



REVIEW ARTICLE

# Purchasing Modes and Associated Health Status in Urban Population: A Narrative Review

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## ABSTRACT

In developing countries, urban environments are becoming more and more favourable for the spread of vector- and water-borne diseases. As a result of human proximity, diseases that were previously considered to be exclusive to rural areas are now resurfacing, new diseases are emerging, and established diseases are shifting into urban areas. It is quite difficult to predict the conduct of customers. Consumer research can help overcome this issue to some level. Businesses usually only look at consumers' demands and retention strategies. Understanding Indian consumers' online product behaviour and motivations was the aim of this study.

On the other hand, if their thought processes and purchasing patterns are not adequately understood, decisions about product and packaging designs, branding, and distribution channels are likely to be made incorrectly. Indian businesses need to learn from other developed markets in order to acquire the new skills and perspective required to adapt to these changes in a comprehensive and effective way, in addition to determining the reasons, timing, and direction of the changes that are likely to impact them. To succeed, businesses that offer products or services will need to understand this new paradigm of changing consumer behaviour.

To aid in the creation of a conceptual framework, a literature review was conducted. This study uncovered information about purchasing modes, purchasing habits, and health implications. The type of purchase a customer uses affects their purchasing behaviour. Consumers are more prone to make impulsive purchases while using the internet mode since they see it as more convenient. One aspect that affects customers' health is "purchasing behaviour." Numerous adverse impacts were discovered as a result of the increase in consumers' purchase intentions.

**Keywords:** Urbanisation, shopping modes, diseases, lifestyle, health, purchasing behaviour.

## Introduction

Regardless of age, gender, socio-economic or ethnic background, health is considered the basic and essential asset for every human being. Moreover, at the macro level, it has been observed that population health and national income are closely associated. Thus, the economic development calls for human development. Even the new and holistic approach of measuring human development by the United Nations Development Programme (UNDP) has given much emphasis on health while measuring development. Achieving the goal of UHCs by 2030 as per the agenda demands for proper financing from the private, public sector and external aids.<sup>1,2</sup> The World Health Report 2010 has specifically mentioned that “The Financing systems should be designed in a way that: the population should have access to the required health services (including prevention, promotion, treatment, rehabilitation, and more) of sufficient quality so that they are effective; and, that does not cause financial hardship to the user”.<sup>3</sup> The purpose of health financing is to make funding available, as well as to set the right financial incentives to providers, to ensure that all individuals have access to effective public health and personal health care.<sup>4</sup> Thus, health financing is concerned with how financial resources are generated, allocated and used in health systems.

Urban settings in developing nations are more and more conducive to the spread of vector- and water-borne illnesses. Due to the proximity of the human environment, diseases that were previously thought to be rural are now reemerging, emerging new diseases are emerging, and established diseases are moving into urban regions. Numerous quickly developing economies, like Brazil, China, and India, are now compelled to concentrate on urban health due to factors like exponential increases in urban population, rising health disparities, and rapid economic growth.<sup>5,6</sup> Following decades of delay, India launched the National Urban Health Mission in 2012, modelling it after the National Rural Health Mission of 2005. The purpose was to give urban poor people free access to basic healthcare facilities. The major expansion and restructuring of the urban healthcare system, the use of public-private partnerships in service delivery, and improved control of the health system are some of these health reforms. Numerous efforts to improve the tracking of people's health status—which is regarded as an essential investment given the fluctuating cost of diseases—support this, according to Morosan<sup>7</sup>. Despite these initiatives, India still has difficulties in achieving universal health care, lowering health inequalities, and reducing the burden of disease. India is urbanising at a rapid pace. Roughly 40% of the nation's population is expected to reside in cities by 2030. India's ability to achieve universal health coverage and improve national health indices would depend on how well its health system can serve its sizable and rapidly urbanising population.<sup>8</sup>

## Background:

The shopping experiences of online and offline stores vary in a number of ways. Because it is simpler to filter information and create a consideration set online, there is a greater amount of available information, and product assortments across websites are more varied,

information search costs are cheaper. Customers can also simply repurchase items that they have saved to their personal shopping lists.<sup>9,10</sup> Perceived risk is typically higher. In contrast, customers may feel, touch, and even taste some food items at an offline store. This is crucial for learning about experience aspects that can only be assessed after consumption. Additionally, the atmosphere of physical businesses may make shopping more enjoyable; nevertheless, a busy store may also cause annoyance, frustration, or increased time demands. Additionally, there is no order lead time needed for physical stores.<sup>11,12</sup>

While many publications draw attention to these distinctions, there are few empirical studies—with a few noteworthy exceptions that look into price sensitivity and brand loyalty—that examine how these disparities affect customers' purchasing decisions. This review aims to examine the relationship between the purchasing/shopping modes and associated health outcomes in the urban region population, with the specific focus on how individual purchasing behaviour influences the dietary pattern, lifestyle choices and health status, while exploring the rapid urbanisation and e-commerce development in shaping consumption behaviour and their possible implication for non-communicable diseases (NCD), obesity and public health overall.

