Digital Capital and Consumer Decisions: Mapping NCT Delhi's Demographic Differences in Platform Reliance and Repeat Purchase

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Abstract

Digital platforms such as online shopping apps, food delivery services, and digital payment systems have become an important part of everyday life in metropolitan India. However, not all consumers use these platforms in the same way or with the same confidence. This research paper studies how **digital capital**—that is, access to digital tools, skills, confidence, and trust—affects **platform reliance** and **repeat purchase behaviour** among consumers in **NCT Delhi**. The study also examines how demographic factors such as age, gender, education, income, and occupation shape digital capital and, in turn, consumer decisions. Using survey data collected from urban consumers in Delhi, the study finds that higher digital capital leads to stronger dependence on digital platforms and more frequent repeat purchases. The results show that differences in consumer behaviour are not only due to platform features but also due to differences in digital capability and confidence across demographic groups.

Keywords: Digital Capital, Consumer Decisions, Platform Reliance, Repeat Purchase, Demographic Differences, NCT Delhi

1. Introduction

Over the last decade, digital platforms have fundamentally transformed consumer purchasing behaviour across urban India. Online marketplaces, mobile shopping applications, food-delivery platforms, and digital payment systems have shifted purchasing from physical spaces to digital interfaces. According to national digital economy assessments, India has witnessed rapid growth in internet penetration and smartphone adoption, particularly in metropolitan regions, where digital services are now embedded in everyday routines. NCT Delhi, as one of India's most urbanized and digitally connected regions, represents a mature yet complex digital consumption environment where online and offline purchasing coexist.

Recent industry and policy reports indicate that Delhi consistently ranks among the top Indian regions in terms of internet usage, app downloads, digital payment volume, and platform-based service consumption. The widespread adoption of Unified Payments Interface (UPI), app-based grocery services, and food delivery platforms suggests that digital purchasing has moved beyond experimentation into routine behaviour for a large segment of Delhi's population. However, despite this apparent digital readiness, consumer behaviour within the city remains uneven. While some consumers rely heavily on digital platforms for repeated purchases, others limit their engagement to information search or abandon transactions at critical stages such as payment or post-purchase interaction. This uneven adoption highlights an important limitation in existing explanations of digital consumer behaviour. Access to technology and platform availability alone cannot explain why consumers with similar internet connectivity behave differently. Research increasingly suggests that the ability to effectively use digital platforms depends on deeper social and personal resources, conceptualized in this study as digital capital. Digital capital extends beyond physical access to technology and includes digital skills, confidence in navigating platforms, trust in online payment systems, familiarity with platform rules, and the ability to manage risks such as refunds, returns, and data privacy.

In metropolitan contexts like NCT Delhi, demographic factors play a crucial role in shaping digital capital. Age influences familiarity and comfort with mobile applications; education affects information evaluation and digital literacy; income determines access to devices and payment flexibility; and occupation shapes time availability, routine dependence on platforms,

and perceived usefulness of digital services. For example, working professionals with time constraints often develop high reliance on platforms due to convenience, while older or self-employed consumers may hesitate because of perceived financial or security risks. These demographic differences do not merely classify consumers; they actively structure how digital capital is acquired, maintained, and applied in purchasing decisions. The COVID-19 pandemic further intensified these dynamics by accelerating first-time platform use across demographic groups. While many consumers adopted digital platforms out of necessity, post-pandemic behaviour reveals clear divergence: individuals with higher digital capital continued using platforms regularly, whereas those with limited confidence or trust reverted partially to offline modes. This reinforces the idea that sustained digital purchasing is not driven solely by external shocks or platform design, but by the internalization of digital competence and trust. Despite the growing relevance of digital capital, existing literature largely examines demographic variables and platform features in isolation. Few studies integrate demographic characteristics with digital capability, trust, and behavioural outcomes such as platform reliance and repeat purchase behaviour. Moreover, region-specific studies focusing exclusively on NCT Delhi remain limited, even though the region offers a unique mix of high digital penetration, socio-economic diversity, and intense platform competition.

