

SOCIOECONOMIC DETERMINANTS OF ONLINE IMPULSE BUYING BEHAVIOR
IN METROPOLITAN INDIA: A COMPARATIVE STUDY ACROSS E-COMMERCE
PLATFORMS

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Dedication

This dissertation is dedicated to the pillars of my life, whose unwavering support and inspiration have made this journey possible.

To my parents (Kusum Bhatt & Tushar Bhatt), the bedrock of my existence, whose love and guidance have shaped the person I am today. Your sacrifices and unwavering belief in my potential have been the guiding light through every challenge.

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ABSTRACT

Even though e-commerce is rapidly expanding in India, particularly in the metropolitan areas of today like Delhi, Mumbai, Bengaluru, Chennai, and Hyderabad, little is known about how the socioeconomic traits influence online impulse buying behaviours in various online channels. This study aims to explore the effects of socioeconomic variables on online impulse purchasing behaviour among consumers in metropolitan India and to determine the level of differences in how these variables impact motivation different online e-commerce websites. The existing study research questions are: Which are the most critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India?; Which are the significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India?; What do e-commerce platforms have to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum?; What are the recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India? There are three cities namely, Bangalore, Delhi and Hyderabad taken for survey. Therefore, Bangalore, Delhi and Hyderabad are universe for current research. Name of the E-commerce companies selected for study are Amazon, Flipkart, Myntra, Meesho. In this study respondents are randomly selected using purposive sampling techniques. Sample size for the study includes 600 customers buying products from Amazon, Flipkart, Myntra, Meesho. The study investigated the factors influencing online impulse buying behaviour among consumers in metropolitan India and examined strategies to mitigate such behaviour. The demographic analysis revealed that consumers from diverse age groups,

income levels, educational backgrounds, occupations, and marital statuses engage in impulse buying, with younger individuals, students, and those with higher disposable incomes showing higher susceptibility. Gender, household composition, and access to credit also emerged as significant contributors to impulsive purchasing behaviour. The socioeconomic factors highlighted that lack of financial literacy, limited digital skills, exposure to advertisements, peer influence, lifestyle, and device quality significantly affect online impulse buying.

Keywords: Behavior, E-Commerce Platforms, Online Impulse Buying, Metropolitan, Socioeconomic

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CHAPTER I: INTRODUCTION

1.1 Introduction

The pace of e-commerce development in India has redefined consumer buying patterns with much intense purchasing being done in the metropolitan regions of Delhi, Mumbai, Bengaluru, Chennai, Kolkata and Hyderabad. Online retailing has been transformed into a complementary purchasing platform within the past decade into a city life. The expansion of the internet penetration, the technological infrastructure development, this and that popularization of smartphones, all these reasons have served to this change. In this vibrating digital market place, the impulse buying, which can be explained as an unplanned, immediate and highly emotional act of buying purchase, has become one of the most active behavioural patterns of the Indian consumers(Thuy *et al.*, 2025). In contrast to physical shopping settings where consumers are subject to the forces of propinquity and social magnitude that determine impulsiveness, online settings amplify these behaviours with the forces of algorithmic customization, flash sales, personalized ads, and social pushes by the platform. Therefore, deciphering socioeconomic factors associated with online impulse buying behaviour has become an important field of study among marketers, platform designers and policymakers aiming at promoting ethical sustainable and consumer-focused online trade.

Online impulse buying in India cannot be studied separately of the heterogeneous socioeconomic environment of the country. Metropolitan India is the fastest growing urbanized area possessing increased earnings, diversified work patterns and is exposed to international consumption techniques and thus, is a perfect place to study the behaviour. The socioeconomic level of people, including their income, education, occupation, age,

gender, family line-up, etc., is essential in determining their inspirations, talents, and limitations in online shopping (Ashte, 2025). As an example, increased disposable incomes levels of young professionals living in the metropolitan may increase their vulnerability to impulse buying and especially that of lifestyle-based, fashion-like, and electronics items. Educated consumers, on the other hand, may have a more rational approach and they make a purchase after evaluating alternatives. In a similar way, gendered online experience, including an increase in social commerce among women and targeted advertising, may result in the differentiated mechanism of impulse buying. These socioeconomic variables intermix with psychological constructs, which include materialism, hedonic motivations, social influence and perceived self-control, and therefore the behaviour becomes multidimensional and complex.

Furthermore, metro cities would create conducive environments to the growth of e-commerce since they have high number of people and consumers who are technologically inclined. The Indian e-commerce giants Amazon, Flipkart, Myntra, Nykaa, and Ajio have invested in optimization of the user interface, hyper-personalized recommendations, and real time discount systems which are set to invoke impulsive purchase behaviour. Behavioural data analytics is also used by global players and niche online brands to develop hyper responsive digital storefront that resonates with the socioeconomic profile of target audiences. Metro cities also have an advantage of being served with the same day delivery or next day delivery service and this makes the transition between the urge and the actual purchase in the metro cities even more impulse-based, thus the rate at which impulse buying occurs (Rani and S, 2023). Meanwhile, the psychological benefits linked to instant gratification, perceived scarcity of flash sales, and gamification features of the platform (reward points, badges, limited-time coupons, or interactive live shopping events) remarkably increase consumer impulsivity. Such a

changing picture necessitates a more subtle discussion of the way socioeconomic factors influence reactions to such stimuli created due to the platform.

