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A study on the adoption of buy now pay later and its effect on the spending patterns of consumers in the digital economy

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ABSTRACT

Purpose: The study examines the adoption of Buy Now Pay Later, consumers' awareness of the BNPL payment method, the factors that influence BNPL use, and its impact on consumers' financial discipline in Trichy district, Tamil Nadu, India. The Buy Now, Pay Later option is seen as a flexible payment method that provides consumers with great convenience by reducing the burden of immediate payment. However, awareness of BNPL's effects on credit scores and its mechanisms is needed to prevent consumers from facing long-term financial constraints; here, financial literacy plays a major role.

Methodology: A descriptive research design; data were collected using a structured questionnaire, yielding approximately 188 valid responses. The normality tests indicated that the data were not normal. Descriptive and nonparametric tests, such as the Chi-Square, Mann-Whitney U, and Kruskal-Wallis tests, as well as frequency, were also used in this research.

Findings: The study identified that a large proportion of respondents fall within the 20-24 age group (46.8%), with female respondents accounting for about 54.3% of the sample. Almost 44.1% of respondents use e-commerce platforms often, whereas 42.6% use them sometimes. The Amazon Pay Later was the most used BNPL application, with 37.2% of respondents opting for it. The study found that 65.4% of respondents were not completely aware of how BNPL works, and only 39.4% were aware that using BNPL would affect their credit scores. The results of the statistical analysis suggest that there is a relationship between an easy purchase process and impulsive purchasing behaviour, and that awareness of BNPL policies affects usage.

Implications: This study emphasises that organisations that use the BNPL mechanism should establish a clear policy framework to protect investors. There should be greater awareness of BNPL and its impact on credit scores. Therefore, increasing financial literacy awareness is important to create a safe financial environment for consumers.

Keywords: Buy Now Pay Later (BNPL), Consumer Adoption, Consumer Awareness, Credit Score Awareness, Impulsive Buying

INTRODUCTION

The sudden increase in the digital economy is changing how consumers use payment methods and their behaviour. The digital economy is undergoing significant changes. Digital payment systems are making the banking process easier and more accessible for various consumer groups. Earlier, credit cards and debit cards introduced digital payments; later, the introduction of digital wallets, UPI, and Online banking websites by all banking institutions is shaping the digital economy of India. The growth of financial technology is creating alternatives to existing payment methods, increasing consumer accessibility, spending, and comfort. One such alternative is Buy Now, Pay Later (BNPL), which makes purchasing goods and services easier by deferring payments with no interest. BNPL is a payment option that provides short-term credit to consumers. This is quite different from existing credit cards, and this system eliminates interest and the purchase burden. It makes the purchase process easier and involves three parties: the consumer, the BNPL provider, and the merchant. Through this BNPL system, the consumer gains immediate ownership of the product, the seller or merchant earns sales, and there are late payment charges.

The rise of BNPL is credited to the growth of e-commerce platforms and the digitalisation of payments. The pandemic has significantly contributed to the rise in digital payment systems, which have played an important role in BNPL adoption, as evidenced by changes in e-commerce website traffic and e-payment volumes

(Mathew et al., 2025). BNPL providers leveraged this trend by offering user-friendly payment methods accessible through online e-commerce platforms. They not only make the purchase process easier but also offer a different credit system from the standard one, which has interest rates and an intricate process. BNPL focuses on the pain of payments and eliminates it in its services. BNPL removes the distress caused by payment burdens. Here, they create a gap between the purchase and its payment, thereby reducing financial constraints **(Nusir et al., 2026).** Therefore, consumers are purchasing goods or services that they would not buy otherwise.

The adoption of BNPL increases purchases, which in turn affects consumer spending behaviour **(Maesen & Ang, 2024).** BNPL affects the types of products consumers purchase. This service makes products look more affordable than their original prices; the change in purchase behaviour indicates a consumption pattern highly influenced by convenience on e-commerce platforms. BNPL reduces psychological barriers to spending, leading to impulsive purchases and weakening consumers' financial discipline. Demography is an important factor in shaping adoption patterns: young consumers, who are inclined to explore new digital innovations and seek simpler, more flexible payment systems, are the users of BNPL. The importance of advancement in consumer finance by integrating accessibility and ease of use is a solution to several digital payment issues. Consumers who are not comfortable with traditional credit or plan to avoid credit cards are highly interested in exploring BNPL. This serves as short-term financing, helpful to people who are financially constrained or seeking low-interest loans for short-term needs.

The rise in BNPL use among consumers alarms about the financial discipline, which will affect consumers' financial sustainability. The digital economy acts as a bridge, linking consumers to digital payment innovations, reducing the difficulty of purchase, and eliminating the psychological barriers and burdens of the purchase process, enabling seamless purchases. BNPL increases purchasing power and the ease of purchase, but this results in excessive spending and the creation of short-term consumer debt. The ease of access and the lack of credit control measures attract consumers to make purchases beyond their financial means **(Maesen & Ang, 2024).** BNPL services make it easy to pay for things later, which encourages people to buy things on impulse and spend money they do not have **(Widyawati, 2026).** The deferred payment system in instalments, which makes the cost of any product affordable, is making it difficult for consumers to manage their finances efficiently.

The interest-free policy of BNPL increases purchase frequency, which affects long-term financial behaviour and wellness **(Goyal & Shah, 2025).** Therefore, consumers may spend more than they intended, affecting long-term financial management. BNPL addresses current financial constraints, but it also creates obstacles to near- and long-term financial well-being **(Nusir et al., 2026).** The adoption of BNPL on e-commerce platforms in India is boosting financial innovation, while the awareness of and importance of financial literacy are increasing as BNPL services impact consumer behaviour and influence spending patterns. The need to examine adoption and its impact on consumer spending patterns is growing.

Even after an increase in BNPL usage, the clarity about this payment method among consumers has not been analysed with respect to spending behaviour. There is less focus on the effect of BNPL on consumer spending behaviour and the relationship between financial discipline and BNPL services. This study focuses on the gaps in BNPL adoption, its influence on consumer spending behaviour, and its impact on consumer financial discipline. The research question has evolved from the research gap, which examines whether consumers have sufficient awareness of BNPL and the impact of BNPL use on financial discipline. There is also another question examining the factors driving buyers to use BNPL predominantly.