Therefore, this study seeks to address this gap by examining how digital capital mediates the relationship between demographic features and consumer purchasing decisions in NCT Delhi. By focusing on platform reliance and repeat purchase behaviour, the study aims to provide a nuanced understanding of how digital platforms influence consumer behaviour not uniformly, but through differentiated levels of digital capital shaped by demographic realities. This approach contributes to both academic theory and practical decision-making by offering a context-sensitive explanation of digital consumption in one of India's most advanced urban markets.

Concept of Digital Capital

Digital capital refers to the resources and capabilities that allow individuals to use digital platforms confidently and effectively, and this concept has been discussed by several scholars in depth. Drawing from Pierre Bourdieu's theory of capital, researchers argue that access becomes meaningful only when it can be converted into practical advantage. Extending this idea to the digital world, Jan van Dijk (2005) explains that digital inequality does not end with access; it continues through differences in skills, usage, and outcomes. Similarly, Eszter Hargittai (2010) emphasizes that people vary in their ability to search, evaluate information, and complete online tasks even when they use the same technologies. In the Indian context, studies by **Ramesh Bahl and Prashant Kesharwani (2020) show that consumers with higher digital skills and payment confidence experience lower perceived risk and are more likely to complete online purchases. Digital capital in this study therefore includes access (smartphones, internet, UPI/cards), skills (searching, comparing, ordering, returning), confidence (comfort in navigating apps), and trust (belief in platform security and fairness). Reports such as the Internet and Mobile Association of India (IAMAI, 2023) note that while Delhi has high internet penetration, gaps remain in digital confidence and trust across age, education, and occupation groups. As Everett Rogers argues, adoption stabilizes only when uncertainty is reduced; thus, consumers with high digital capital see online shopping as safe and routine, leading to repeat purchases, while those with low digital capital feel anxiety—especially at the payment and post-purchase stages—and often retreat to offline shopping despite living in a highly digital urban environment like NCT Delhi.

2. Review of Related Studies

R. Kumar (2023, India) explains that many young users want to use digital apps but still hesitate at the final transaction stage because of fear and uncertainty. Even when apps appear useful and easy to operate, concerns about fraud, payment failure, or data misuse often stop

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users from completing transactions. The study shows that trust—built through repeated safe experiences, visible security features, and clear payment and refund systems—plays a key role in turning intention into real action. When users trust the system, they feel confident completing payments again and again. The study concludes that repeat purchasing does not happen automatically after first use; digital platforms must continuously reduce risk and maintain user confidence, especially during payment and after-sales stages, for regular usage to develop.

Rekha and Kavitha (2020, India) show that traditional technology models explain why people want to use digital services but not why they continue using them. Their study finds that usefulness and ease of use help form intention, but repeat usage depends more on trust and perceived safety. Many Indian users stop using digital platforms because they are unsure about security, refunds, or problem resolution, even if the technology works well. The authors explain that digital confidence grows when users clearly understand how the system protects them in case of errors or loss. The study concludes that in India, long-term platform use becomes stable only when trust becomes part of everyday expectation, not just an added feature, making trust an essential part of digital capital rather than a secondary factor.

Hemanti Richa & Shaili Vadera (2019, India) explain that Indian consumers become regular online buyers not only because of discounts, but because platforms gradually make decision-making easier and safer. Their study shows that features such as detailed product information, easy price comparison, visible reviews, smooth navigation, and simple checkout reduce mental effort and uncertainty. Over time, users learn how to read credibility signals like seller ratings, return policies, and service reliability. This learning shifts consumers from "trying only for offers" to trusting the platform itself. The authors conclude that repeat purchase increases when platforms turn information and risk control into a simple routine, allowing consumers to shop with confidence and minimal effort.

Nidhi Sharma (2017, India) shows that consumers do not feel the same level of risk for all online purchases. Her study across Gujarat cities reveals that people are comfortable buying low-value items online but become cautious with high-value or experience-based products such as clothing and electronics due to fears of poor fit, fake products, or return problems. As consumers gain experience and complete successful transactions, they learn where online shopping feels safe and where offline shopping still seems better. The study concludes that repeat purchasing develops slowly and category by category, as digital confidence grows through positive experiences. Platforms that clearly explain returns, sizing, and authenticity help users move from trial to regular online buying.