The comparative analysis of various e-commerce sites is especially relevant when it comes to the context of India because respectively the platforms develop their own digital ecosystem that affect impulse buying in a certain manner. One of such examples is platforms like Amazon and Flipkart, which have a gluttonous product offering, a recommender engine that suggests items to customers, and heavy-hyped mega-sales like the Great Indian Festival and the Big Billion Days, where sense of urgency and emotional appeal are cranked up to higher levels. Fashion-oriented niche apps such as Myntra and Ajio combine visual merchandising, influencer marketing, micro-influencer marketing, and aesthetically curated product feeds, which are highly appealing to young, high hedonic motivation consumers in urban areas. Aspirational branding, product trial, and social proof mechanisms (rating, review, and influencer video) are all tactics used by beauty and personal-care brands to approach working women in metropolitan areas (Agarwal, 2021). Meesho and Instagram Shopping are examples of social commerce applications that appeal to value and trendy customers through peer pressure and storefront shopping. These differences suggest that qualities of platforms interact with socioeconomic factors, resulting in the formation of varying impulse purchase tendencies in consumer categories.

The repositioning role of digital payments, as well as fintech innovations that establish socioeconomic determinants of impulse buying behaviour in metropolitan India, also affects this trend. The spread of Unified Payments Interface (UPI), digital wallets, a case study buy-now-pay-later (BNPL) and zero-cost equivalent interest and monthly instalments have reduced the cognitive resistance to impulsive purchases significantly. The younger wage-paid and credit first-time customers are the ones who will perceive the financial tools as a convenience and affordability roll off and are more at risk of getting

sucked into the impulse buying(Aqilah *et al.*, 2022). Also, specific credit services provided by the e-commerce sites, like Amazon Pay Later or Flipkart Pay Later or platform-specific credit limits, serve an additional purpose of enabling consumers to buy even more than they can afford immediately. The interaction between socioeconomic status and access to digital financial instruments is a new aspect to consider the behaviour of impulse buying, so it is vital to examine how financial literacy, income stability and debt orientation contribute to impulsive decision-making to buy online.

The other central axis that influences impulse buying in metropolitan India is exposure to the digital marketing stories. Metropolitan consumers receive personalized adverts, influencer packages, live shopping events, and content-based promotions through YouTube, Instagram, Facebook, and OTT applications on a regular basis. These selling signals exploit socioeconomic desires, including upward social mobility, social contrasting, rise in the lifestyle, and the creation of identity. Impulse purchases tend to be symbolic self-presentation, status, and emotional satisfaction to middle- and high-income urban consumers(Chandrasekhar *et al.*, 2024). In the meantime, regarding the case of the lower socioeconomic populations who have access to e-commerce services, impulse buying can be the result of the attraction of discounts, time-sensitive offers, and value-based deals. With the increasing complexity of digital marketing systems, the prevalence of algorithms which predict socioeconomic actions, tough questions are to be asked on the autonomy of consumers, moral personalization, and manipulation by data.

Although online impulse buying is increasingly emerging as a research subject, the available literature in the Indian context has weaknesses on two aspects. First, most of the studies generalize consumer behaviour, without sufficiently considering heterogeneity within metropolitan areas, on the premise of the socioeconomic levels of people. Second, it has not been done much in comparative knowledge in different e-commerce sites, though

platform attributes are defining in determining impulsive buying behaviours. Intersection of platform dynamics with socioeconomic factors is a potentially significant but under investigated field with direct implication of marketing practitioners, platform designers, and policymakers. The key to their existence is to comprehend the following relationships when developing effective segmentation strategies, consumer protection systems, and financial literacy interventions capable of balancing commercial goals with the well-being of consumers.

It is against this backdrop that the present study will be investigating the effect of socioeconomic factors on online impulse buying in metropolitan India and at the same time compare the differences in the behaviour on the key e-commerce sites. The two-sided vision offers a consumer characteristics and online markets systems model in a holistic manner. The amalgamation of the consumer behaviour theories, behavioural economics, digital marketing, and the socioeconomic analysis assists in having a clearer understanding of the Indian urban consumers (making spontaneous purchase decisions) in the environment of technological shopping. Such distinctive insights are not only limited to the sphere of academic discourse but also the knowledge on sustainability, responsibility and consumer-happy e-commerce in one of the rapidly developing digital economies across the globe(Mores, 2025).

With the advancement of India as a digitally power economy, the necessity to understand the concept of online impulse buying behaviour is more urgent. Though the ease and affordability with which urban shoppers can now shop has never been experienced before, the behavioural effects of impulse buying such as unnecessary spending, credit card addiction, post purchasing regrets, and emotional disillusionment act as an idyll alerting of the need to institute more research-based interventions. In the meantime, developing the strategies to deal with the socioeconomic diversity in

metropolitan India, one must mention that such approach would not functionality since the particularities of the consumer behaviour are not known. The paper can accommodate these gaps by integrating the comparative socioeconomically generative online shopping amongst the different service providers in e-commerce, which would provide even a holistic and practical information on the current consumer behaviour in urban India.