This study analyses the adoption of BNPL services and their effect on consumer spending patterns. The scope of the study is individual consumers who use digital payment or e-commerce applications that offer BNPL services. This study focuses on understanding consumers' awareness of BNPL among users and on analysing whether they are aware of the spending factors that will impact their financial discipline. This research considers consumers with different demographic factors, such as age, income level, and occupation, to understand the holistic adoption of BNPL among the various consumers. It also focuses on the factors that influence consumers' BNPL choices.

LITERATURE REVIEW

Awareness about BNPL

New digital payment services are improving customer experiences and changing Indian digital payment systems **(Sumathy & Vipin, 2017).** BNPL lets consumers purchase products in a short span of time and pay in instalments, largely without interest. The sudden rise in BNPL underscores the importance of consumer awareness, as it significantly affects adoption and the financial consequences for consumers **(Berg et al., 2025).** Consumer awareness of BNPL is closely linked to financial literacy. Consumers with strong awareness of the BNPL feature are well informed about their financial decisions. Consumers with financial awareness are less accustomed to BNPL than others and have a better understanding of the risks associated with delayed payments and debt **(Nguyen & Pham, 2024).** Awareness of risks plays a vital role in shaping online purchasing behaviour; consumers with greater awareness hold greater control over their spending **(Meena, 2025).** The upsurge in awareness of BNPL and its risks will lead to responsible use. This shows the need to raise awareness of both the positives and negatives of BNPL **(Nguyen & Pham, 2024).** BNPL users are facing financial issues compared to non-users due to a lack of understanding of the repayment policy. Low consumer awareness of BNPL services leads to over-reliance, which in turn causes financial issues **(Das, 2026).** People with BNPL awareness make certain decisions, and consumers need more targeted awareness of BNPL services.

Insufficient awareness leads to financial constraints, behavioural changes, and discomfort. Consumer well-being will be affected, and awareness not only influences adoption but also affects consumer satisfaction and financial well-being. Students are the primary group highly drawn to BNPL because of the ease of the purchase process and the elimination of the payment burden. The lack of awareness of BNPL's financial policies leads them to make impulse purchase decisions.

BNPL services are convenient and help people manage their money; they can also lead to problems such as impulsive buying and debt **(Harun et al., 2025).** People's knowledge of money and finance is also a factor in whether they use BNPL services wisely. If people do not understand how money works, they are more likely to get into debt and have problems. Studies have shown that many people who use BNPL services do not really understand how they work and can get into trouble. In 2025, the OECD said it is very important for people to understand how digital finance works so they can use BNPL services safely.

Factors influencing the use of BNPL

BNPL increases merchant revenue by improving conversion rates and enabling targeted pricing strategies **(Berg et al., 2025).** BNPL focuses on responsible spending behaviour rather than credit assessment, which is affecting the financial discipline of every consumer. This leads to an environment that allows overspending rather than controlled spending, due to lower risk and pressure **(Gerrans et al., 2022).** Variables such as income level, educational qualifications, and gender play a vital role in shaping acceptance of BNPL **(Waliszewski et al., 2024).** The reduction in payment burdens leads to impulsive buying behaviour and increased consumption **(Nusir et al., 2026).** Impulsiveness and financial control are key factors in BNPL use, and, in general, consumers who are quite impulsive and have an immediate purchase tendency are more likely to use BNPL. People who are into borrowing and have prior credit use are more likely to use BNPL than others **(Waliszewski et al., 2024).** Simple processes and compatibility with current trends are enhancing the adoption of BNPL services **(Tyagi et al., 2025).** Another key factor is that customers who are willing to try new financial innovations are those adopting BNPL services.

Individuals with impulsive purchasing tendencies are more likely to choose BNPL **(Cheng & Huo, 2025).** The utilisation of BNPL is high among consumers experiencing financial constraints, particularly among younger individuals **(Guttman-Kenney et al., 2023).** Individual consumers with low financial awareness are at risk of BNPL-related overconsumption, impulsive purchases, and financial constraints, which can cause instability **(Nguyen & Pham, 2024).** BNPL operates in a less structured environment than the traditional system, which is bringing consumer protection to the forefront **(Gerrans et al., 2022).** Consumers' value and trust in BNPL services are affecting their purchase behaviour. reveals that demographic factors, such as age and income, play a critical role in how BNPL services influence consumer behaviour **(Yamuna & Sahila, 2025).**

The negative sentiment group continually expounds a normative position and greater appreciation of BNPL costs and risks **(Halim et al., 2024).** Consumers who are using BNPL find it beneficial and easy to use. The integration of BNPL services into e-commerce platforms is increasing awareness of this payment method **(Yamuna & Sahila, 2025).**

Impact of BNPL on the financial discipline of consumers

Financial discipline is an individual's ability to manage spending and saving, and to meet financial obligations. The delay in payments and the introduction of instalments reduce the pressure on payments, leading to impulsive purchases of goods and services. The deferred payment affects financial discipline by leading consumers to fail to cover expenditures during the purchase process fully **(Nusir et al., 2026).** The convenience and elimination of interest are key features of BNPL, which encourage purchases and lead to weak budgeting habits, resulting in reduced savings and increased spending **(Goyal & Shah, 2025).** BNPL is making high-value products more affordable, leading to overconsumption. This affects the consumer's purchasing behaviour and their ability to prioritise expenditure and plan rather than overconsume.

The ease of accessing credit through BNPL is affecting consumers' purchasing decisions. This enables consumers to take on multiple liabilities at once, which negatively affects their budget planning. The long-term financial health is at risk due to the excessive use of BNPL services **(Bagniewski et al., 2024).** When consumers avoid BNPL as a form of credit, this creates financial planning challenges and leads to multiple purchases, which contribute to financial constraints **(Gebski et al., 2025).**

BNPL allows consumers to receive immediate gratification from goods while delaying payment, ultimately reducing the burden and leading to more purchases **(Nusir et al., 2026).** Consumers with good financial awareness are utilising the BNPL services more responsibly **(Kumar et al., 2025).** The shift in this technological innovation places the financial burden entirely on consumers, which will affect their purchasing behaviour. This lack of interest will lead to multiple purchases and reduce the responsibility for the purchase **(Gerrans et al., 2022).** BNPL creates an extremely convenient environment that reduces the pressure or burden of introducing delayed payment. This reduces consumers' decision-making and financial planning. This tool enhances purchasing power, but it may also lead to over purchasing and affect consumers' financial condition.