Harjit Sekhon et al. (2016, India) explain that simply intending to use an online platform does not guarantee that consumers will continue using it. Their study shows that trust and perceived risk operate together and decide whether people move from trial to repeat purchase. Even after first use, consumers may stop if they continue to worry about payment security, system failure, or unclear complaint handling. Satisfaction alone is not enough—users repeat purchases only when they feel they can control outcomes through secure authentication, easy refunds, and reliable dispute resolution. The authors conclude that digital platforms build stable usage only when they continuously reduce risk at every stage of the transaction, not just during initial onboarding. In simple terms, people return to platforms they feel in control of, not just ones they like.

S. K. Sinha (2012, India) shows that many Indian consumers like the idea of online shopping but hesitate at the final payment stage due to fear of fraud, wrong products, delivery problems, or lack of complaint support. The study highlights that having internet access and basic digital skills is not enough; consumers also need trust competence—the ability to judge sellers, understand return policies, and feel confident about grievance redress. Sinha concludes that online buying increases when platforms clearly display trust signals such as secure payment cues, transparent return policies, and credible seller information, and when consumers gain

confidence through repeated successful transactions. Simply put, people buy online not just because it is convenient, but because it feels procedurally safe and trustworthy.

3. Objectives of the Study

The main objectives of this study are:

1. To examine the level of digital capital among different demographic groups in NCT Delhi
2. To study how digital capital affects reliance on digital platforms
3. To analyse the relationship between platform reliance and repeat purchase behaviour

5. Research Hypotheses

H1: Digital capital has a positive impact on platform reliance.

H2: Platform reliance positively influences repeat purchase behaviour.

H3: Digital capital mediates the relationship between demographic features and repeat purchase behaviour.

6. Research Methodology

The present study adopts a descriptive and analytical research design with a quantitative approach to examine how digital capital influences consumer purchasing decisions and repeat purchase behaviour in NCT Delhi. This design is suitable because it allows the researcher to describe existing patterns of platform usage while also analysing relationships between demographic variables, digital capital, and purchasing behaviour. The study area is NCT Delhi, selected due to its high internet penetration, widespread smartphone usage, and diverse urban population representing different age groups, income levels, education backgrounds, and occupations.

Data were collected from urban consumers using a structured questionnaire, and a stratified sampling technique was employed to ensure adequate representation of key demographic groups such as age, income, and occupation. This approach helped reduce sampling bias and ensured that differences in digital capital across demographic segments were systematically captured. The questionnaire was designed to measure key aspects of the study, including usage of digital platforms, confidence in online payments, trust in digital platforms, and frequency of online purchases. Responses were recorded using a five-point Likert scale, ranging from strong disagreement to strong agreement, to capture varying levels of consumer perception and experience.

For data analysis, both descriptive and inferential statistical techniques were applied. Percentage analysis was used to understand general trends in platform usage, while mean and standard deviation helped assess the average level and variation in digital confidence and trust. Further, correlation and regression analysis were employed to examine the relationship between digital capital components and repeat purchase behaviour, and to identify the extent to which demographic factors influence platform reliance among consumers in NCT Delhi.

7. Results and Discussion

Table 1: Demographic Profile of Respondents (N = 400)

Demographic Variable	Category	Frequency	Percentage
Gender	Male	210	52.5
	Female	185	46.3
	Other	5	1.2
Age Group	18–25 years	110	27.5
	26–35 years	145	36.3
	36–45 years	85	21.2
	46–55 years	40	10.0
	Above 55 years	20	5.0
Education	Up to Higher Secondary	70	17.5
	Graduate	190	47.5
	Postgraduate & Above	140	35.0

Monthly Income (₹)	Below 25,000	95	23.8
	25,001–50,000	145	36.2
	50,001–75,000	95	23.8
	Above 75,000	65	16.2
Occupation	Student	85	21.2
	Salaried	185	46.3
	Self-employed	80	20.0
	Homemaker	50	12.5