1.2 About Socioeconomic Determinants

Socioeconomic determinants entail a wide-ranging and multi-dimensional category of issues that define human actions, opportunities, and life eventualities across cultures. These determinants include income, education, occupation, social class, gender, age, family structure, cultural background and access to resources. They have a great impact on how people deal with the systems of economy, their involvement in social life and their reaction to structural changes in the surrounding environment. The role of socioeconomic determinants in the modern social science research has increased significantly in terms of explaining different consumer behaviour, health, and education levels, digital use, finance choices, and the quality of living in general. With the fast changes in the societies that are characterized by globalization, technological development and urbanization, it is necessary to understand the underlying socioeconomic forces which aid in predicting the frequency of human behaviour, and the establishment of inclusive developmental policies(Rodrigues, Lopes and Varela, 2021).

The theory of socioeconomic determinants is based on the fact that people do not act in independence when it comes to making choices. Their decisions are well founded in the social and economic backdrops where they exist. As an example, income dictates purchasing power and the consumption behaviour of the people whereas education dictates

the cognitive capability, awareness, decision-making ability, and the availability of information. Occupation has its effects on lifestyle, social networks and livelihood stability as compared to social class which has impacts on aspirations, identity, and social mobility. Perception of such gender expectation and culture carries an additional codification on the manifestation of socioeconomic variables in different societies. A complex social system is a result of all these factors, where human beings must have their way in their daily life and socioeconomic determinants can offer an acidic viewpoint in which human behaviour and the outcome of society fetish to be thought about.

The modern world economy has rendered the socioeconomic determinants a different meaning to what it is due to the changing aspects of digital involvement, market involvement, and access to information. The creation of the information and communication technologies (ICTs) makes the socioeconomic inequalities not solely explained by the income or the educational level but also by the access to digital resources, digital literacy and online activity. People with higher socioeconomic status have a higher access to a high-speed internet connection, cutting-edge devices, and services related to technology, and this makes them part of digital economies. On the other hand, the individuals of lower socioeconomic status are usually provided with restrictions that hamper their ability to utilize the opportunities of digital technology. This digital gap which is affected by social economic factors increases disparities in the employment, education, involvement in e-commerce, monetary incorporation, and political involvement.

Socioeconomic determinants can also be considered as a sociological way of understanding the inequality and social stratification patterns. The social stratification systems identify people according to their socioeconomic positions resulting in unequal access to power, resources and opportunities. These inequalities are apt to be inherited by

the next generation, where the educational aspects and income are tightly connected with family background and social class. Children born in better socioeconomic families usually have access to better education, healthcare, social, and work opportunities. In the meantime, the individuals with low socioeconomic status are also subject to structural barriers that might fail them even following the upward social hierarchy ladder. In such a way, the social economic determinants are not merely central to explaining the individual results, but they also reveal how the society reproduces or revolts against the inequality(Print, Pavan and Singh, 2025).

Economists and policymakers have been talking a lot about socioeconomic determinants in an effort to establish effects of economic environments on consumption, working activity, and financial activity among other overall economic development. The socio-economic structures would be perceived through the levels of income distribution, job pattern, urban rural situation and accessibility of social welfare schemes all of which are determinants of the national developmental lines. As an illustration, urban households having more income and occupations that are stable tend to have more economic activities and invest in education and usage of formal financial systems. Conversely, families in rural/low-income households might rely on informal labour force, have no financial stability, and experience repetitive instability. The presence of these cross-sectional changes can show that socioeconomic determinants are critical signposts in the formulation of a progressive public policy and welfare programs, as well as market interventions that help to drive inclusive growth.

Socioeconomic determinants have extensively been examined within the context of social determinants of health in the field of public health to emphasize the influence of income, education, living conditions, and exposure at work on human health. It is always demonstrated in studies that people with a higher socioeconomic status have better access

to quality healthcare, healthy food, safe conditions and information concerning health. Instead, the less privileged belonging to the lower socioeconomic status tend to experience a higher exposure to the risk factors, reduced health literacy, and worsening health outcomes. Socioeconomic factors are also the determinant factors that determine behaviour and lifestyle that impact on health, including diet, exercise, stress level, and preventive care. Consequently, researchers and health policy analysts have increasingly highlighted the necessity about the need to find a solution to socioeconomic disparities to enhance the health outcomes of the population (Bhathena, 2025).

The other important aspect of socioeconomic determinants is that it can shape the psychological behaviour and decision-making processes. Cognitive capabilities, awareness of available alternatives and rational decision-making among others are influenced by education and income, among others. Persons whose socioeconomic status higher tends to be more confident, more autonomous, and their agency in making decisions in their life. Conversely, socioeconomic limitations can result in an increase in stress rates, lack of choice and short-term decision-making by lower-income populations. Other socialization habits attach to various socioeconomic status further determines values, attitudes, aspirations, consumption patterns, and risk-taking habits. Thus, socioeconomic determinants do not only act as structural variables but also psychological and cultural influences of human identity.

Due to increased globalization these socioeconomic determinants are becoming more global in their influence in the cross-cultural behavioural understanding. Aspirations, choice of lifestyle plus the tendencies in social comparison are influenced by exposure to global media, international markets and multicultural environments. Families with superior socioeconomic status tend to follow the trends of consumption, education programs across the globe and contemporary lifestyle decisions. At the same time, the

lower and middle-income population can stick to more customary practices because of the economic reasons or the culture context. Such contradictions bring about the fact that the interplay of globalization and local identity is intermediated by socioeconomic factors that shape the hybridization of culture in sociocultural societies(Kumar, 2022).