METHODOLOGY

Research Design: The study has adopted a descriptive-analytical research design to examine respondents' characteristics, behaviours, perceptions, and opinions regarding the use of the BNPL feature. This helps the researcher understand the level of consumer awareness, the factors influencing the adoption of BNPL services, and the financial behaviour associated with their use.

Sample Size and Sampling Technique: In total, 188 valid respondents were collected in the Trichy District of Tamil Nadu, using convenience sampling from customers of e-commerce websites or platforms who use BNPL services.

Data Collection Instrument and Period of Study: Primary data were collected via a questionnaire administered to consumers who use BNPL services. This data was collected via online platforms and in person from respondents across different demographic contexts from February 2026 to April 2026. A closed-ended question and five-point Likert-scale statements were used to identify the factors influencing respondents' use of BNPL services on e-commerce platforms.

Tools Used for Analyses: SPSS was used to analyse the data, and the Chi-square test, Mann-Whitney U test, and Kruskal-Wallis test were used.

RESULTS

Table 1: Demographic Profile

Variables	Frequency	Percentage	Variables	Frequency	Percentage
Age			Income (₹)		
20-24	88	46.8	100000-500000	92	48.9
25-30	79	42.0	500000-1000000	44	23.4
31-35	1	.5	>1000000	52	27.7
>35	20	10.6	**Total**	**188**	**100**
Total	**188**	**100**	Status		
Gender			Unemployed	1	.5
Male	86	45.7	Salaried	133	70.7
Female	102	54.3	Self-employed	28	14.9
Total	**188**	**100**	Student	26	13.8
Place			**Total**	**188**	**100**
Urban	129	68.6			
Semi-Urban	59	31.4			
Total	**188**	**100**			

Source: Primary Data analysed by SPSS

Interpretation

The demographic profile (Table 1) of the respondents provides information on the characteristics of the participants included in the study. A total of 188 respondents have participated in the survey. The demographic variables included in the study are age, gender, place of living, annual income and employment status.

The largest group of respondents is the 20-24 age group, accounting for 46.8%. The next major group is 25-30 years old, accounting for 42.0% of the sample. The respondents aged 35+ account for 10.6% of the total respondents, whereas only 0.5% are in the 31-35 age group. The results suggest that young adults are more likely to use BNPL services than older age groups.

Among the 188 respondents, 54.3% were female, and 45.7% were male. The findings demonstrate that there are more female respondents than male respondents in this study. This shows that both genders were effectively represented, with female participation slightly higher.

Regarding place of living, respondents from urban areas (Table 1) account for around 68.6%. Whereas 31.4% are from semi-urban areas, the results show that a larger percentage of BNPL users were from Urban regions, perhaps due to greater exposure to e-commerce platforms and higher adoption of digital payment methods in Urban areas.

Among the respondents, 48.9% of them had an income range between Rs. 100000 and Rs. 500000. Then, 27.4% of the sample earned between Rs. 500000 and Rs. 1000000. Lastly, respondents earning more than Rs.1000000 are around 23.4% of the total sample. The results suggest that a large proportion of respondents are from lower-income groups, who describe BNPL services as a flexible payment option.

The larger proportion of respondents is salaried employees at 70.7%. Additionally, 14.9% are self-employed, while students indicated 13.8%. At the same time, only 0.5% of respondents are unemployed. The results reveal that salaried individuals constitute a larger share of BNPL users in this study, indicating that those with stable income are more likely to adopt BNPL services.

Therefore, holistically, the demographic analysis indicates that the majority of respondents are young adults, females, urban residents, and salaried employees, and that individuals are in lower-income groups. These variables suggest that BNPL services are largely adopted by digitally active consumers seeking flexible payment options for online purchases.

Table 2: Usage of e-commerce platforms and BNPL

Variables	Frequency	Percentage	Variables	Frequency	Percentage
Frequency of using e-commerce			**Frequency of using BNPL**		
Often	83	44.1	Often	80	42.6
Sometimes	61	32.4	Sometimes	74	39.4
Rarely	44	23.4	Rarely	34	18.1
Never	0	0	Never	0	0
Total	**188**	**100**	**Total**	**188**	**100**

Source: Primary Data analysed by SPSS

Interpretation

The findings (Table 2) indicate that 44.2% of respondents are frequent users of e-commerce platforms for shopping, suggesting that online shopping has become a regular shopping method for a larger population of consumers. Among the respondents, 32.4% reported sometimes using e-commerce platforms, whereas 23.4% reported rarely using them. Likewise, none of the respondents chose the Neve option, indicating that all participants in this sample have experience with online shopping platforms. Therefore, the results show that respondents are highly engaged with e-commerce platforms.

The analysis of BNPL usage shows that 42.6% of respondents chose 'often,' the largest user category. Then 39.4% of users opted for the 'sometimes' option, whereas 18.1% chose 'rarely'. This suggests that most respondents use BNPL services, and a smaller percentage rarely use it, indicating that awareness of the impact of financial discipline and BNPL on credit scores is quite low.

Holistically, the analysis shows that online shopping via e-commerce platforms is quite common among the respondents, with high usage of BNPL services. Then the respondents use the BNPL as an effective payment option in e-commerce shopping scenarios.

