

# Impact of Monthly Family Income on Consumer Buying Behaviour Through Mobile App-Based Shopping

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**Abstract:** *The expansion of mobile commerce has significantly altered consumer purchasing patterns by providing convenient, accessible, and personalized shopping experiences. This study explores how monthly family income influences consumer buying behaviour in mobile app-based shopping environments. Using a descriptive approach, the paper examines how income levels affect decision-making, evaluation of alternatives, price sensitivity, and purchasing patterns. The findings suggest that income plays a critical role in shaping consumer preferences and behaviour. Higher-income consumers tend to prioritize convenience, product quality, and brand value, whereas lower-income consumers focus on affordability and promotional benefits. The study highlights the importance of income-based segmentation for effective mobile marketing strategies*

**Keywords:** Monthly Income, Consumer Behaviour, Mobile Commerce, Buying Behaviour, Digital Shopping

## I. INTRODUCTION

The retail sector has undergone a major transformation due to rapid technological advancements and increased smartphone penetration. Mobile commerce has emerged as a dominant platform that enables consumers to search, compare, and purchase products conveniently (Pantano & Priporas, 2016). The accessibility and flexibility offered by mobile applications have significantly enhanced the shopping experience.

Consumers today rely heavily on mobile applications for their purchasing needs due to features such as real-time access, ease of use, and personalized recommendations. This shift has altered traditional buying behaviour and introduced new patterns of consumption (Venkatesh et al., 2012).

Among various influencing factors, monthly family income remains one of the most significant determinants of consumer behaviour. It not only defines purchasing power but also affects how consumers evaluate alternatives and make decisions (Kotler & Keller, 2016). Therefore, understanding the impact of income on mobile shopping behaviour is essential in today's digital economy.

## II. REVIEW OF LITERATURE

Consumer buying behaviour has been extensively studied, particularly in the context of digital and mobile commerce. Income has consistently been identified as a major factor influencing purchasing decisions.

Higher-income consumers generally exhibit a more rational and analytical decision-making process. They tend to evaluate multiple alternatives and prioritize quality, convenience, and brand reputation (Schiffman & Wisenblit, 2015). In contrast, lower-income consumers are more price-sensitive and focus on affordability and cost-saving benefits.

Research indicates that mobile commerce enhances consumer engagement and encourages faster decision-making due to its convenience and accessibility (Pantano & Priporas, 2016). Additionally, mobile platforms increase the likelihood of impulse buying by reducing the time required for evaluation (Punj, 2012).

Studies also highlight that income constraints significantly affect consumer behaviour, particularly in terms of price sensitivity and product selection (Dakduk et al., 2020). Lower-income consumers are more likely to seek discounts and promotional offers, whereas higher-income consumers emphasize product quality and service.

### **III. OBJECTIVES OF THE STUDY**

- To examine the impact of monthly family income on buying behaviour
- To analyze how income influences evaluation of alternatives
- To study the relationship between income and price sensitivity
- To understand differences in purchasing behaviour across income groups

### **IV. RESEARCH METHODOLOGY**

The study adopts a descriptive research design aimed at understanding behavioural patterns.

- **Data Source:** Primary and secondary data
- **Method:** Structured questionnaire and literature analysis
- **Target Group:** Mobile app users across different income categories
- **Scope:** Urban and semi-urban consumers

The research focuses on identifying trends and patterns rather than applying statistical testing.

### **V. IMPACT OF MONTHLY FAMILY INCOME ON BUYING BEHAVIOUR**

#### **5.1 Income and Purchase Decision-Making**

Monthly family income plays a crucial role in shaping consumer decision-making behaviour. Higher-income consumers tend to follow a structured and analytical approach, involving detailed information search and comparison of alternatives. They often consider long-term benefits such as quality, durability, and brand value before making a purchase (Kotler & Keller, 2016).

On the other hand, lower-income consumers are more likely to make decisions based on immediate needs and budget constraints. Their focus is primarily on affordability and functional value.

#### **5.2 Income and Evaluation of Alternatives**

Income significantly affects the evaluation stage of the buying process. Higher-income consumers explore a wider range of options and evaluate products based on multiple attributes such as features, design, and brand reputation (Schiffman & Wisenblit, 2015).

In contrast, lower-income consumers tend to limit their evaluation to a smaller set of alternatives that fit within their budget. Their decision-making process is influenced by financial limitations and practical considerations.

#### **5.3 Income and Price Sensitivity**

Price sensitivity is one of the most noticeable differences across income groups. Lower-income consumers are highly sensitive to price changes and actively seek discounts, offers, and promotional deals. They are more likely to compare prices across platforms before making a purchase (Dakduk et al., 2020).

Higher-income consumers, however, are less concerned about price and more focused on value, quality, and convenience. Their decisions are influenced more by perceived benefits than cost.

#### **5.4 Income and Mobile App Usage Behaviour**

Mobile applications provide consumers with easy access to product information, enabling them to make informed decisions. Higher-income consumers use mobile apps primarily for convenience, valuing features such as fast delivery, user-friendly interfaces, and personalized recommendations (Venkatesh et al., 2012).

Lower-income consumers, on the other hand, use mobile apps mainly to find better deals and save money. They are more responsive to promotional offers and discounts, which influence their purchasing decisions.

### **5.5 Income and Impulse Buying Behaviour**

Mobile commerce has increased the tendency for impulse buying due to its convenience and accessibility. Consumers can make quick decisions without extensive planning, leading to spontaneous purchases (Punj, 2012).

Higher-income consumers may engage in impulse buying due to convenience, whereas lower-income consumers are often influenced by promotional offers and perceived savings.

### **5.6 Income and Post-Purchase Behaviour**

Income also affects post-purchase behaviour and satisfaction levels. Higher-income consumers tend to have higher expectations regarding product quality and service. They are more likely to evaluate their purchase critically and may switch brands if expectations are not met (Kotler & Keller, 2016).

Lower-income consumers focus on value for money and durability. Their satisfaction depends on whether the product meets their functional needs and remains cost-effective.

## **VI. FINDINGS**

- Monthly family income significantly influences buying behaviour
- Higher-income consumers prioritize convenience, quality, and brand value
- Lower-income consumers focus on affordability and promotional benefits
- Income affects evaluation of alternatives and decision-making processes
- Price sensitivity is higher among lower-income consumers
- Mobile apps increase impulse buying behaviour across all income groups

## **VII. CONCLUSION**

The study concludes that monthly family income is a critical determinant of consumer buying behaviour in mobile app-based shopping. It influences all stages of the decision-making process, including evaluation, selection, and post-purchase behaviour.

Higher-income consumers demonstrate a more analytical and convenience-oriented approach, while lower-income consumers emphasize affordability and cost efficiency. Mobile commerce has further amplified these behavioural differences by providing easy access to information and enabling faster decision-making.

Understanding these differences is essential for businesses to design effective marketing strategies and improve customer satisfaction in a competitive digital environment.

## **VIII. SUGGESTIONS**

- Develop targeted marketing strategies for different income groups
- Offer flexible pricing and financing options
- Provide discounts and promotional offers for price-sensitive consumers
- Enhance mobile app usability and convenience features
- Use personalized recommendations to improve engagement

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