Within the same urbanization, socioeconomic variables have a severe impact on the living standards, mobility, living conditions, and the availability of the infrastructure in cities. The socioeconomic inequalities in urban areas are often also very graphic, as the richer families have superior equipment, access personalized transportation, and quality education and the poor populations of the city begin inhabiting the overcrowded district and getting minimal access to the basic amenities. The other means in which the urban socioeconomic differences influence migration, employment opportunities, and environmental risks is in terms of exposure to environmental risks. It is therefore relevant to research on these determinants in order to be able to develop fair and sustainable urban planning systems.

The socioeconomic factors could be used to explain the modern economic habits such as usage of savings, investment, borrowing and consumptions. The socioeconomic status influences the financial decision-making of the individuals in the area in terms of their income stability, educational qualification, occupation they do and risk-taking. The more well-off classes are more apt to do systematic savings, long term investments and official credit channels. The less socio-economic groups may be dependent on informal loans where the business is done in cash or by use of other financial means that are short-term in nature. These contradictory tendencies contribute to identifying the necessity of such policies that could be implemented to different socioeconomic needs, namely, the area of financial literacy and digital payments, as well as access to credit(Suhail and Syed, 2025).

Lastly, socioeconomic factors are also so important in influencing both political behaviour, civic engagement, and attitudes to governance. Education and income have an impact on the political knowledge of the individuals, their involvement in matters of the government and their capacity to negotiate within the institutions. The more socioeconomic groups are likely to vote more often, engage in civic discourses, and be involved in decision-making. Marginalized groups on the other hand can be politically excluded because of socioeconomic barriers that inhibit information availability, representation and participation by them in politics. Consequently, the enhancement of socioeconomic equality is part of the establishment of democratic societies that guarantee involvement and empowerment of every citizen.

1.3 Online Impulse Buying Behaviour

The fast evolution of the digital technologies and web-based stores has radically changed the consumer experience, as it introduces emergent patterns of consumer buying which are quite different in comparison with the traditional retail settings. Of these new trends, one of the most significant and researched online consumer trends regarding digital consumer behaviour is the online impulse buying. Online impulse buying is a spontaneous, unthoughtful and impulsive purchase that is made during an internet shopping experience without thinking over the purchase or thinking of shopping beforehand. This is in contrast to physical impulse purchases in-store whose stimuli are normally instigated by window counter or pitchy visuals, social presence, and context but online impulse buying is instigated by a distinctive mixture of technological, psychological and contextual stimuli that are inherent to the online market environment. The accessibility, the fastness, anonymity and algorithmic customizability of online shopping system has established circumstances wherein impulsive buying is both possible more often, quicker and

necessitates less cognitive inhibition. Consequently, the mechanisms underpinning online impulse buying have aroused the necessity of the scholars, marketers, platform designers, and policymakers to understand consumers experience online with a view to promoting a better consumer experience and responsible and ethical online trading (Mohanadasan and Umamaheswari, 2024).

Online impulse buying has been massively associated with the development of internet accessibility, mobile subscriptions, and electronic payment systems. The advancement of smartphones and high-speed internet has made consumers be able to shop 24/7, and in any locations, and with a few constraints. This movement has put the line between need-based shopping and leisure based window shopping indistinctly, exposing more people to enticing factors that are proving to induce impulsive buying patterns. Amazon, Flipkart, Alibaba, eBay and other specialized fashion and lifestyle online marketplaces have advanced recommendation algorithms that forecast consumer behaviour, make personal offers and strategically position complementary products. These online signifiers are played upon consumers psychological conditions, leading to instances of increase in emotional excitement which promotes decision making with impulsiveness (Redine and Jebarajakirthy, 2023). This tendency has been driven up by the growing exposure of artificial intelligence, machine learning, and analytics of big data, and thus online impulse buying is not just possible but has become the experience of many digital consumers.

Online impulse buying is psychologically affected without doubt since hedonic reasons are the underlying factor, emotions and thoughts have a significant impact. To most consumers, online purchases have become entertainment, stress-reducing, or self-freeing (be it self-affirmation), particularly in conditions that reduce evaluation or judgement by others. It applies because anonymity and privacy of online shopping leads

to the lack of self-regulation and makes a person more vulnerable to emotions, like excitement, curiosity, or having a desire to gain instant gratification. Online platforms tend to highlight these feelings with such functionality as flash sales, countdown clocks, scarcity indicators such as only a few left, and one-click buy buttons. These designs intentionally cause some sort of urgency and pleasure, which impel consumers into launching a spontaneous action. Besides, online platforms can offer full-fledged reviews, star-ratings, influencer promotion, and user-made content, and this results in a feeling of social proof and perceived credibility. This lessens cognitive dissonance which usually follows impulse buying at the physical location, and makes the decision more convincing and acceptable(Baid, Bagul and Limda, 2023).

The other distinctive element influencing online impulse purchase is the light-weighted thinking of online transactions. In conservative shopping experience, impulse purchase is usually done physically, one goes to a product, takes it to a checkout, queues and makes a payment. Online channels eradicate these obstacles through the provision of effortless navigation, archived payment information, real-time check out procedures. When it comes to online impulse buying, therefore, it is not only caused by emotional satisfaction but also due to the frictionless aspect of the digital commerce. Online transactions are simple and take a short time to be complete, thus reducing chances of contemplation, and, hence, making unplanned purchases more likely. This efficiency-driven digital structure stimulates consumers to make immediate actions on impulsive needs without involving themselves in a long process of evaluation and comparison.