Table 1 shows the demographics of 400 NCT Delhi respondents. The gender distribution is balanced, with 52.5 percent male and 46.3 percent female, and 1.2 percent other. This balanced representation ensures the study accurately represents consumer behavior across genders. Most responders are economically and digitally active. The 26–35 age group (36.3%) is the most represented, followed by 18–25 (27.5%). Young and early middle-aged consumers, who are more comfortable with digital platforms, make up about two-thirds of the sample. Respondents aged 36–45 make up 21.2 percent, while those aged 46–55 and over 55 make up 15%, allowing for generational comparisons.

Many respondents are well-educated. Graduates make up 47.5% of responders, while postgraduates make up 35%. Only 17.5% have higher secondary education. This educational profile shows a sample with strong digital awareness and cognitive ability to use online platforms for digital capital analysis. Middle-income groups dominate the income distribution. The majority of respondents (36.2%) earn between ₹25,001 and ₹50,000 per month, with equal representation (23.8%) in the below ₹25,000 and ₹50,001-75,001 ranges Approximately 16.2% earn over ₹75,000 per month. This income distribution allows the study to capture economic capacity-related digital access and purchase behavior.

Salaried workers (46.3%) are followed by students (21.2%) and self-employed (20%). Homemakers make up 12.5% of the sample. This vocational diversity guarantees that the study represents work routines, financial stability, and lifestyle disparities in digital platform utilization.

Table 2: Descriptive Statistics of Digital Capital

Digital Capital Indicators	Mean	Std. Deviation
Ability to search information online	3.98	0.71
Confidence in online payments	3.84	0.76
Awareness of digital offers & apps	3.67	0.82
Trust in digital platforms	3.72	0.78
Ability to evaluate online reviews	3.89	0.74
Overall Digital Capital Score	**3.82**	**0.68**

Table 2 shows that respondents in NCT Delhi possess a moderate to high level of digital capital, as all mean values are above the midpoint of the scale. The highest scores are for the ability to search information online (Mean = 3.98) and evaluate online reviews (Mean = 3.89), indicating strong basic digital skills among consumers. Confidence in online payments is also relatively high (Mean = 3.84), reflecting growing trust in digital transactions. Slightly lower mean scores for awareness of digital offers and apps (Mean = 3.67) and trust in digital platforms (Mean = 3.72) suggest some caution and variation among users. Overall, the digital capital score (Mean = 3.82) confirms that most respondents are digitally capable, supporting further analysis of its influence on platform reliance and repeat purchase behaviour.

Table 3: Digital Capital across Demographic Groups (ANOVA)

Demographic Variable	Group	Mean Digital Capital	F-value	p-value
Age Group	18–25	3.95		
	26–35	3.88	5.42	0.001*

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	36–45	3.71		
Education	Graduate	3.76		
	Postgraduate	3.94	6.18	0.000*
Income Level	Low	3.61		
	Middle	3.83		
	High	4.02	7.26	0.000*

*Significant at 0.05 level

Table 3 shows that digital capital differs significantly across demographic groups. Younger respondents, especially those aged 18–25, have higher digital capital than older groups. Respondents with postgraduate education report higher digital capital than graduates. Similarly, digital capital increases with income level, with high-income respondents scoring the highest. The significant p-values confirm that age, education, and income have a meaningful influence on digital capital among consumers in NCT Delhi.

Table 4: Descriptive Statistics of Platform Reliance

Platform Reliance Statements	Mean	Std. Deviation
Prefer digital platforms over physical stores	3.74	0.81
Rely on platforms for product comparison	3.91	0.72
Depend on online reviews before buying	3.96	0.69
Trust platforms for quality assurance	3.68	0.77
Overall Platform Reliance Score	**3.82**	**0.65**

Table 4 indicates that respondents show a moderately high level of reliance on digital platforms. The highest mean score is observed for dependence on online reviews before buying (Mean = 3.96), suggesting that consumers strongly rely on reviews and ratings while making purchase decisions. Similarly, reliance on digital platforms for product comparison is also high (Mean = 3.91), reflecting the importance of platforms in helping consumers evaluate alternatives. Preference for digital platforms over physical stores shows a moderately high mean (Mean = 3.74), indicating a gradual shift toward online shopping. Trust in platforms for quality assurance records a slightly lower mean (Mean = 3.68), suggesting some caution among consumers. The overall platform reliance score (Mean = 3.82) confirms that digital platforms play a significant role in shaping consumer purchasing behaviour in NCT Delhi.

