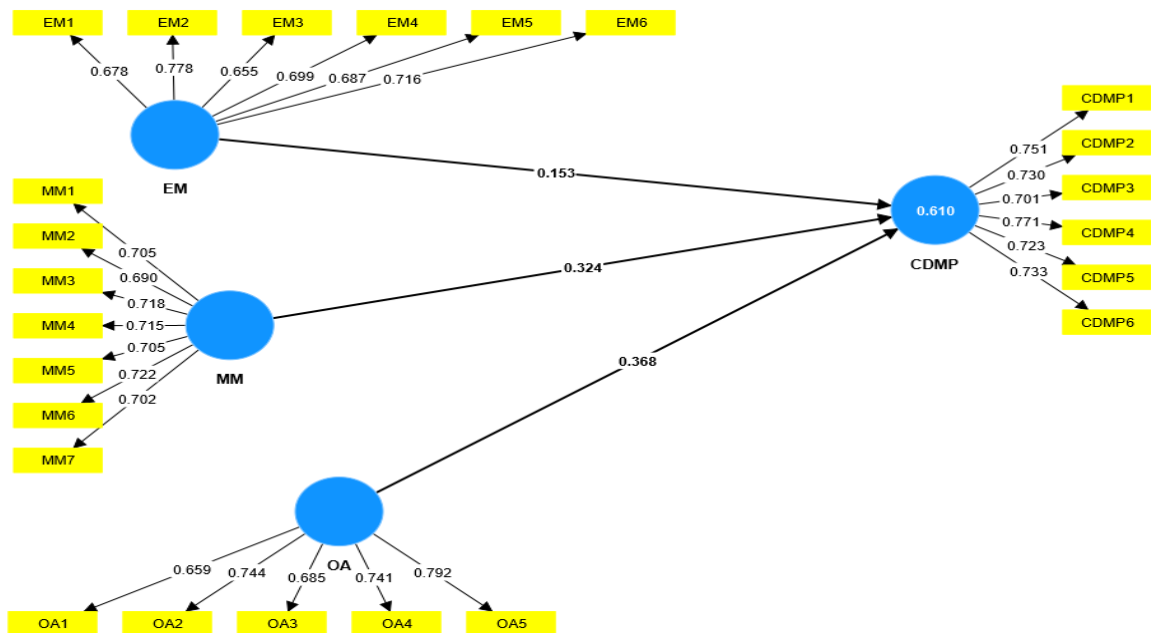
4.0 Results and Analysis

4.1 Measurement Model:



According to this model analyzing the direct relationship between the Dependent and independent variables, firstly E-mail marketing direct relate with customer decision making process, secondly Mobile marketing relate with the customer decision making process, thirdly the online advertisement also direct relate with customer decision making process,

4.2 Direct Path:



EVALUATION OF PLS-SEM RESULT

In this study all the variables are measured deeply and latent variables and the indicator variables, in certainly, are reflective than preferably formative variables. In this work the analysis focused on first-order constructs. no second-order constructs were used in this study . In terms of link between variables, and also sequence of the study comprise five latent variables. In which three independent variable (Email marketing, Mobile marketing, Online Advertisement), one moderating variable (Customer Privacy concern), and a dependent variable (Customer decision making process).

	Path Coefficient				
	CDMP	CPC	EM	MM	CPC
CPC			0.631	0.696	0.682
EM	0.151				
MM	0.325				
OA	0.368				
CPC->EM	0.631				

CPC->MM	0.696
CPC->OA	0.682
EM->CDMP	0.151
MM->CDMP	0.325
OA->CDMP	0.368

This section presents the discussion about results of the factor analysis. From last researches all the construct that were taken are indicate in Chapter 3. In this study the validity and validity about variables are analyze. The variables of this study is one-dimensional is requires by outer model of factor of analysis. Reliability and validity tests are used.to check the correctness of construct. With respect to the data screening, the outer and inner models were tested (Hair et al., 2013; Irvin, 1954) With the help of using PLS-SEM the direct moderating effects were investigated. Smart PLS 3.0 is working to test the link between variables.

