

Understanding Consumer Expectations and Brand Loyalty in the Digital Age: A Shrivardhan Taluka Perspective

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Abstract: *This study examines the shifting landscape of consumer expectations and brand loyalty in Shrivardhan Taluka which is a coastal region in Maharashtra, due to rapid digitalization. Consumers in Shrivardhan Taluka value personalized experiences, seamless interactions, and genuine brands. The research highlights that trust, relevance, and engagement drive brand loyalty in Shrivardhan Taluka. Most consumers say trust is crucial, many want offers tailored to them, and a significant number value brands that interact with them. The study provides effective recommendations for businesses to adapt to changing consumer behaviours, emphasizing data-driven personalization, Omni channel consistency, and authentic engagement to build lasting loyalty in a digital world.*

Keywords: Consumer expectations, Brand loyalty, Digital world, Personalization, Omni channel presence, Social influence

1. Introduction

Shrivardhan taluka is a coastal region in Raigad district of Maharashtra State which is witnessing increased digital adoption among Shrivardhan customers. The taluka is mix of urban and rural areas with growing internet penetration and smartphone usage. The local customers of Shrivardha taluka are increasingly expecting more from the existing and potential brands. Hence it is essential for business to thrive in evolving market by understanding changing expectations of customers and their impact on brand loyalty. This study explores the key drivers of consumer expectations and brand loyalty in Shrivardhan Taluka, providing insights for businesses to build stronger connections with consumers. Shrivardhan Taluka is an administrative division in Raigad district-Maharashtra-India, with a total population of 83,027 as per the 2011 Census. The total population comprises of 38,517 males and 44,510 females. The taluka covers an area of 252 km², with a population density of 329 people per km. The area is predominantly rural, with 73.41% of the population (60,952) residing in rural areas, while 26.59% (22,075) live in urban areas. The literacy rate stands at 82.32%, with males at 89.34% and females at 76.36%. Shrivardhan Taluka's economic profile is primarily driven by agriculture, fishing, and tourism. The area is known for its beaches and is a popular weekend getaway destination. Shrivardhan customers are likely to be a mix of urban and rural residents, with a multi cultures and religions. The literacy rate is relatively high, indicating a potential for digital adoption. The sex ratio is favourable towards females, which could influence marketing strategies. The occupational breakdown of Shrivardhan Taluka reveals that majority of the workers are main workers, comprising cultivators, agriculture labourers, household industry workers, and other workers, while a smaller portion are marginal workers.

The digital landscape in Shrivardhan Taluka is described by increasing social media usage, online shopping, and digital payments. Local consumers are exposed to global trends and brands, results into changes in their expectations, behaviour and lifestyle. Businesses must adapt to these changes to remain competitive. Digital adoption trends in Shrivardhan Taluka show a promising picture, with a predominantly young population indicating a higher likelihood of embracing digital technologies. Rate of adoption of digital technology is high not only in youngsters but also in women



which enables them to access government services, business offers and financial opportunities through mobile platforms

Key Trends:

- **Age Distribution:** In Shriwardhan Taluka, young population is more likely to adopt digital technologies due to increase in digital awareness, wide use of smartphones and availability of affordable digital technology.
- **Education Levels:** The increasing student enrolment in Zilla Parishad schools, Municipal schools, Junior colleges, and aided and unaided Senior colleges in Shriwardhan Taluka, along with the overall improvement in educational standards, has made the local population aware of the benefits of digital technology. As a result, they are increasingly using these technologies as consumers.
- **Mobile-Based Services:** Most people in Shriwardhan Taluka use mobile phones, which have become an integral part of their lives. As a result, they are increasingly shifting towards mobile-based services over computer-based services, indicating a change in technology utilization patterns.
- **Digital Literacy:** - Government initiatives and schemes for digital literacy like Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), Digital India, National Digital Literacy Mission (NDLM), Common Service Centres (CSCs) and Bharat Net have increased digital literacy rates in rural areas, improved access to digital services, and enhanced online governance.
- Not only the urban population but also the rural population of Shriwardhan is at the forefront of digital literacy. These trends indicate a growing awareness and adoption of digital services in Shrivardhan Taluka, with opportunities for further growth and development.

Research Methodology

Research Design: The researcher has employed a mixed-methods approach, combining quantitative and qualitative data to understand consumer expectations and brand loyalty in Shrivardhan Taluka.

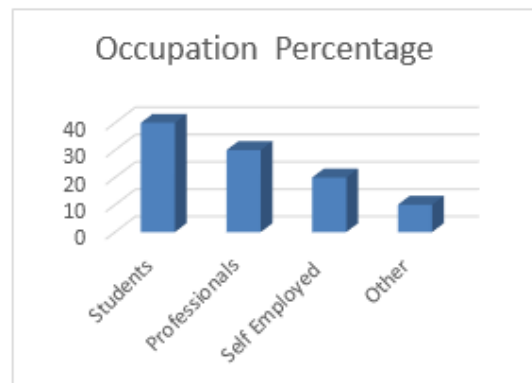
Sample Size: The study involved 100 consumers from 78 villages and 2 towns of Shriwardhan taluka.

Data Collection: Data was collected through online and offline surveys, as well as semi-structured interviews of local business owners and consumers. The surveys focused on consumer expectations, brand loyalty, and digital usage, while the interviews provided in-depth insights into the experiences and perspectives of local stakeholders.