Table 3: Applications have BNPL option

Variables	Frequency	Percentage
Amazon Pay Later	70	37.2
Flipkart Pay Later	35	18.6
Tata New Credit	22	11.7
Zomato	22	11.7
Swiggy	19	10.1
Bookshop	20	10.6
Total	**188**	**100**

Source: Primary Data analysed by SPSS

Interpretation

The analysis of e-commerce platforms (Table 3) that offer BNPL options used by the respondents identifies the most preferred BNPL platforms among consumers. The findings suggest that Amazon Pay Later is the most widely used BNPL platform, with 37.2% of respondents preferring it. The popularity of Amazon Pay Later

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may play a vital role in increasing Amazon's share of online shopping. Flipkart Pay Later is the second-most preferred BNPL service, used by 18.6% of respondents. The respondents prefer Tata Neu Credit and Zomato by about 11.7%. Then the Bookshop was preferred by 10.6%, and Swiggy was recorded at 10.1% among the respondents. The overall findings suggest that BNPL services offered alongside major e-commerce platforms are more popular among consumers than service-based e-commerce platforms. Here, Amazon Pay Later and Flipkart Pay Later are the dominant platforms shaping e-commerce usage patterns and driving BNPL adoption.

Table 4: First learned about Buy Now, Pay Later (BNPL)

Variables	Frequency	Percentage
Advertisement	83	44.1
Article	31	16.5
E-Commerce Platform	74	39.4
Total	**188**	**100**

Source: Primary Data analysed by SPSS

Interpretation

The analysis regarding the source through which participants learned about BNPL services provides insight into the major channel influencing consumer awareness.

The findings (Table 4) show that 44.1% of respondents first learned about BNPL services through advertisements. This indicates that the advertisements were the primary channel through which the BNPL service generated consumer awareness. The marketing campaigns run online, as well as the advertisements initiated by e-commerce platforms, may significantly raise public awareness of BNPL.

Around 39.4% of respondents learned about the BNPL service through E-Commerce platforms, indicating that the relationship between BNPL and e-commerce platforms strongly influences consumers. The proliferation of BNPL services on e-commerce platforms has increased consumer interest beyond advertising.

In addition to the minimum number of respondents, around 16.5% had learned about BNPL services through articles. This shows that information sources, for instance, blogs, news articles, and online literary publications, add less to awareness than other options such as advertisements and direct platform exposure.

In total, the findings indicate that advertisements and e-commerce platforms are the primary sources through which consumers become aware of BNPL services. The promotional measures taken by e-commerce platforms have increased consumers' familiarity with BNPL options beyond informational articles.

Table 5: Awareness about how BNPL works

Variables	Frequency	Percentage	Variables	Frequency	Percentage
Awareness about the BNPL mechanism			Awareness about BNPL affects credit score		

Yes	65	34.6	Yes	74	39.4
No	123	65.4	No	62	33.0
Maybe	0	0	Maybe	52	27.7
Total	**188**	**100**	**Total**	**188**	**100**

Source: Primary Data analysed by SPSS

Interpretation

Awareness about the BNPL mechanism:

The results (Table 5) show that 65.4% of participants said they do not fully understand how BNPL works, while only 34.6% stated they are quite aware of how it works. None of the respondents opted for the 'Maybe' option. The findings suggest that the majority of consumers who use BNPL services do not fully understand how BNPL works. The lack of awareness may increase the risk of improper financial management, leading to financial constraints.

Awareness about the impact of the credit score on BNPL

39.4% of respondents stated they are aware of BNPL's impact on credit scores. Provided that around 33.0% of the respondents stated that they are not aware of the impact of BNPL usage on their credit score. 27.7% of respondents answered 'Maybe,' indicating that some respondents are unsure about the impact of BNPL on credit scores. This suggests that most consumers are aware of the impact of BNPL on their credit scores. However, a certain percentage remain unaware, which is concerning because the difference between the two is only 3.4%.

Table 6: Factors that influence users to use the BNPL features

S.No.	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Understanding of BNPL payment terms and policy clearly	40 (21.3%)	62 (33.0%)	33 (17.6%)	34 (18.1%)	19 (10.1%)
2	The BNPL makes the purchase process easy	37 (19.7%)	75 (39.9%)	34 (18.1%)	18 (9.6%)	24 (12.8%)
3	The BNPL feature makes the product quite affordable.	39 (20.7%)	70 (37.2%)	34 (18.1%)	24 (12.8%)	21 (11.2%)
4	The peer pressure makes me use the BNPL feature	31 (16.5%)	70 (37.2%)	40 (21.3%)	29 (15.4%)	18 (9.6%)
5	The BNPL feature decreases the burden of immediate payment	51 (27.1%)	59 (31.4%)	38 (20.2%)	23 (12.2%)	17 (9.0%)
6	Online reviews influence the decision to use BNPL	38 (20.2%)	57 (30.3%)	44 (23.4%)	29 (15.4%)	20 (10.6%)
7	BNPL reduce the need for using credit cards	22 (11.7%)	70 (37.2%)	54 (28.7%)	24 (12.8%)	18 (9.6%)
8	The BNPL turns the expensive products into purchasable ones	36 (19.1%)	67 (35.6%)	48 (25.5%)	16 (8.5%)	21 (11.2%)
9	Reduces the barrier to purchasing products	17 (9.0%)	58 (30.9%)	19 (10.1%)	6 (3.2%)	48 (25.5%)
10	BNPL helps to manage short-term funds	14 (7.4%)	52 (27.7%)	28 (14.9%)	6 (3.2%)	41 (21.8%)
11	Cashback offers encourage you to use BNPL	35 (18.6%)	60 (31.9%)	32 (17.0%)	33 (17.6%)	28 (14.9%)

Source: Primary Data analysed by SPSS

Interpretation

This analysis focuses on understanding the policy terms of BNPL, which ultimately helps determine their level of awareness of the conditions associated with BNPL services. The results (Table 6) indicated that 33.0% of the respondents selected the option indicating that they clearly understand the policies, whereas 21.3% strongly agreed with their awareness of BNPL conditions and policies. However, 18.1% of the respondents disagreed, and 10.1% strongly disagreed, that they are clearly aware of the policy terms and conditions. Another concerning factor is that around 17.6% of respondents are unsure of their understanding of BNPL service policies and terms.

Ease of Purchase

The majority of respondents stated that BNPL services make the purchase process easier (Table 6). 39.9% of respondents agreed, and 19.7% strongly agreed that BNPL services make the purchase process easier. 9.6% disagreed, and 12.8% strongly disagreed with the statement. Even though the respondents who disagreed were in the majority, the majority agreed that it makes the purchase process easier, suggesting that not all consumers have an easy time using BNPL services.