4.3 Factor Loadings:

	Outer loadings
CDMP1 <- CDMP	0.751
CDMP2 <- CDMP	0.730
CDMP3 <- CDMP	0.701
CDMP4 <- CDMP	0.771
CDMP5 <- CDMP	0.723
CDMP6 <- CDMP	0.733
CPC1 <- CPC	0.737
CPC2 <- CPC	0.776
CPC3 <- CPC	0.731
CPC4 <- CPC	0.737
CPC5 <- CPC	0.750
CPC6 <- CPC	0.776
EM1 <- EM	0.683
EM2 <- EM	0.779
EM3 <- EM	0.655
EM4 <- EM	0.702
EM5 <- EM	0.686
EM6 <- EM	0.709
MM1 <- MM	0.704
MM2 <- MM	0.690
MM3 <- MM	0.721
MM4 <- MM	0.712
MM5 <- MM	0.705
MM6 <- MM	0.719

MM7 <- MM	0.705
OA1 <- OA	0.665
OA2 <- OA	0.741
OA3 <- OA	0.691
OA4 <- OA	0.735
OA5 <- OA	0.791

NOTE: MM= Mobile Marketing, EM= Email Marketing, CDMP = Customer decision making process, CPC= Customer privacy concern, OA = Online Advertisement

Discriminant validity is perturbed with a uniqueness of constructs, or whether the phenomenon it captures is well defined from that is explained by the other constructs in the model. By using the Fornel-Larcker criterion and the Heterotrait-Monotrait the cross loading among the construct To find discriminant validity the ratio of correlation (HTMT) is used (Janadari, Sri Ramalu, & Wei, 2016). In terms of explaining discriminant validity for a larger number of constructs, Cross loading analysis is more modern

4.4 Moderating Analysis:

4.4.1 Bootstrapping:

To evaluate hypothesis and for finding complete picture of outcome Systematic model analysis of the structural model was performed in this work. Hypothesis that are evaluated from 1 through 7 by using the PLS-SEM technique the size of path coefficients were investigated. In Smart PLS 4.0.0, the PLS-SEM bootstrapping approach was used to check the relationship's value.