Table 5: Correlation between Digital Capital and Platform Reliance

Variables	Digital Capital	Platform Reliance
Digital Capital	1	0.63**
Platform Reliance	0.63**	1

**Correlation significant at 0.01 level

Table 5 shows a strong and positive relationship between digital capital and platform reliance. The correlation coefficient (r = 0.63) is statistically significant at the 0.01 level, indicating that as consumers' digital capital increases, their reliance on digital platforms also increases. This suggests that individuals with higher digital skills, confidence, and trust are more likely to depend on online platforms for searching information, comparing products, and making purchase decisions. The significant positive correlation supports the view that digital capital plays an important role in strengthening consumers' reliance on digital platforms.

Table 6: Regression Analysis Digital Capital → Platform Reliance (H1)

R	R²	β	t-value	p-value
0.63	0.40	0.63	16.28	0.000*

Table 6 presents the regression results examining the impact of digital capital on platform reliance. The value of R (0.63) indicates a strong positive relationship between the two variables. The R² value of 0.40 shows that digital capital explains 40 percent of the variation

in platform reliance among consumers. The standardized beta coefficient ($\beta = 0.63$) is positive and statistically significant ($t = 16.28$, $p = 0.000$), confirming that higher digital capital leads to greater reliance on digital platforms. These results support Hypothesis H1, indicating that digital capital has a significant positive effect on platform reliance.

Table 7: Descriptive Statistics of Repeat Purchase Behaviour

Repeat Purchase Indicators	Mean	Std. Deviation
Frequency of repeat purchases	3.66	0.79
Loyalty to same platform	3.72	0.75
Willingness to recommend platform	3.81	0.71
Intention to continue online shopping	3.89	0.68
Overall Repeat Purchase Score	**3.77**	**0.66**

Table 7 shows that respondents exhibit a moderately high level of repeat purchase behaviour on digital platforms. The highest mean score is observed for intention to continue online shopping (Mean = 3.89), indicating a strong likelihood of future online purchases. Willingness to recommend the platform also records a relatively high mean (Mean = 3.81), reflecting positive consumer experiences. Loyalty to the same platform (Mean = 3.72) and frequency of repeat purchases (Mean = 3.66) show slightly lower but still favorable levels. The overall repeat purchase score (Mean = 3.77) suggests that consumers in NCT Delhi generally display consistent and positive repeat purchasing behaviour on digital platforms.

Table 8: Correlation between Platform Reliance and Repeat Purchase Behaviour

Variables	Platform Reliance	Repeat Purchase
Platform Reliance	1	0.69**
Repeat Purchase Behaviour	0.69**	1

Table 8 shows a strong and positive relationship between platform reliance and repeat purchase behaviour. The correlation coefficient ($r = 0.69$) is statistically significant at the 0.01 level, indicating that consumers who rely more on digital platforms are more likely to make repeat purchases. This suggests that greater dependence on platforms for information, comparison, and trust encourages continued purchasing and loyalty. The significant positive correlation highlights the important role of platform reliance in shaping repeat purchase behaviour.

Table 9: Regression Analysis Platform Reliance → Repeat Purchase Behaviour (H2)

R	R²	β	t-value	p-value
0.69	0.48	0.69	18.92	0.000*

Table 9 presents the regression results analysing the effect of platform reliance on repeat purchase behaviour. The R value of 0.69 indicates a strong positive relationship between platform reliance and repeat purchase behaviour. The R^2 value of 0.48 shows that platform reliance explains 48 percent of the variation in repeat purchase behaviour among consumers. The standardized beta coefficient ($\beta = 0.69$) is positive and statistically significant ($t = 18.92$, $p = 0.000$), indicating that higher reliance on digital platforms leads to a greater likelihood of repeat purchases. These findings support Hypothesis H2, confirming that platform reliance has a significant positive influence on repeat purchase behaviour.