This study's scope is limited to synthesising existing studies on consumer behaviour, purchasing options, and health-related outcomes in urban regions, especially in developing countries like India.

For instance, brands with a large market share benefit from consumer loyalty when they purchase online as opposed to offline.<sup>13-15</sup> Additionally, households that shop online as opposed to offline show reduced price sensitivity. While other existing research does not directly compare online and offline shopping channels, it nonetheless takes into account the significance of several factors that tend to set online and offline retailers apart, such as order lead time and payment method.

### 1. BEHAVIOUR TOWARDS THE PURCHASING MODE CAUSES THE HEALTH EFFECT

Long ago, marketers noticed that consumers did not always behave or respond as marketing theory would have them. The field of consumer behaviour evolved as a branch of management that focused on how consumers choose which things to buy. A decision is made when one chooses an action from two or more options. “Consumer purchase decision” refers to the choice to buy the items from among the available options. Five primary categories of decisions can be made from the numerous possibilities that the consumer has at their disposal.<sup>16</sup> They are where, when, how, and what to buy, together with how much and how else to buy. One may categorise the individuals who influence purchasing decisions as initiators, influencers, deciders, buyers, and users. Millions of people throughout the nation spend millions of dollars on goods and services, making up a sizable and continuously growing consumer market. Consumer preferences are shifting and becoming increasingly diverse.<sup>17</sup>

For an efficient marketing strategy, it is necessary to analyse the consumer's demands, which must be met, the alternatives that are available, the options they have for products and brands, and their post-purchase behaviour.<sup>18</sup> Urban India is rapidly growing into one of the largest global markets. Due to the better accessibility of those markets, many corporations are concentrating their efforts in India on metropolitan areas. Thus, for many organisations, the most important indicator of the future Indian consumer opportunity is the growth in urban consumption rather than overall growth. Aggregate urban consumption has increased by 6.2% over the last ten years, surpassing GDP growth. The McKinsey research from 2007 predicted that over the following 20 years, urban consumption will expand at a compound annual growth rate of 9.4%, outpacing the expansion of the economy as a whole.<sup>19,20</sup> The average yearly spending of an urban Indian household will more than triple from 115,620 Indian rupees in 2019 to 378,170 Indian rupees in 2025 if incomes continue on their current development trajectory. By 2025, the urban market is expected to grow from 7,208 billion Indian rupees (\$158 billion) to 43,120 billion Indian rupees (\$944 billion), driven by rising household spending. By then, the size of the urban Indian market will surpass that of the entire French consumer market as it is.

## 2. HEALTH IMPACT CAUSED BY VARIOUS SHOPPING METHODS

A condition of whole physical, emotional, and mental well-being might be referred to as "health." It is a tool for making the most of life and making sure that life is balanced. A long, busy life is largely dependent on maintaining good health. Being in good health involves more than simply not being unwell; it also involves having the capacity to bounce back from setbacks and illnesses.<sup>21,22</sup> The definition of health is positive and highlights the body's capacity to adjust to novel dangers. The two most frequently discussed forms of health are "mental" and "physical." When a person is in a condition of physical health, their body is functioning at its best. A healthy diet, rest, regular exercise, and the absence of disease are the factors that contribute to excellent physical health.<sup>23,24</sup> When necessary, receiving proper treatment is crucial to preserving physical well-being. India is predicted to have the second-highest urban population in the world by 2035, with 675 million people living there. While it is widely acknowledged that cities have played a significant role in India's explosive ascent to economic powerhouse status, nearly all of them are falling short of their citizens' expectations when it comes to equity, the environment, and health.<sup>25,26</sup> The world's highest levels of air and noise pollution, a lack of greenery, restricted access to sidewalks and parks that discourage active lifestyles, antiquated modes of transportation that exacerbate air pollution, harmful access to nutrient-dense, unhealthy foods, and unparalleled exposure to hazardous chemicals and heavy metals are just a few of the health risks faced by India's urban residents.<sup>27,28</sup> When coupled with inactivity, this combination of exposures significantly increases the chance of developing diabetes and heart disease, a condition known as cardiometabolic illness.