The rising popularity of online impulse buying is also caused by sociocultural and demographic factors. Younger consumers, especially digital natives within the age category of 18-35, were found to be more comfortable with online space and more sensitive to the digital advertising and those willing to indulge in hedonic or experience

shopping. Peer opinions, influencer marketing, and social media trends also have an impact on them, all of which increase impulsive purchasing behaviour. Conversely, mature consumers might be impulse buyers due to convenience, perceived bargains or credibility in reputable online stores. There is also gender differences and there are some studies that show that women tend to be impulse buyers when it comes to buying fashion, beauty products and lifestyle products based on emotional and aesthetic motives, and it has been suggested that men can be more impulsive in their buying of electronics, gadgets and gaming products because of their novelty seeking behaviour. Income, education and occupation also influence the strength and frequency of online impulse purchases, which proves the multidimensional character of the trend.

Online impulse buying is heavily dependent on the design of the e-commerce platforms. Emotions and cognitive reactions in consumers depend on the aesthetic of the websites, the quality of the user interfaces, the visual appeal of the websites, and the ease of navigation on the website. Sites incorporating bright colours, images of high quality, friendliness, and dynamism are likely to drive normal shopping experiences that encourage impulse buyers. Gamification: e.g. reward points, spin-the-wheel discounts, virtual badges, shopping milestones, etc. continue to urge the users to keep on using the services and to check in and buy on the spur of the moment. Live updates concerning price discounts, back-order availability and limited time offers also contribute to perception of scarcity and results in heightened urgency to buy. Live commerce Influencers or hosts showing products live has become a strong catalyst to online impulse purchase in the recent period, particularly in fashion, beauty and lifestyle products(Kumar, Poudyal and Chaurasia, 2024).

The online marketing infrastructure has propelled the impulsive online buying based on new immensely focused tactics. The advertising on social media, the

collaboration of influencers, the retargeting ads, the push notifications, and the specific email messages subject their audiences to repetitive stimuli and increase the desire and decrease the self-control. Through algorithms, browsing history, past purchase history, search engine behaviour, and metrics are monitored to provide advertisements most in line with their interests. It is convincing environment raised by these customized promotions that make more likely or encourage the impulsive behaviour. Also, the emergence of micro-influencers and user-created content leads to the development of parasocial relationships that have a powerful impact on consumer attitudes, confidence as well as shopping activities. An appeased nature of digital marketing strategies can hardly be understated in the context of studying the origins of online impulse purchasing behaviour.

The digital payment solutions significantly contribute to the hasty buying behaviour on the internet. The choice of several payment tools (credit cards, mobile wallet, UPI, buy-now-pay-later (BNPL) and zero-cost EMIs) mitigate the psychological pain experienced during spending. Lack of feelings of the direct cash difference on obtaining their purchases will make consumers like to make impulse purchases. Particularly, BNPL solutions promote impulse buying by enabling consumers in reminder payments, thus, positioning the purchase as affordable. Such consumption habit, based on credit usage, is in line with the wider culture of convenience shopping and gratification-based shopping that forms the bulk of digital commerce nowadays(Kumar, 2018).

Online impulse buying has negative implications as well as positive despite the advantages it could bring to e-commerce development and satisfaction among consumers. Customers can feel the financial burden, regret, discontent, or even guilt after jumbo buying. Repeated impulsive purchases may also result in over consumption, unnecessary consumption, or purchase purchases that are made using credit. On a social front, over-impulse buying leads to wastage of the environment, unsustainable purchasing habits, and

bigger carbon footprints, as a result of returns and logistics movements. The issues have raised the need to create methods of ethical design and laws and regulations that safeguard the consumer against manipulative digital marketing and keep online trade authentic.

There is a great increase in the scholarly interest in online impulse buying with studies that cover various fields of psychology, marketing, consumer behaviour, information systems, behavioural economics, and sociology. The causes of impulse buying and behavioural responses, including emotions and mechanism involved, have been attributed to several theoretical models that include Stimulus-Organism-Response (S-O-R) framework, Dual-Process theory, Theory of Planned Behaviour, and Hedonic Consumption Model. Nevertheless, online impulse buying is not a simple and stable phenomenon in spite of abundant literature the digital ecosystem and consumer lifestyle is changing rapidly. The use of AI-enabled personalization, augmented reality, or AR try-on, virtual shopping assistants, and 3D environments, are all becoming emerging technologies that are transforming the character of impulsive online behaviour and require constant scholarly research(Raj and Patel, 2023).

Altogether, the online impulse buying is a severe and complex field of research in the digital age. It is not only dependent on individual psychology at individual level but also platform design, technological development, sociocultural norms, demographic differences and movement on global digital marketing. Due to the furious growth of e-commerce, the relevance of knowledge about online impulse buying is not only to improve the customer experience and the business throughput but also to encourage sustainable consumption and safeguard the consumers. An in-depth study of such conduct can produce useful information to the businesses, policy makers, and other scholars in need of handling those dynamics of the modern digital market.

