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ABSTRACT:

“Financial technology has significantly transformed consumer payment systems across the world. In India, the widespread adoption of digital payment platforms such as Paytm, Google Pay, PhonePe, and Amazon Pay has accelerated due to the expansion of mobile internet, government initiatives promoting cashless transactions, and the rapid development of the Unified Payments Interface (UPI). While these technologies have improved transaction efficiency and accessibility, they have also influenced consumer purchasing behaviour, particularly impulse buying. This research investigates the relationship between digital payment convenience, promotional incentives such as cashback and discounts, and impulse buying behaviour among Indian consumers. A quantitative research design was employed using a structured questionnaire distributed to 250 respondents who regularly use digital payment applications. Statistical techniques including regression analysis, ANOVA, and chi-square tests were used to examine the relationships among the variables.

The findings indicate that the convenience of digital payments significantly increases the likelihood of impulsive purchases, while promotional offers and cashback incentives act as strong behavioural triggers encouraging unplanned spending. Furthermore, the study reveals generational differences in impulse buying behaviour, with younger consumers showing higher susceptibility compared to adults. The study contributes to the existing literature by integrating financial technology with consumer behaviour theories and provides practical implications for marketers, policymakers, and consumers regarding responsible usage of digital financial technologies”.

Keywords: Digital Payments, Impulse Buying Behaviour, FinTech, Consumer Behaviour, Cashback Offers, UPI.

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I. INTRODUCTION:

The rapid advancement of financial technology has significantly transformed the global payment landscape. Digital payment applications enable users to conduct financial transactions through smartphones with minimal effort and time. In India, the introduction of the Unified Payments Interface (UPI) and government initiatives promoting digitalization have led to a dramatic increase in the adoption of mobile payment applications. Consumers now rely heavily on digital payment platforms for everyday transactions including shopping, bill payments, and online services. While these technological innovations enhance convenience and efficiency, they may also alter consumer decision-making behaviour. One behavioural outcome that has gained increasing attention in recent years is impulse buying. Impulse buying refers to unplanned purchasing decisions triggered by emotional and psychological stimuli rather than rational evaluation. The frictionless nature of digital payment systems reduces the perceived effort involved in spending money, which may increase the likelihood of spontaneous purchases. Additionally, many digital payment applications incorporate promotional incentives such as cashback offers, discounts, loyalty rewards, and gamified notifications. These features act as behavioural nudges that encourage users to make quick purchase decisions. As a result, digital payment platforms are not only financial transaction tools but also behavioural environments that influence consumer spending habits.

II. LITERATURE REVIEW:

Impulse buying has long been studied within the field of consumer behaviour. Early research by Rook (1987) defined impulse buying as a sudden, compelling urge to purchase immediately without prior planning. Later studies highlighted the role of emotional triggers, environmental cues, and marketing strategies in stimulating impulsive purchasing decisions. The emergence of digital commerce has introduced new dimensions to impulse buying behaviour. Online shopping platforms and mobile applications have shortened the gap between desire and purchase, allowing consumers to complete transactions almost instantly. Researchers suggest that when payment processes become effortless, consumers experience

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less psychological resistance to spending money. Behavioural economics provides useful frameworks to explain this phenomenon. The Theory of Planned Behaviour suggests that attitudes toward behaviour, social influences, and perceived behavioural control collectively shape consumer intentions. When digital payments are perceived as convenient and socially accepted, consumers are more likely to adopt them frequently, potentially increasing impulsive purchases. Nudge Theory also plays a critical role in understanding digital payment behaviour. According to Thaler and Sunstein, nudges are subtle design features that guide decision-making without restricting choice. In digital payment applications, nudges appear in the form of cashback notifications, reward points, limited-time discounts, and push alerts encouraging users to complete transactions quickly.