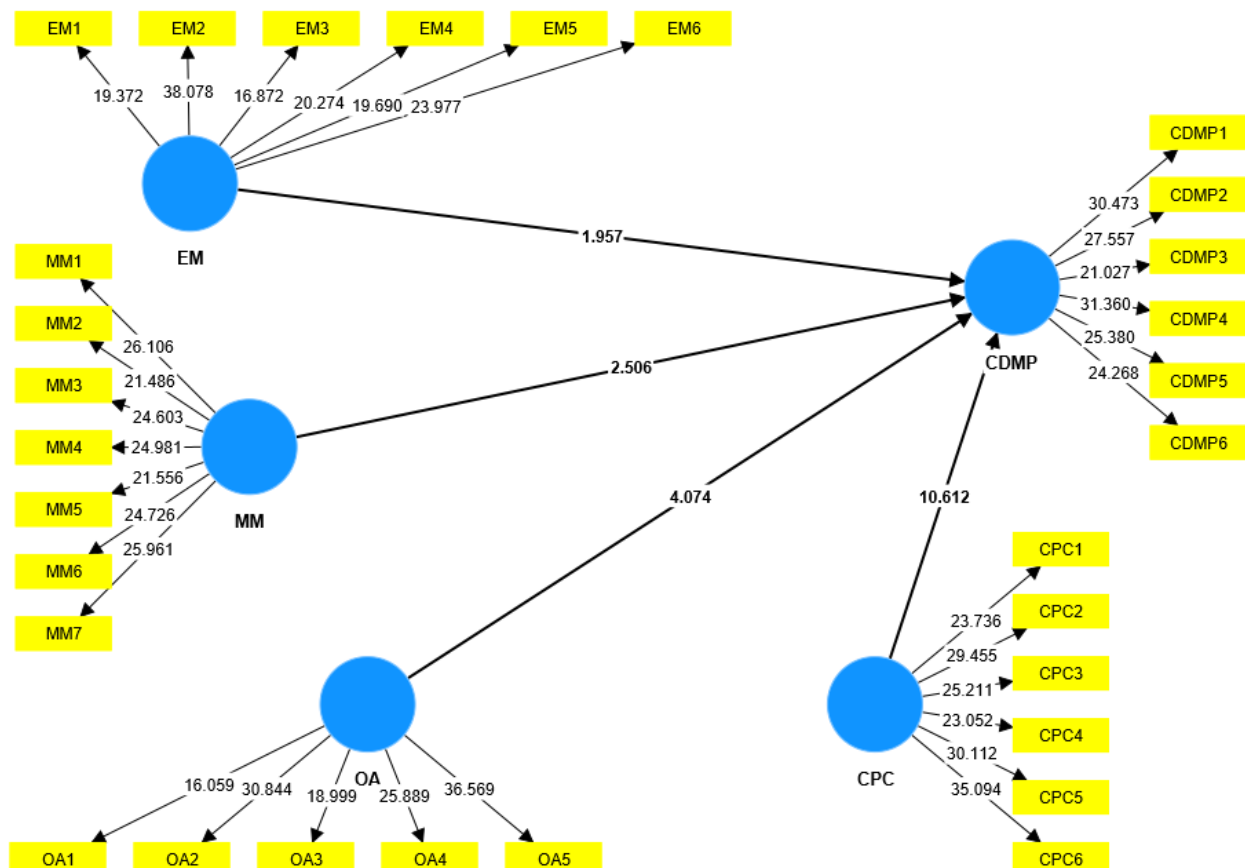
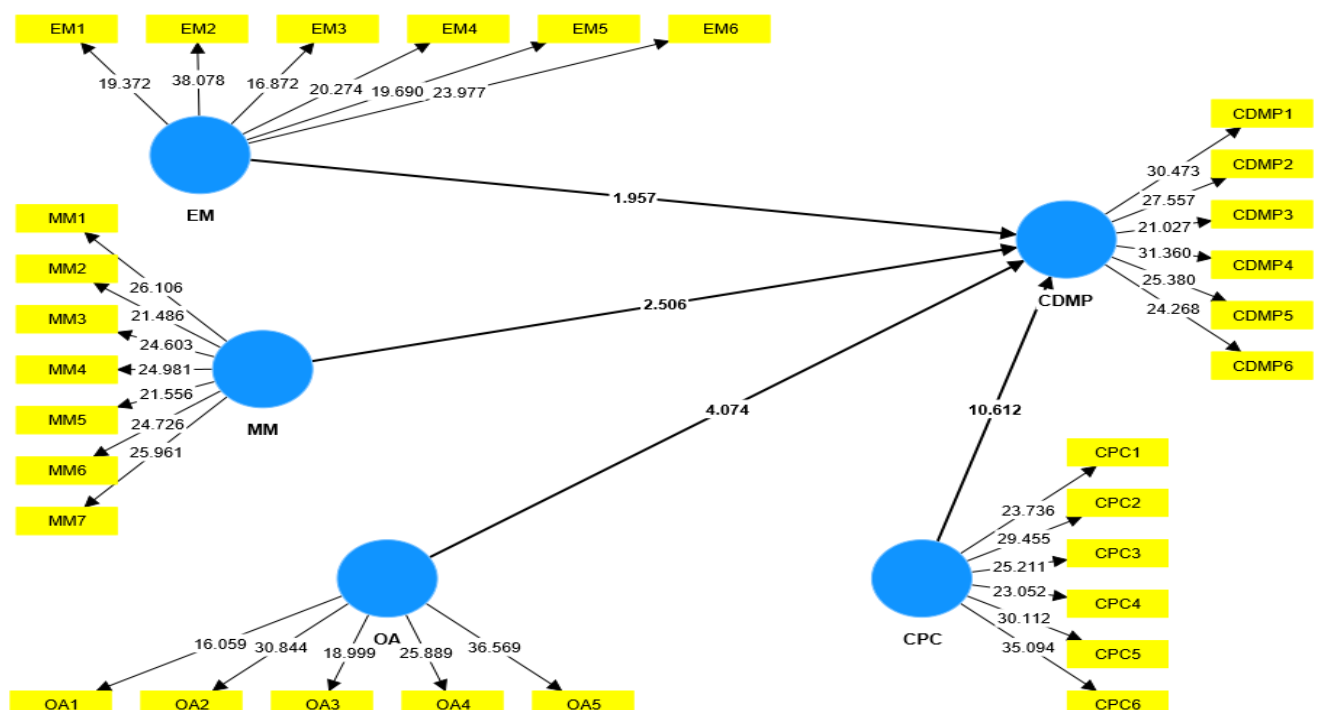