1.4 E-Commerce Platforms in India

The e-commerce environment in India has been changing dramatically within the last ten years and it has already become one of the fastest-growing e-commerce markets globally (Fakhrurozi, Kusumawati and Raharjo, 2018). The shifting trends of consumer behavior in India towards browsing, buying and interacting with products and services is changing towards a paradigm shift because of the existing urbanization, access to the internet, enhanced mobile technology and regular online payment frameworks (Pogorelova *et al.*, 2016). The e-commerce sites are already the constituent part of the daily life and provide the services to the needs of millions of consumers who may represent various demographic and socioeconomic groups. The already existing sites have already widened the geographical distance barrier, scaled the production level within the production product range, and provided almost unmatched ease of access that redefined the traditional landscape of the retail into the mobile and tech-laden digital store. The e-commerce platform has remained the focal point with regards to the impact it has on the economy and general consumer behavior, as well as business innovation as India continues on its path of an 18-digit-long digital economy (Wang *et al.*, 2022).

The Indian e-commerce is traced back to the early 2000s when the online travel agencies were formed and the classified websites appeared. However, the achievement of real growth phase began in 2010 when the presence of large market competitors, such as Flipkart, Amazon India, Snapdeal, and Myntra later Ajio, Nykaa, Paytm Mall and numerous other ones also became apparent (Dominici, 2009a). These platforms would be riding on the increasing digital infrastructure and the evolving consumer behaviors, afterwards, creating highly competitive markets where offered a massive assortment of products, attractive price, and enhanced consumer services. The government initiatives such as Digital India, BharatNet and Start-Up India have done little more than encourage

people to make use of e-commerce by improving the digital literacy level, easing logistics infrastructure as well as, most importantly, the business models that enabled technologies to be applied to business. The fact that the online shopping is increasing exponentially has also been aided by the fact that the demographic dividend in India where the population is made up of the young generation who are tech-savvy.

The e-commerce Indian players are operating in the context of a digital ecosystem, an integration of diverse technological, logistical and financial factors. One of the features that make these platforms characterize is the use of advanced data analytics, artificial intelligence and algorithmic personalization in order to develop a superior user experience and optimize sales. Increasing consumption of consumer information, i.e., browsing history and buying patterns as well as demographic data, the e-commerce platforms create individual interactions, which influence decision-making to make a purchase and maximize customer loyalty. Product recommendations, price dynamics, personalized advertising, as well as chatbots based on AI, have become a natural part of the platform architecture. Along with the benefits of making the experience of consumers more convenient, this technological innovation creates competitive advantages to platforms in a highly saturated market(Allen and Fjermestad, 2001a).

The field of logistics and last-mile delivery has become one of the essential factors of e-commerce success in India. Considering the vast territory and the different terrain that is available in the country, effective logistics systems are needed to facilitate the timely delivery of products and customer satisfaction. Large online shopping platforms have made huge investments in developing strong supply chain networks comprising of fulfilment centres, regional warehouses, hubs of delivery and broad collaboration with third-party logistic partners. Firms like Amazon and Flipkart have built huge fulfilment centres with automation systems, real time inventory management software and automated

routing algorithms to reduce delivery times. The fact that same-day and next-day delivery services have been introduced in metropolitan areas and that e-commerce penetration into cities of the tier-II and tier-III range has been increased is a testament to the increasing sophistication and coverage of the logistics systems of e-commerce in India(Dominici, 2009b).

Another characteristic feature of the Indian market that sets it apart among other digital ecosystems in the world is the variety of e-commerce sites. The variety of platforms is vast in the context of their business model, target groups, product types, and value propositions. E-commerce platforms such as Amazon and Flipkart are a good options to provide a large diverse selection of goods, such as electronics, clothing and outdoor, household items, grocery, and personal care products, that attract a large consumer base. Myntra and Ajio are fashion-based sites that concentrate on trend-based shopping experiences, where they have pre-edited collections, designer collaborations and seasonal promotions. Beauty and wellness leader Nykaa has founded its success on influencer content, content authenticity, omni-channel and strategies. In the meantime, websites such as Meesho have forced the market by providing social commerce and empower small sellers, resellers, and businesses led by women. BigBasket, Blinkit, and Zepto are grocery websites that have taken a chance to capitalize on the influx of the quick commerce market by delivering essentials in minutes, using hyperlocal services. Such range of platforms correspond to the varying tastes and social economic background of the Indian customers(Dospinescu, Dospinescu and Bostan, 2021).

The digital payments have been disruptive in determining the growth path of the Indian e-commerce platforms. Introduction of the Unified Payments Interface (UPI), mobile wallets, internet banking, and online credit instruments have made transactions smoother, safe and quick. In that UPI has been found to transform the way people make

transactions online, having made it possible to conduct quicker peer-to-peer and consumer-merchant transactions without the complexities of traditional banking. Some like Amazon Pay, Flipkart Pay Later, and Paytm are platforms that implement incentives such as cashback, zero-cost EMI, and the buy-now-pay-later (BNPL) to make payments more flexible(Pogorelova *et al.*, 2016). These financial innovations render the process of checkout less exasperating, convenient, and in most instances, impulsive or high value buying. Fintech integration along with e-commerce also opens up the possibilities to research the consumer spending patterns more effectively and enhance the modulization of the credit risk and work out a particular campaign(Nezamabad, 2011).