Affordability of Products

Around 37.2% of respondents agreed, and 20.7% strongly agreed that BNPL services make products more affordable than normal payment methods. Likewise, 12.8% of respondents disagreed, and 11.2% strongly disagreed, indicating mixed opinions regarding the affordability of the product under BNPL services.

Peer Pressure

37.2% of respondents agreed, and 16. 5% strongly agreed that peer pressure is an influencing factor in using BNPL services. 21.3% of respondents are uncertain about peers' influence on these services. Additionally, 15.4% of the respondents disagreed, and 9.6% strongly disagreed. This shows that peer pressure is a major factor in consumers' use of BNPL services.

Reduction of the immediate payment burden

A larger proportion of respondents stated that BNPL use reduces their payment burden (Table 6). Almost 31.4% agreed, and 27.1% strongly agreed, that BNPL services reduce the burden of immediate payment, whereas 12.2% disagreed and 9.0% strongly disagreed that BNPL services do not reduce the payment burden for customers. However, in a holistic sense, the findings show that BNPL services are valued largely because they do not require immediate full payment and reduce immediate financial constraints.

Influence of Online Review

About 30.3% of respondents agreed, and 20.2% strongly agreed that online reviews play an important role in attracting consumers to use BNPL, but a considerable number remained neutral or disagreed. Therefore, this suggests that online reviews have only a moderate influence on BNPL service usage.

Reduction in the use of credit cards

Almost 37.2% agreed, and 11.7% strongly agreed. 28.7% of them stayed neutral, and the others either disagreed or strongly disagreed. This (Table 6) shows that BNPL services are helping consumers more than credit cards do.

Purchase of Expensive Products

The results (Table 6) indicate that around 35.6% of respondents agreed, and 19.1% strongly agreed, that BNPL makes expensive products purchasable. However, still a significant percentage of respondents are quite uncertain about this and opted for "Neutral. Therefore, the majority of respondents agreed that BNPL services make products more affordable.

Reduction of Purchase Barriers

The majority (30.9%) of respondents agreed, and 9.0% strongly agreed. However, 3.2% of respondents disagreed, and 21.8% strongly disagreed. Therefore, a large proportion of respondents reported that BNPL services reduce purchase barriers (Table 6).

Cashback Offers' influence

The cashback offers were also identified as an influencing factor in BNPL usage; about 31.9% of respondents agreed, and 18.6% strongly agreed. However, 17.6% of the respondents disagreed, and 14.9% strongly disagreed. This shows that there are. Therefore, the findings indicate that promotional activities, including cashback, offers, and discounts, influence BNPL services.

Overall, the analysis (Table 6) shows that consumers largely view BNPL services as a flexible platform that offers convenient payment options, making purchasing easier and helping them manage short-term financial pressure. These factors are playing a vital role in shaping consumers' perceptions and their decision to use BNPL services.

Table 7: Financial discipline among consumers

S.No.	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Usage of BNPL increased my overall spending	36 (19.1%)	59 (31.4%)	37 (19.7%)	35 (18.6%)	21 (11.2%)
2	The BNPL feature makes I make an impulsive purchase decision	40 (21.3%)	66 (35.1%)	36 (19.1%)	30 (16.0%)	16 (8.5%)
3	I carefully evaluate repayment capacity before using BNPL.	28 (14.9%)	98 (52.1%)	47 (25.0%)	14 (7.4%)	1 (.5%)
4	BNPL helps me manage cash flow without disturbing my savings.	45 (23.9%)	84 (44.7%)	42 (22.3%)	16 (8.5%)	1 (.5%)
5	There is an increase in immediate purchases after the usage of BNPL	28 (14.9%)	89 (47.3%)	45 (23.9%)	25 (13.3%)	1 ((0.5%)
6	There is an increase in the frequency of purchases after using the BNPL feature	1 (.5%)	22 (11.7%)	48 (25.5%)	87 (46.3%)	30 (16.0%)
7	The BNPL feature helps me plan my finances.	22 (11.7%)	100 (53.2%)	43 (22.9%)	22 (11.7%)	1 (.5%)

Source: Primary Data analysed by SPSS

Interpretation

Increase in Spending

In Table 7, 31.4% of respondents agreed, and 19.1% strongly agreed that BNPL use has increased their spending. At the same time, 19.7% of respondents selected neutral, indicating they are not certain about analysing their spending behaviour to determine whether it is overspending. Moreover, 18.6% of participants disagreed, and 11.2% strongly disagreed, that BNPL use increases their overall spending.

Evaluating Repayment Capacity

Around 52.1% agreed, and 14.9% strongly agreed (Table 7), indicating that they carefully evaluate their repayment capacity before purchasing a new product or using BNPL services. This shows that a larger group of people are financially aware and responsible.

Cashflow Management

About 44.75% agreed, and 23.9% strongly agreed, that BNPL use helps them manage short-term cash flow. Whereas 22.39% stayed neutral with the statement, and 8.5% disagreed, as well as 0.5% strongly disagreed (Table 7), stating that the usage of BNPL does help them to manage funds. However, a larger share of consumers stated that BNPL use helps manage short-term cash flow.

Rise in Immediate Purchase

The majority (47.3%) agreed, and 14.9% strongly agreed, that BNPL use has led to immediate product purchases without analysis. Whereas, around 13.39% disagreed and 0.5% strongly disagreed, stating that there is an increase in immediate purchases due to BNPL. However, most importantly, 23.9% of respondents chose the neutral option (Table 7), indicating a lack of awareness of their BNPL usage.

Frequency of Purchases

About 46.3% of respondents (Table 7) disagreed, and 16.0% strongly disagreed that BNPL influences purchase frequency. However, a significant percentage of respondents opted for neutral. This is more concerning than respondents who agree with the statement. However, from this analysis, we can interpret that the majority of respondents are aware of their buying behaviour and are using this BNPL feature efficiently.

Financial Planning Behaviour

Around 53.2% agreed, and 11.7% strongly agreed that using BNPL helps them to plan their finances effectively. 11.7% of respondents disagreed, stating that using BNPL does not help them with their financial planning.