Physical activity is by far the most powerful deterrent of all the activities that are known to slow the onset of cardiometabolic illness. It should come as no surprise that these illnesses are experiencing a historic outbreak in Indian cities.

Making unhealthful decisions is one of the main causes of India's rising obesity rate. This qualitative investigation, which was based on the nutrition transition theory, aimed to comprehend the opinions of Indian middle-class urban consumers on processed foods and their fast-evolving dietary preferences. India's adult population now has a significantly higher prevalence of overweight and obesity than it did before globalisation. According to research, by 2040, the proportion of overweight and obese Indian individuals between the ages of 20 and 69 would more than treble and triple, respectively.<sup>29,30</sup> Significant rises in the prevalence of chronic degenerative diseases, such as diabetes (DM), cardiovascular disease (CVD), respiratory illnesses, and several types of carcinomas, have coincided with this exceptional growth in overweight and obesity. In fact, non-communicable diseases (NCDs) constituted 63% of all fatalities in India in 2016. This led to a lowered standard of living, less productivity at work, and high health care expenses, leading to an unhealthy lifestyle pattern.

The internet is gradually developing into a new medium, a channel, and even a transaction platform to provide the desired transactions for both parties, in accordance with the rapid rise of e-commerce. It alters the competitive structure of business by creating new items and trading with digital and virtualised patterns. Consumers now purchase goods and services through new channels created by computers and the internet rather than the antiquated physical channels.<sup>31,32</sup> If customers could use the internet to shop from home, they would save money on transportation and search expenses. The number of people using the internet to buy for health food is increasing. Thus, the study examined the reasons behind health food shoppers' online purchases. As can be seen from the above, health food is now purchased online rather than through conventional physical retailers.<sup>33,34</sup> To attract clients and companies, however, the virtual channel industry needs to adapt to the changing demands of the market and the diversity of consumption patterns. Results show that ordering groceries online might have advantages and disadvantages. In addition to having the potential to increase healthy choices through nutrition labelling strategies, fewer unhealthy impulse purchases, and a way around people who don't have easy access to brick-and-mortar stores, it also has the potential to increase unhealthy choices because of things like consumers' reluctance to buy fresh produce online.<sup>35</sup>

For many customers with mental health issues, online shopping is a lifesaver since it makes it possible for them to order food, clothing, and other necessities even when they are too ill to leave the house. But there can be issues with the way online retailers are designed. Websites frequently utilise extremely tailored recommendations and nudges to get consumers to spend more money.<sup>36,37</sup> It can be challenging to resist this, especially for those whose mental health issues make them more impulsive. All

too frequently, this results in excessive spending, debt issues, and worsens mental health issues in individuals. Online shopping is extremely quick and simple thanks to shopping sites. At any time of day or night, people can spend enormous sums of money, frequently with only a few clicks. Common features like "buy now, pay later" and the ability to store payment details can help to further reduce friction. Researchers have informed us that, especially in times of low mental health, shopping online can be so easy that it doesn't always feel like spending "real" money, which might lead to impulsive purchasing.<sup>38</sup> The majority of shopping websites also employ a variety of behavioural nudges, such as warning users of low-stock, rapidly-selling, or temporary discount items, to increase their spending pressure. Scholars have documented how the pressure exerted by e-commerce websites can cause anxiety, skew judgment calls, and encourage pointless purchases.<sup>39,40</sup> The internet experience is becoming more and more customised. Many e-commerce websites provide personalised recommendations, and even after a customer has completed their surfing, advertisements often seem to follow them throughout the internet. There is a significant distinction between shopping online and going to the high street.

Given this, it is critical to comprehend the risk factors linked to this problem in order to inform public health and nutrition policy.<sup>41</sup>

### 3. DIETARY PATTERN IMPACT

Regional and caste considerations shaped traditional Indian cuisine, but, as India has become more liberalised and urbanised, global aspects have become more prevalent in Indian cuisine. It is evident that processed convenience foods and beverages, fruits from the temperate zone, and animal products are preferred. Traditionally, rice-eating South Indians also exhibit a preference for wheat. Customers can now practically have the entire globe at their fingertips and are not only restricted to local produce. In today's urban society, processed and ultra-processed meals are becoming a more and more popular food choice.<sup>42-44</sup>

According to the NOVA food classification, processed foods are those that have been made by combining processed substances such as sugar, salt, and oil with slightly or highly processed foods through canning and non-alcoholic fermentation. Some commonly consumed processed foods include salted nuts, canned vegetables, and canned fish. On the other hand, ultra-processed foods are food and beverage formulations made primarily or entirely of materials extracted from food or derived from food constituents, which ultimately go through a series of industrial processes before reaching