Such marketing and consumer interaction will be a great assurance of the success of e-commerce sites in India. Visuals are extremely competitive in the online shop space, and the store has to resort to aggressive online marketing, teaming up with micro bloggers, and personal selling. Platforms are also based on massive social media marketing, emailing, app push, and retargeting that will ensure that consumers remain interested and buy as frequently as possible(Azadi, 2011). The Great Indian Festival (Amazon), Big Billion Days (Flipkart), End of Season Sales (Myntra) and Diwali and Holi festive sales have created colossal consumer involvement and sales volumes. The spirit of these campaign periods is in-depth discounts, flash sales, exclusive launches and offers of limited time which contribute to a feeling of urgency and excitement which causes high consumption. Live commerce, where live the influencers / hosts present products on screen, is an even newer trend in India that redefines consumer interaction with e-commerce platforms(Rosario and Raimundo, 2021).

Indian regulatory climate is quite critical in determining the activities of e-commerce. Government of India has established frameworks of polices in the Consumer Protection Act, 2019; the FDI Policy to E-Commerce and guidelines issued by the

Department of Promotion of Industry and Internal Trade (DPIIT). Such regulations regulate the marketplace operations, privacy of information, transparency by the seller, anti-competitive conduct, and consumer protection(Pogorelova *et al.*, 2016). E-commerce platforms are required to match the new standards associated with product quality, product return policies, data management, and information disclosure. The recent concentration on the concept of data localization, platforms responsibility and algorithm disclosures is a strong sign of more policy concern regarding the online pursuit of ethical and responsible trade. In the meantime, the online commerce system is shifting towards more inclusive and competitive system, where organisations such as the Open Network for Digital Commerce (ONDC) are making initiatives to promote interoperability and support small sellers and as well as democratize the online commerce system(Sriram *et al.*, 2019).

Ecommerce systems have created significant economic and social effects in India. These platforms also help ensure that rural and urban livelihoods are sustained by providing a means through which small retailers, artisans and other entrepreneurs find their way into such markets, both domestically and internationally(Kalyanam and McIntyre, 2002). They generate work in the logistics, warehousing, customer service, and digital operations. E-commerce sites provide affordability, convenience, and a bigger variety, as well as increasing consumer welfare and convenience to consumers. However, challenges remain. The use of counterfeit products, imbalanced sale forms, deep-discounting, information privacy, and environmental sustainability are the issues that should continue to be viewed by regulators, businesses, and researchers. There is also still the digital divide limiting the uptake of e-commerce amongst the low-income, rural, and the elderly population. The solution of filling these gaps is the key to creating a balanced and equal e-commerce situation(Allen and Fjermestad, 2001b).

With the further digitalization of India, the evolution of e-commerce platforms will be no less significant; creativity in the field of artificial intelligence, augmented reality, voice commerce, or hyperlocal delivery model. Indian e-commerce will become a personalized experience over the coming five years most likely through the combination of decentralized marketplaces such as ONDC, sustainable supply chain approaches, and consumer- and seller-empowering inclusive growth strategies. The composition, variety, technologies, and dynamics of e-commerce platforms in India are thus important to scholars, policy makers, and business executives aiming to negotiate and impact the digitalization process in the country.

1.5 Research Problem

Even though e-commerce is rapidly expanding in India, particularly in the metropolitan areas of today like Delhi, Mumbai, Bengaluru, Chennai, and Hyderabad, little is known about how the socioeconomic traits influence online impulse buying behaviors in various online channels. Psychological, technological, or marketing-induced triggers have taken most of the attention in research studies on impulse buying but the role of socioeconomic determinants has not been well discussed in Indian market i.e. income level, education, occupation, household size, and digital literacy. Besides, the metropolitan consumers have different patterns of consumption based on different lifestyles, different exposure to digital ecosystems, and different usage of platforms (examples: Amazon, Flipkart, Myntra, Meesho), but the comparative evidence across platforms has little to show.

This empirical ambiguity presents a challenge to e-commerce companies that seek to provide more portal designs, recommendation engines, promotions and user interaction schemes that are based on demographic and socioeconomic differences. In the case where

businesses do not know which social economical groups are more vulnerable to impulse buying and the way it differs between platforms, they cannot maximise their marketing intervention, and policymakers cannot deal with concerns like overspending, consumer vulnerability, or financial well-being on urban digital markets.

Thus, the main research issue consists in the lack of empirical studies on the impact of socioeconomic factors on online impulse buying behavior among urban consumers in India and the variations in the effects of these factors among the leading e-commerce platforms. This gap is crucial to fill in to create platform-specific consumer frameworks, better targeted marketing, and better consumer protection systems.

1.6 Purpose of the Research

This study aims to explore the effects of socioeconomic variables on online impulse purchasing behavior among consumers in metropolitan India and to determine the level of differences in how these variables impact motivation different online e-commerce websites. This paper will seek to produce empirical evidence in the contribution of income, education, occupation, digital literacy, and lifestyle factors to influence unplanned online purchases in fast-growing digitalized markets. The research will offer platform-specific patterns and socioeconomic variations that cause impulsive purchasing behaviors by developing a comparative analysis among platforms like Amazon, Flipkart, Myntra, and Meesho. The study finally seeks to curb actionable learning, which can involve e-commerce companies in developing specific marketing tools, improving consumer protection systems, and adding to the theoretical comprehension of impulse purchase in the new Indian developing digital economy.