III. RESEARCH OBJECTIVES:

The primary objectives of this study are:

- 1. To examine how digital payment convenience influences impulse buying behaviour.*
- 2. To analyse the role of cashback and promotional offers in stimulating impulsive spending.*
- 3. To identify differences in impulse buying tendencies between youth and adult consumers.*
- 4. To explore the broader impact of digital payment adoption on consumer spending habits.*

IV. RESEARCH METHODOLOGY:

This research adopts a quantitative research approach to examine the relationship between digital payment features and impulse buying behaviour. A structured questionnaire was used as the primary data collection instrument. The questionnaire included demographic questions as well as Likert-scale statements measuring payment convenience, promotional influence, and impulse buying tendencies.

Sample Size: 250 respondents

Sampling Technique: Convenience sampling

Data was collected through an online survey distributed via Google Forms among students, working professionals, and self-employed individuals who actively use digital payment

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applications. The collected data were analysed using statistical techniques including descriptive statistics, regression analysis, ANOVA, and chi-square tests. These techniques allowed the researcher to evaluate relationships between payment convenience, promotional incentives, and impulse buying behaviour.

V. RESULTS AND ANALYSIS:

The demographic analysis indicated that the majority of respondents were between 18 and 30 years of age and used digital payment applications on a daily basis. Applications such as Google Pay, PhonePe, and Paytm were the most commonly used platforms. Regression analysis revealed a significant positive relationship between payment convenience and impulse buying frequency. Consumers who perceived digital payments as easy and quick were more likely to make spontaneous purchases. ANOVA results showed that promotional incentives such as cashback offers and discounts significantly influenced purchasing behaviour. Many respondents admitted purchasing items they had not originally planned to buy in order to avail promotional benefits. Furthermore, chi-square analysis demonstrated significant differences between age groups. Younger consumers were found to be more susceptible to impulsive purchases compared to older individuals, possibly due to greater exposure to digital platforms and promotional campaigns.

VI. DISCUSSION:

The findings support existing consumer behaviour theories suggesting that reduced transaction friction can increase spontaneous spending. Digital payment applications simplify the purchasing process and reduce the psychological barriers associated with parting with money. Promotional strategies embedded in these applications further strengthen impulsive behaviour by creating a sense of urgency and perceived financial benefit. The presence of cashback rewards and time-limited offers encourages consumers to make immediate decisions without extensive evaluation of necessity. Generational differences also play a significant role. Younger consumers are more comfortable with digital technology and are

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therefore more responsive to app-based promotional strategies. This makes them more vulnerable to impulsive spending compared to older consumers.

VII. IMPLICATIONS:

For marketers, the findings highlight the effectiveness of integrating payment convenience with targeted promotional incentives. Businesses can increase sales by designing payment interfaces that simplify checkout processes and provide attractive rewards. For policymakers, the results emphasize the importance of financial literacy initiatives. Consumers should be educated about responsible digital spending and the psychological effects of promotional marketing strategies. For consumers, awareness of behavioural triggers can help in developing better financial discipline and avoiding unnecessary purchases.

VIII. LIMITATIONS AND FUTURE RESEARCH:

Although this study provides valuable insights, it has several limitations. The use of convenience sampling may limit the generalizability of the findings. Additionally, self-reported survey data may contain response biases. Future research could explore cross-cultural comparisons, investigate the impact of emerging financial technologies such as Buy Now Pay Later (BNPL), and conduct longitudinal studies to examine long-term behavioural changes associated with digital payment adoption.

IX. CONCLUSION:

Digital payment applications have fundamentally reshaped modern consumer purchasing behaviour by embedding convenience, rewards, and speed into financial transactions. While these innovations enhance efficiency and accessibility, they also increase the likelihood of impulse buying. The findings of this study demonstrate that payment convenience and promotional incentives significantly influence spontaneous purchasing decisions, particularly among younger consumers. Understanding the behavioural impact of digital payment systems is essential for designing responsible marketing strategies and promoting financial awareness

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among consumers. As financial technology continues to evolve, balancing convenience with responsible consumption will become increasingly important.

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