Table 8: Purchasing Behaviour and Repayment regulation among consumers

S.No.	Statements	Yes	No
1	There are products that I bought through BNPL that I would not have bought otherwise.	139 (73.9%)	49 (26.1%)
2	Payment of the amount on time	151 (80.3%)	37 (19.7%)

Source: Primary Data analysed by SPSS

Interpretation

Buying products through BNPL

The analysis (Table 8) reveals that 73.9% of respondents say they have bought products they would not have bought with BNPL. Only 26.19% of respondents reported that BNPL did not affect their purchase decision. Holistically, the BNPL is having a huge impact, increasing purchases. Moreover, the reduction of payment pressure in BNPL services is playing a vital role in increasing purchase volume. This is affecting customers' buying behaviour.

Payment on time

The analysis of repayment behaviour (Table 8) shows that 80.3% of respondents reported repaying on time, whereas 19.7% reported not repaying on time. This analysis suggests that a large group of consumers pay the amount on time, indicating their awareness of BNPL, credit scores, and financial literacy. However, the respondents who opted 'No' are still concerning because this shows that a certain percentage of consumers are not paying their dues on time.

Table 9: Normality Test

Questions	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Awareness Total	.160	188	.000	.951	188	.000
Factor Total	.096	188	.000	.980	188	.009
Financial Total	.164	188	.000	.954	188	.000
Influence Total	.164	188	.000	.954	188	.000
a. Lilliefors Significance Correction						

Source: Primary Data analysed by SPSS

Null Hypothesis: The data follows a normal distribution.

Alternative Hypothesis: The data do not follow a normal distribution.

Interpretation

The normality test (Table 9) was conducted to determine whether the collected data for the variables follow a normal distribution. In this study, the Kolmogorov-Smirnov and Shapiro-Wilk tests were used to assess the distributions of variables, including Awareness Total, Factor Total, Financial Total, and Influence Total. Moreover, the sample consists of 188 respondents. These tests were primarily used in statistical analysis to assess normality before selecting appropriate statistical techniques. For the Variable Awareness Total, the Kolmogorov-Smirnov significance value evaluated is 0.000, and the Shapiro-Wilk's significance value is also 0.000. Therefore, it is concluded that the null hypothesis of the normal distribution is rejected because the significance value is less than the regular threshold. This shows that the Awareness Total does not follow a normal distribution.

Likewise, the Factors Total under the Kolmogorov-Smirnov test has a p-value of 0.000, and the Shapiro-Wilk's p-value is 0.009. Since the standard threshold is 0.05, the significance values here are less than 0.05. This suggests that rejecting the null hypothesis because the data for this variable are not normally distributed in the case of Financial Total. The Kolmogorov-Smirnov significance value is 0.000, and the Shapiro-Wilk significance value is 0.000. This is particularly lower than the threshold of 0.05; as a result, the null hypothesis is also rejected for this variable.

Similarly, for the Influence Total, the Kolmogorov-Smirnov's significance value is 0.000, and the Shapiro-Wilk's significance value is 0.000. Therefore, both significance values are 0.000, which is less than 0.05; thus, the null hypothesis is rejected, and the data deviate significantly from normality. In total, the results of both normality tests indicate that none of the variables in the study follows a normal distribution. All p-values are below the standard level of 0.05, leading to the rejection of the null hypothesis of normality for all variables. This shows that the collected data is nonparametric. Hence, the non-parametric tests can be used for further study.

Hypotheses

H_{01}: The ease of the purchase process of BNPL does not influence impulsive purchases.

H_{a1}: The ease of the purchase process of BNPL is influencing impulsive purchases.

Table 10: Crosstabulation

		Influence over impulsive purchase					Total
		SA	A	N	D	SD	
BNPL makes the purchase process easy	SA	10	5	4	4	1	24
	A	3	4	3	5	3	18
	N	7	7	11	5	4	34
	D	9	33	16	13	4	75
	SD	11	17	2	3	4	37
Total		40	66	36	30	16	188

Source: Primary Data analysed by SPSS

Table 11: Chi-Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.050	16	.018
Likelihood Ratio	30.795	16	.014
Linear-by-Linear Association	.313	1	.576
N of Valid Cases	188		

Source: Primary Data analysed by SPSS

Interpretation

The cross-tabulation analysis (Table 10) examined the relationship between the ease of the purchase process in BNPL services and consumers' impulsive purchase behaviour. The results suggest that the majority of respondents accepted the statement that BNPL services make the purchase process easier, as well as the claim that BNPL services precede an impulsive purchase. Among respondents who agreed that BNPL makes the purchase process easier, 33 agreed, and 9 strongly agreed that BNPL services influence consumers' purchasing behaviour. Among the respondents who strongly agreed with the statement 'BNPL makes the purchase process easy,' 17 respondents agreed, and 11 strongly agreed with the statement 'BNPL assists impulsive buying behaviour.' The findings suggest a positive relationship between the BNPL services and impulsive purchase behaviour. Customers who view BNPL as an easy, flexible payment option are likely to make immediate purchases. The delayed payment specification reduces payment pressure, encouraging purchasers to buy products regardless of financial constraints. Likewise, a minimum percentage of respondents disagreed or

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strongly disagreed with the relationship between ease of purchase and impulsive buying, indicating that not all consumers are influenced similarly by BNPL service features and benefits.

The Chi-Square Test (Table 11) was conducted to determine whether the ease of the purchase process in BNPL influences consumers' impulsive buying behaviour. The Pearson Chi-Square value was 30.050 with 16 degrees of freedom, and the asymptotic significance value is 0.018. As the standard threshold is 0.05, here the significance value is less than 0.05. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. It is decided that there is a relationship between the ease of the BNPL purchasing process and impulsive buying behaviour. The results show that the flexibility and ease offered by BNPL services prompt customers to make impulsive decisions. Here, the likelihood ratio is 30.795, and the p-value is 0.014, indicating a relationship among the variables. Therefore, the analysis suggests a relationship between the variables, indicating that consumers do make impulsive decisions with BNPL because of its ease of use.

H_{02}: Awareness about BNPL policies does not impact the use of BNPL among consumers.

H_{a2}: Awareness about BNPL policies impacts the use of BNPL among consumers.