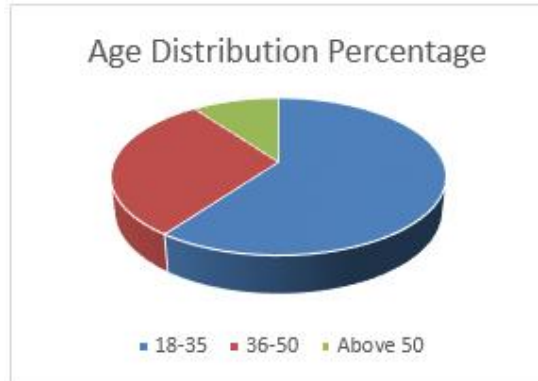
Data Analysis: The data was analysed using descriptive statistics, including frequency, mean, and correlation, and thematic analysis was applied to the qualitative data to identify patterns and themes.

Demographic Profile:

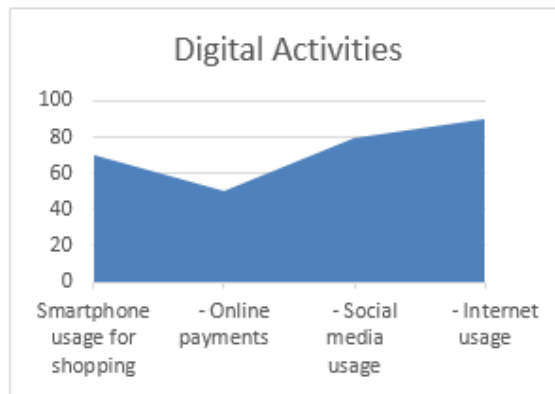
1. Age Distribution in Shrivardhan Taluka



2. Occupational Breakdown of Shrivardhan Taluka Residents



3. Digital Activities of Shrivardhan Taluka Users



4. Consumer Expectations in Shrivardhan Taluka



Findings

1. Personalization: Consumers expect tailored experiences and offers based on their preferences and behaviours. 75% of respondents prioritize personalized interactions with brands.



2. Omnichannel presence: Consistent interactions across online and offline channels are preferred for seamless experiences. 65% of consumers expect brands to be present across multiple channels.
3. Authenticity: Transparency and social responsibility matter to local consumers when choosing brands. 80% of respondents value authenticity in brand communications.
4. Speed and convenience: Fast and convenient interactions drive satisfaction and loyalty. 70% of consumers prioritize speed and convenience in their interactions with brands.
5. Social influence: Peer reviews and social media recommendations impact purchasing decisions. 60% of respondents rely on social media and peer reviews when making purchasing decisions.
6. Limited and irregular internet connectivity and infrastructure in rural parts, low digital awareness and motivation among some populations, language barriers and limited local language content, insufficient digital literacy training centres and instructors are the limitations in increasing digital literacy in Shrivardha taluka.
7. Some elderly people don't trust online shopping, transactions, schemes, and information due to fear of being cheated. Besides, some youth and women are also hesitant to use digital tools for transactions due to awareness of online scams.

Brand Loyalty Drivers

1. Trust: 85% prioritize trust in brands for loyalty. Trust is built through consistent and positive experiences.
2. Relevance: 75% value personalized and relevant offers. Relevant communications increase engagement and loyalty.
3. Engagement: 70% appreciate interactive brand experiences. Engaged consumers are more likely to be loyal.

2. Conclusions

The consumers from Shrivardhan Taluka prioritize personalized, seamless, and authentic experiences in a digital world. It is an emerging need of businesses to adapt these expectations, focusing on trust, relevance, and engagement to build lasting brand loyalty. The study highlights the importance of understanding local consumer behaviours and preferences in the digital age.

Suggestions

Following strategies can help businesses in Shrivardhan Taluka to build strong connections with local consumers and drive growth.

1. Leverage data analytics to personalize experiences and offers, tailoring them to the local population's preferences and needs, such as promoting agricultural products or services to the significant rural demographic.
2. Ensure consistent omnichannel experiences by integrating online and offline channels, allowing consumers to seamlessly interact with businesses across platforms, whether in urban areas with better internet access or rural areas with limited connectivity.
3. Foster authenticity and transparency by communicating brand values and social responsibility, resonating with the local community's cultural and social fabric, such as highlighting eco-friendly practices or support for local farmers.
4. Prioritize speed and convenience by optimizing digital interactions for fast and easy experiences, catering to the growing smartphone usage and internet penetration in the area.
5. Engage consumers on social media, utilizing platforms for interactions and feedback, particularly targeting the young population (18-35 years) who are likely active on these channels.
6. To address certain limitations and improve digital literacy in Shrivardha taluka, businesses should consider following:
 - Improve internet infrastructure and provide affordable data plans.
 - Launch targeted awareness campaigns on digital safety and benefits.
 - Develop local language content and digital literacy materials.
 - Establish community-based digital literacy centres with local instructors.



- Offer hands-on training and support for elderly and vulnerable groups.
- Promote digital payment options with robust security features.
- Collaborate with local influencers to promote digital literacy.
- Provide incentives for digital transactions and online engagement.

Future Research

This study focuses on Shrivardhan Taluka and has a limited sample size. Future research can explore larger samples and different regions to generalize findings. Additional factors influencing brand loyalty can also be studied.

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