Table 10: Mediation Analysis – Digital Capital (H3)

Path	β	p-value	Interpretation
Demographics → Repeat Purchase	0.42	0.000	Significant
Demographics → Digital Capital	0.51	0.000	Significant
Digital Capital → Repeat Purchase	0.46	0.000	Significant
Demographics → Repeat Purchase (with mediator)	0.21	0.031	Reduced

Table 10 presents the mediation analysis examining the role of digital capital in the relationship between demographic features and repeat purchase behaviour. The direct effect of demographics on repeat purchase behaviour is significant ($\beta = 0.42$, $p = 0.000$), indicating that

demographic factors influence repeat purchasing decisions. Demographics also show a significant effect on digital capital (β = 0.51, p = 0.000), suggesting that age, education, and income contribute to differences in digital capability among consumers. Further, digital capital has a significant positive effect on repeat purchase behaviour (β = 0.46, p = 0.000).

When digital capital is included as a mediating variable, the effect of demographics on repeat purchase behaviour is reduced but remains significant (β = 0.21, p = 0.031). This reduction indicates that digital capital partially mediates the relationship between demographic features and repeat purchase behaviour. Thus, the findings support Hypothesis H3 and confirm that digital capital plays an important role in explaining how demographic factors influence consumers' repeat purchasing behaviour on digital platforms.

8. Implications of the Study

The findings of this study have important academic, practical, and policy implications. From an academic perspective, the study enriches consumer behaviour literature by introducing digital capital as a key factor that explains how demographic characteristics influence platform reliance and repeat purchase behaviour. It extends existing theoretical models by showing that digital skills, confidence, and trust collectively play a mediating role in shaping online purchasing decisions, thereby providing a useful base for future research in digital consumption and e-commerce. Practically, the results suggest that digital platforms should adopt consumer-centric strategies by designing different user experiences for diverse demographic groups. Features such as clear payment processes, transparent return policies, simple navigation, and user education initiatives can enhance digital confidence and encourage repeat purchases. From a policy standpoint, the study highlights the need for digital inclusion policies that focus not only on providing internet access but also on improving digital literacy, trust, and awareness. Strengthening consumer education related to online safety and platform usage can help bridge digital divides and support inclusive growth in the digital economy.

9. Limitations of the Study

The present study has a few limitations that should be considered while interpreting the findings. First, the study is limited to NCT Delhi, which is a highly urban and digitally developed region. Therefore, the results may not fully represent consumer behaviour in rural areas or smaller towns where digital access and usage levels are different. Second, the data were collected using a self-reported questionnaire, so some respondents may have given socially desirable answers or may not have recalled their experiences accurately. Third, the study is based on data collected at one point in time, which means it does not capture changes in digital behaviour over a longer period. In addition, the study focuses mainly on demographic factors and digital capital, while other influences such as personal attitudes, cultural factors, or specific platform features were not examined in detail. Lastly, the use of only quantitative methods limits deeper understanding of consumer experiences, which could be explored further through interviews or qualitative studies in future research.

10. Conclusion

This study found that digital capital strongly influences NCT Delhi customer purchasing behavior. Consumers with stronger digital skills, confidence in online payments, and trust in digital platforms are more likely to use digital platforms and buy again. Age, education, and income affect digital capital, which affects how consumers use online platforms. NCT Delhi has strong internet penetration and widespread access to digital services, however consumer behaviour varies due to digital confidence and trust, which affect platform reliance and repeat purchases. Mediation analysis continues to show that digital capital partially explains demographics and purchasing behavior. The study concludes that digital use is sustained by skill and confidence in digital platforms, not access. Thus, increasing customer digital capital can boost platform reliance, repeat transactions, and urban India's digital economy.

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