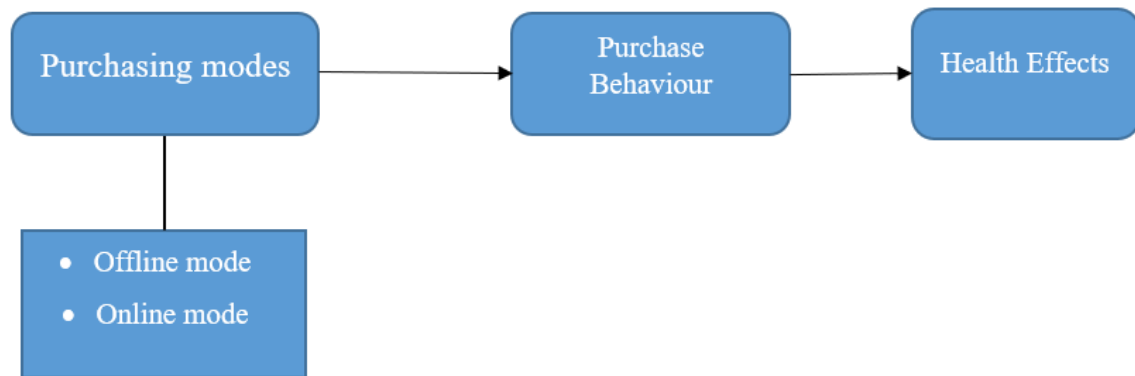
the consumer.<sup>45</sup> Biscuits, carbonated drinks, canned fish, ready-to-eat meals, powdered soups, and instant noodles are some typical examples of ultra-processed foods. These foods are becoming progressively more popular due to their easy accessibility, availability, low cost, convenience, hyperpalatability, and widespread marketing. As a result of these appealing qualities, ultra-processed foods have started to replace home-cooked meals and farm-fresh produce. Furthermore, the research reports that the availability of ultra-processed meals has been linked to a decline in household culinary customs and an increase in snacking episodes. Overindulgence in ultra-processed foods has been linked to early death, poor diet quality, and an elevated risk of obesity and NCDs.

### Conceptual Link

It was discovered through the literature research that consumers' purchasing behaviours are influenced by the mode of purchase they employ. The way that people shop online has rapidly changed. The shift in consumer buying behaviour from in-store to online is a defining feature of this new era of retail. And it happened far faster and on a far greater scale than anyone could have predicted. The process through which customers choose which things to buy in an online store is known as online consumer behaviour. The actions themselves, such as determining whether to buy something or identify an issue, are determined by constantly changing needs and expectations. Even while every customer has unique needs, there are some commonalities among the new expectations that today shape online consumer behaviour. When making an online purchase, customers consider factors such as product availability, delivery transparency, cost-effective shipping, and, recently, an easy-to-use shopping experience.

A review of the literature was done to help with the construction of the conceptual framework. Information regarding purchasing habits, modes of purchase, and health consequences was found in this study. A customer's purchasing habits are influenced by the kind of purchase they make. When using the internet, consumers are more likely to make impulsive purchases since they find it to be more convenient. The "purchasing behaviour" of customers is one factor that influences their health. The rise in consumers' buying intentions was found to have many negative effects.

The conceptual model formulated portrayed purchase behaviour as the moderating factor, which connects purchasing modes and health effects. A diagrammatic representation of the same is shown in Figure 1.



**Figure 1:** Conceptual Framework

### Conclusion:

It is exceedingly challenging to forecast customer behaviour. To some extent, this issue can be resolved through consumer research. Typically, businesses focus solely on studying customer needs and retention methods. The goal of this study was to comprehend Indian consumers' online product behaviour and motivations.

On the other side, choices on product and packaging designs, branding, and distribution routes are likely to be made incorrectly if their thought processes and purchasing habits are not properly understood. In addition to identifying the causes, timing, and direction of the changes that are likely to impact them, Indian enterprises need to learn from other developed markets in order to acquire the new capabilities and perspective

necessary to respond to these changes thoroughly and efficiently. Businesses that provide goods or services will need to comprehend this new paradigm of shifting consumer behaviour in order to thrive.

An investigation of the literature was used to assist in creating a conceptual framework. The modalities of buying, the behaviour of purchases, and the health implications are the aspects that this study discovered. Customers' purchasing behaviour is influenced by the form of purchase they use. Customers view the online mode as more convenient, and they are also more likely to make impulsive purchases when using it. Customers' health is influenced by the factor "purchasing behaviour." The rise in consumers' purchasing intentions was found to have numerous negative effects.

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