Figure 4.1 shows the path of coefficient about dependent or independent variable, and the main path of this figure is to focus of PLS and algorithm. For H1 result it is shown that H1 is supported because Mobile marketing MM and CDMP customer decision making process has significant positive relationship ($t=10.6$, $p<0.05$). In H2 Email marketing EM and CDMP customer decision making process has insignificant relationship ($t=1.95$, $P<0.25$), so H2 is not supported.

In H3 online advertisement OA and CDMP customer decision making process has direct relationship ($t=2.50$, $P<0.05$) so it is supported.

Hypothesis	Path	Original Sample	Sample Mean	SD	T value	P value	Results
H1	MM->CDMP	0.510	0.508	0.048	10.612	0.000	SUPPORTED
H2	EM->CDMP	0.093	0.095	0.048	1.957	0.025	NOT SUPPORTED
H3	OA->CDMP	0.139	0.140	0.055	2.506	0.003	SUPPORTED
H4	CPC->EM->CDMP	0.209	0.210	0.051	4.074	0.000	SUPPORTED
H5	CPC->MM->CDMP	0.774	0.775	0.024	31.948	0.000	SUPPORTED
H6	CPC->OA->CDMP	0.724	0.726	0.030	24.158	0.000	SUPPORTED

In table 4.6 there is findings of indirect relation hypothesis as a result hypothesis In H4 customer privacy concern CPC and email marketing EM relates with CDMP customer decision making process has significant positive relationship ($t=4.108$, $P=0.05$) So it is also supported. H5 shows that there is indirect positive relationship between customer privacy concern CPC and Mobile marketing MM relates with customer decision making process CDMP ($t=31.948$, $P=0.000$) so H5 is supported, H6 shows that there is indirect positive relationship between customer privacy concern CPC and online advertisement OM relates with customer decision making process CDMP ($t=24.158$, $P=0.000$) so H6 is supported.



5.0 Discussion, conclusion and limitations

5.1 Discussion

This study sought to understand how online customer purchasing behavior was impacted by email marketing, mobile marketing, and digital marketing. Our research's second hypothesis, which claimed that there is a positive impact of Email marketing on online consumer buying behavior "was denied. By following the logic, we found that there could be a variety of reasons why this hypothesis was not accepted, most notably the fact that emails are read in order of importance and that junk or spam folders are used to store irrelevant emails, which causes these targeted emails to go unnoticed. Marketers are sending out too many emails, which annoys consumers and causes emails to end up in spam, claims. Emails are a more professional method of contact, but less people use them than use mobile marketing, thus there are fewer clients who regularly use email. Additionally, our survey results indicated that consumers have little faith in the information they get from email marketers, which may potentially contribute to the rejection of our hypothesis. For marketers trying to effectively sell their products online, this research acted as a guide. Due to changing business and trade dynamics, everything has gone digital. Online shopping makes it simple for customers to buy goods for consumption without going to a store in person, which saves them both time and money. The trust issue and whether or not one should trust a brand while making an online purchase are just a few of the issues that might arise as a consequence. However, because of this factor of trust, many businesses who have physical sites also choose for online selling. With the help of this study, it will be simpler to comprehend how a business or marketer can target and retarget their products to boost sales and comprehend client buying behavior. Online consumer purchasing behavior is influenced by email marketing, mobile marketing, and digital marketing; thus, if retargeting tactics are effectively used, they will improve consumer buying behavior. One of the assumptions, namely that email marketing has a favorable effect on online shoppers' purchasing decisions, was disproved. This is not to say that it has no effect on consumer behavior; rather, email marketing has a less effect than other factors like mobile marketing and digital marketing. Digital marketing is a broad area with many variables that might influence how consumers behave while making purchases. Due to several constraints, including time constraints, respondents' attitudes about completing questionnaires, and a lack of resources, the researcher was unable to conduct an in-depth study on consumer purchasing patterns and digital marketing.