Table 12: Crosstabulation

		Use of BNPL			**Total**
		Often	**Sometimes**	**Rarely**	
Awareness about BNPL policies	**SD**	5	6	8	19
	D	5	9	20	34
	N	5	11	17	33
	A	9	33	20	62
	SA	10	21	9	40
Total		34	80	74	188

Source: Primary Data analysed by SPSS

Table 13: Chi-Square Test

	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	16.661[a]	8	.034
Likelihood Ratio	16.796	8	.032
Linear-by-Linear Association	4.444	1	.035
N of Valid Cases	188		
a. 1 cells (6.7%) have expected count less than 5. The minimum expected count is 3.44.			

Source: Primary Data analysed by SPSS

Interpretation

The cross-tabulation analysis (Table 12) examined the relationship between consumers' awareness of BNPL policies and the use of BNPL payment services. The results show that participants with a quite good understanding of BNPL policies are using the services more. This is a positive result, indicating that few people are unaware. Among respondents who agreed they understand BNPL policies clearly, 33 reported using BNPL sometimes, 20 rarely, and 9 often.

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Likewise, among respondents who strongly agree with the statement that they clearly understand BNPL policies, about 21 reported sometimes using BNPL, 10 often, and 9 rarely. Respondents who strongly disagreed or disagreed with understanding BNPL policies show lower BNPL use. Therefore, the analysis indicates that awareness and understanding of BNPL are playing a vital role in influencing consumers to use it.

Conducting the Chi-Square Test (Table 13) helps analyse consumer awareness of BNPL payment terms and policies, which affects the use of BNPL services. The Pearson Chi-Square value acquired was 16.661 with 8 degrees of freedom, and the asymptotic significance (2-sided) value was 0.034. As the standard threshold for significance in this analysis is 0.05%, the significance value is less than 0.05. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted. It has been decided that awareness of BNPL payment terms and policies affects the use of BNPL services. The results suggest that consumers with a good understanding of the policies are expected to use BNPL services. The Likelihood ratio of 16.796, with a p-value of 0.032, suggests a relationship between awareness and frequent BNPL use. The test output is quite satisfactory as only 1 cell (6.7%) had a count less than 5, and the minimum expected count was 3.44. This shows that the chi-square test findings are reliable.

H_{03}: The employability status of respondents does not have an impact on the usage of BNPL.

H_{a3}: The employability status of respondents has an impact on the usage of BNPL.

Table 14: Employability status and Use of BNPL

Ranks			
	Status	**N**	**Mean Rank**
Use of BNPL	Student	1	131.00
	Salaried	133	81.74
	Self-employed	28	78.57
	Total	162	

Source: Primary Data analysed by SPSS

Table 15: Employability status and Use of BNPL (Kruskal-Wallis Test)

Test Statistics	
Kruskal-Wallis H	1.439
df	2
Asymp. Sig.	.487

Source: Primary Data analysed by SPSS

Interpretation

The rank table (Table 14) presents the results of the Kruskal-Wallis test, which was used to analyse whether employment status affects the use of BNPL services. The results show that respondents categorised as students have the highest mean rank of 131.00, indicating higher BNPL usage among this group. The salaried respondents have a mean rank of 81.74, whereas the self-employed respondents have the lowest mean rank of 78.57. The highest mean indicates that students are the largest proportion of users of BNPL services, compared to salaried and self-employed respondents.

The Kruskal-Wallis test (Table 15) was performed to analyse whether the employee's status has a significant impact on the usage of BNPL services among the respondents. The H-value obtained was 1.439 with 2 degrees of freedom, and the asymptotic significance value was 0.487. However, the standard threshold is 0.05, whereas the p-value obtained is 0.487. Therefore, we accept the null hypothesis that employment status does not affect respondents' use of BNPL services.

H_{04}: Age does not affect impulsive purchases made through BNPL.

H_{a4}: Age is affecting impulsive purchases through BNPL.

Table 16: Age's Impact and Impulsive Purchase through BNPL

Ranks			
	Age	**N**	**Mean Rank**
Awareness about how BNPL works	20-24	88	90.34
	25-30	79	99.99
	31-35	1	122.50
	>36	20	89.75
	Total	188	

Source: Primary Data analysed by SPSS

Table 17: Age's Impact and Impulsive Purchase through BNPL (Kruskal-Wallis Test)

Test Statistics	
Kruskal-Wallis H	1.867
df	3
Asymp. Sig.	.600

Source: Primary Data analysed by SPSS

Interpretation

The findings (Table 16) indicate that respondents aged 31-35 have the highest mean rank of 122.50, suggesting a stronger comparative influence of peer pressure on BNPL services within this age group. The respondents in the age group 25-30 have a mean rank of 99.99, as do those in the age group 20-24, with a mean rank of 90.34. Respondents aged 36 or older have a low mean rank. This suggests that peer pressure may strongly influence BNPL use among respondents aged 25-35. Younger adults and middle-aged consumers are likely to be the most socially influenced in adopting BNPL services, compared with respondents aged 36 or older.

The results (Table 17) reveal that the H-value obtained was 1.867 with 3 degrees of freedom, and the asymptotic value was 0.600, which exceeds the significance threshold of 0.5. Therefore, the null hypothesis is accepted, stating that age does not influence their impulsive purchase behaviour, even though the mean rank shows slight differences; age does not have a statistically significant impact on BNPL service use influenced by peer pressure.

H_{05}: There is no relationship between gender and impulsive buying behaviour.

H_{a5}: There is a significant relationship between gender and impulsive buying behaviour.

Table 18: Relationship between gender and Impulsive buying behaviour

Ranks				
	Gender	**N**	**Mean Rank**	**Sum of Ranks**
BNPL makes it easy to make impulsive purchase decisions	Male	86	95.69	8229.00
	Female	102	93.50	9537.00
	Total	188		

Source: Primary Data analysed by SPSS

Table 19: Relationship between gender and Impulsive buying behaviour (Mann-Whitney U Test)

Test Statistics	
Mann-Whitney-U	4284.000
Wilcoxon W	9537.000
Z	-.284
Asymp. Sig. (2-tailed)	.777
Grouping Variable: Gender	

Source: Primary Data analysed by SPSS

Interpretation

The findings (Table 18) indicate that the male respondents have a mean rank of 95.69, whereas the female respondents have a mean rank of 93.50. Even though the difference between the ranks is small, the rank suggests that males exhibit marginally higher impulsive buying behaviour.