Consumers have embraced the internet and tools for online socializing and recognize that consumer behavior is crucial for the success of marketing campaigns. According to Tiago 2014 participation in social networks has had a considerable impact on human connection, and the expansion of online platforms has made it easier for people to modify their behavior in terms of their activities, habitats, and interactions. According to Stokes (2011), the internet has given customers a new channel, giving them greater choice, influence, and power. Due to consumer time spent online and digital connection, consumers increasingly see shopping as a daily activity (Powers et al., 2012).

The quotations provided by the respondents are consistent with the findings provided above about how digital marketing affects customer behavior. Consumers are increasingly going to the digital arena to follow trends, gather information, and get the most recent updates on companies, which has created a new channel for them to engage with an organization's brand and enabled a shift in human behavior. Additionally, it was shown that consumers' use of digital media has become an integral part of who they are. Customers that interact with retail companies on social media like two-way contact, which moves away from the conventional marketing strategy of one-way customer communication. Future studies may take into

account a variety of other aspects, such as social media marketing and retargeting. to determine its effect on customer purchasing behavior using a bigger sample size.

5.2 Conclusion

After doing the study, it was possible to draw the conclusion that all of the phases of the consumer decision-making process (purchasing, possessing, and being) described by Solomon in his book Consumer Behavior are equally significant. We cannot disregard any step. Typically, it is assumed that a consumer's relationship with a brand lasts just until they make a purchase, however this study showed that 74.5 percent of customers would alter their choices after reading encouraging remarks on social networking sites. Additionally, it had shown how social media had made decision-making more difficult, demonstrating the need for improvement. The study had shown that social networking sites had an advantageous effect on how consumers made decisions. In Pakistan, the majority of internet users choose social networking services over micro blogging and image and video sharing platforms. Social networking sites are a viable alternative to conventional media for businesses in Pakistan to employ for marketing. We were able to validate all six hypothesis, and our results show that email has a significant positive influence on consumer decisions in two stages of the decision-making process (post-purchase and information research) but a significant negative influence on consumer decisions in the purchase decision stage. The findings show that using mobile as a digital marketing channel has a detrimental effect on customer purchasing decisions at every level of the process. Additionally, re-targeting has a significant influence on customer choices throughout the assessment stage; after that, information research requires recognition, buy decisions, and post-purchase actions. Of the three digital marketing channels that make up the independent variables in this research, digital marketing had the most influence on customers' purchase choices. We can see that the decision-making process for customers is most influenced by the evaluation stage, which may be attributed to digital marketing initiatives that target those who are actively seeking for the products. Even if the customer is already acquainted with the product, they are still seeking for extra information to evaluate the product and its alternatives and finish the processes necessary to make a purchase choice. Additionally, the results show that mobile has a negative impact on the buyer decision, making it the least impactful digital marketing channel on the consumer purchase decision process.

5.3 Limitations and Future Research

- The following research limitations of this study might serve as guidelines for other research.
- Since there wasn't enough time to interview everyone who responded, the data's generalizability may be limited.
- Future researchers may carry out this study by interviewing respondents who make online purchases and who see social media marketing advertisements on social networking sites.
- This research may be used in various scenarios to compare the findings across cultures.
- Additional aspects in digital marketing and various platforms may be taken into account in future studies. It may be compared to the findings of this analytical research to find any differences.
- Future study may be conducted on distinct sectors within the different markets, as well as particular businesses and clients.

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