The Mann-Whitney U Test (Table 19) was performed to analyse whether there is a significant difference in impulsive buying behaviour between genders among respondents who use BNPL payment services. The Mann-Whitney U value reported was 4284.000 with a Z value of -0.284, and the asymptotic significance (2-tailed) value is 0.777, which is higher than the standard threshold of 0.5. Therefore, the null hypothesis is accepted, stating that gender does not differ in impulsive buying behaviour among the respondents. Even though the ranks table is projecting, there is a small difference between males and females, but it is not statistically significant.

DISCUSSIONS

The preferred BNPL application platform is Amazon Pay Later; the next is Flipkart Pay Later. These two are the most preferred platforms. The major sources that first raised consumers' awareness of BNPL were advertisements and e-commerce platforms. The flexibility and ease of the purchase process were recognised as major factors influencing consumers' use of BNPL.

The respondents agreed that BNPL services have reduced the pressure or burden of immediate payment, and they play an important role in helping people purchase expensive products. Cashback and affordability are also identified as factors that encourage BNPL usage among consumers. A larger proportion of respondents accepted that BNPL plays a role in increasing impulsive purchase behaviour, results that are quite similar to those of **Nusir et al. (2026).** The study found that BNPL use increases consumers' overall spending. BNPL helps manage cash flow and financial needs without affecting short-term cash.

The rise in BNPL adoption can be attributed to the rapid growth of e-commerce sites and payment systems, as well as the flexibility enabled by delayed payment features. The findings indicated that flexibility, cashback offers, affordability, and reduced immediate financial burden are the most motivating factors behind BNPL usage. Consumers understand BNPL and its ease and convenient payment options, which allow them to purchase products immediately without a financial burden.

This study also highlights the risks associated with BNPL. A larger proportion of respondents said that BNPL enhances impulsive purchase behaviour, which increases spending. The delayed payment features may reduce the financial burden and, in turn, make consumers buy products more frequently. It also reports that consumer awareness of BNPL policies and credit scores is quite low. The statistical examination indicates that there is an easy BNPL purchase process and impulsive purchase behaviour; likewise, awareness of BNPL policies affects BNPL usage. Meanwhile, demographic factors such as gender, age, and employment status did not influence BNPL buying behaviour. Therefore, the study reveals that BNPL provides ease and flexibility in financial matters. However, it also records that responsibility for use and awareness is required to prevent financial constraints.

The present study found that a larger proportion of respondents reported paying on time, and they will analyse their payment capacity before purchasing products using BNPL applications. Another major difference is that, according to **Nusir et al. (2026),** younger age groups are the most psychologically affected. In contrast, the present study shows no statistical relationship between age group and purchasing behaviour.

IMPLICATIONS

Practical Implications

The results reveal that flexibility and ease of purchase are factors that influence BNPL adoption. Hence, BNPL providers and e-commerce platforms with a BNPL feature can enhance the customer experience by providing a transparent platform. This study also suggests that a larger proportion of consumers lack awareness of BNPL policies and the effect of BNPL usage on credit scores. This shows a need to enhance BNPL policies on payment terms, credit scores, and penalties. There should also be a mention of the financial obligations consumers will have to help them make informed decisions, which will ultimately reduce financial constraints.

Organisations that offer BNPL should be accountable for creating awareness among users to protect them from financial constraints. There should be financial literacy events to raise awareness of BNPL and its impact on credit scores. E-commerce platforms should provide clear transparency regarding their terms and policies for BNPL services. BNPL providers should implement spending limits to prevent users from exceeding them. The results show that consumers should adopt responsible borrowing behaviour, so organisations should conduct programs to raise awareness of it.

Social Implications

The study reveals that the rise in BNPL use is affecting lifestyle, habits, financial discipline, and spending behaviour. The delayed payment feature may affect consumers, particularly young consumers, who make frequent purchases and make impulsive purchase decisions. This may lead to long-term financial constraints and create financial stress among consumers. The results also suggest that consumer awareness of BNPL's impact on credit scores is low, or many respondents are uncertain about the statement, underscoring the need for financial literacy and awareness regarding BNPL payment services. Enhancing responsible borrowing and spending behaviour is necessary to equip consumers to avoid long-term financial constraints.

This BNPL feature is also having a positive impact, expanding access to products and services that consumers may not have the resources to pay for immediately. This delayed payment flexibility helps them handle short-term needs and make purchases. However, overuse of BNPL may lead to long-term financial constraints, which can affect credit scores. So, increased financial education is essential to encourage responsible spending and purchasing.

CONCLUSION

The study indicates that BNPL payment services are becoming a vital payment method in the current scenario. Consumers are attracted to BNPL services for their flexibility, delayed payment features, and the elimination of the immediate payment burden. The results reveal that BNPL services are positively impacting buying behaviour, thereby reducing the financial burden. This enables consumers to handle their short-term financial needs. Likewise, the results indicated that BNPL is a major factor in increasing consumer spending behaviour. The research also reveals that awareness of BNPL policies and credit scores remains low among most consumers. Hence, increasing financial literacy and consumer awareness will contribute to responsible BNPL usage. The study also emphasises that behavioural characteristics influence BNPL adoption. However, demographic variables other than place of residence do not affect consumer perception of the BNPL payment feature. Therefore, BNPL provides consumers with flexible payment terms, but they should also adopt responsible purchasing habits and maintain a prompt payment routine to maintain healthy financial discipline.

LIMITATIONS OF THE STUDY

This study is limited to one location, where responses were recorded from people who lived there. The results may vary when data are collected holistically across India. Another major limitation is that only 188 responses were recorded in this study due to time constraints; increasing the sample size would provide a clearer understanding of the study.

FUTURE SCOPE OF STUDY

The study can be extended by location; that is, the research can be conducted across a wider geographical region to obtain a variety of responses and enhance clarity about consumers' understanding of BNPL payment services. Future research can also examine various factors related to financial literacy and the psychological influences on BNPL adoption.

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