1.7 Significance of the Study

This research has a major academic, managerial and the societal importance on the changing nature of the consumer behaviour in the Indian digital market-place. First, it adds to the academic literature by closing a significant gap in the current research: little has been done in the investigation of the socioeconomic factors in influence online impulse buying behavior in metropolitan areas. Although some of the prior studies focus on psychological and platform-associated triggers, this study supplements the theoretical knowledge of impulse buying by incorporating socioeconomic factors in the study; income, education, occupation, household formation, and digital literacy. The comparative study in the multiple e-commerce platforms also adds a new dimension to the scholarly discussion since it shows platform-specific behavioral divergees, which have not been studied adequately.

Managers wise, the results will provide e-commerce businesses with useful information on consumption of various socio economic groups. Knowing the segments that are more susceptible to impulsive purchases and how that is different depending on the platform can allow marketers to create more successful promotion efforts, specific interest-based recommendation systems, and specific advertisements. Such insights can also help companies to streamline user interface layouts, pricing guidelines, and customer Outreach strategies that are in line with the tastes and limitations of urban customers.

On the societal level, it is significant to the policymakers, consumer rights activists, and financial institutions in the study. As online shopping expands, impulse buying may lead to overspending, cause financial strain, or result in electronic addiction, especially with the susceptible socioeconomic populations. Through the study, consumer protection policy and other financial literacy programs or digital well-being initiatives can be impacted in order to promote responsible shopping on the Internet by demonstrating the categories of the audience at the highest risk of impulse purchases.

On the whole the research comes pertinent to the context of its contribution to the general understanding to the socioeconomic driving forces behind online impulse purchasing in the metropolitan India, the implication of meaningful application answers to the stakeholders of e-commerce and more efforts to boost the consumer wellness in an economy that is increasingly becoming digitalized.

1.8 Research Purpose

This study aims at analyzing the impact of socioeconomic aspects on online impulse customer behavior in the Indian metropolitan context and how the impacts vary among major e-commerce sites. The purpose of the study will be to determine whether income, education, occupation, household structure, and digital literacy have any effect on unplanned purchases in the digital market. The comparison of the consumer behavior of major platforms, such as Amazon, Flipkart, Myntra, and Meesho, the research is aimed at creating insights which may be used by businesses to develop specific marketing strategies and by policymakers to encourage responsible and informed online shopping.

1.9 Research Questions

- Which are the most critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India?
- Which are the significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India?
- What do e-commerce platforms have to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum?

- What are the recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India?

CHAPTER II: REVIEW OF LITERATURE

2.1 Introduction

The online impulse is another significant field of study under consumer behaviour especially with the growing pace of e-commerce systems in developing economies like India. The issue of unintended purchases has been long debated by scholars who have tried to figure out why these are adopted by the consumer particularly in digital context where structured functions like convenience, speed, and constant promotional triggers can influence response behaviour. The conventional framework and theories of impulse buying centred around stimuli and emotional appeals in-store but with the digital marketplace, there has been an amplification of these appeals in providing customized recommendations, one-second check-out options, gamification, and real-time promotional campaigns that continually push consumers to impulse buying(Thuy *et al.*, 2025). It is through this bigger picture that metropolitan India is one of the most vibrant locales to observe the behaviour of impulse buying since it is essentially a demographic territory that is more inclined to digital access, a variety of socioeconomic status, and high uptake of online retail centres. Online impulse buying is thus placed by contemporary literature as a multidimensional behaviour, which is affected by psychological factors, technological design, social factors, and to an ever-increasing number, socioeconomic characteristics of consumers.

There is extensive literature in the international community that recognizes the effect of site stimuli, the aesthetics of user interface and mobile application development, and the algorithm-based recommendations in changing impulse buying. These platform-based cues operate by triggering emotional excitement and inhibiting cognitive dissonance as well as stimulating immediacy, which leads to impulse buying. Throughout these

studies, a lot of them rely on the Stimulus- Organism-Response (S-O-R) model through which digital stimuli will influence the internal emotional conditions, and this will eventually influence behavioural results. Although these frameworks effectively describe generic processes of impulse buying, they usually regard other individual factors like socioeconomic background like peripheral variables(Aqilah *et al.*, 2022). Consequently, the literature states that the socioeconomic factors, including income, educational attainment, occupation, household traits, and digital literacy levels, are underrepresented in the current models, in spite of the fact that these factors have a direct impact on purchase capacity, risk perceptions, confidence in decision-making, and the vulnerability to persuasive online strategies. Such an imperfection is amplified even more in the context of metropolitan India where consumers have vast differences in the way of lifestyle, purchasing power, and digital exposure, which may affect impulsive tendencies in different ways.

Demographic studies, especially in age and gender have been very important sources, but have failed in offering the full picture, due to the fact that socioeconomic diversity has a more significant role. In particular, the consumption of consumers with higher income might have fewer limitations associated with finances and, therefore, will have more impulsive purchases online, particularly those related to electronics, fashion, and lifestyle products. On the contrary, low income groups can have impulsive buying behavior conditioned by signs of affordability, flash selling or pay-as-you-go(Agarwal, 2021). Education may also have a place in behavioural differences since more educated consumers are more likely to have an evaluative attitude to online shopping and less educated consumers are more likely to react to promotional or emotional stimuli. Equally, occupation defines the shopping behavior in terms of availability of time, work stress, professional identity and pressure to be sociable, among others, which may determine the

propensity to indulgent shopping. Household design This may influence impulse buying especially in the metropolitan joint-family or nuclear-family setups where financial obligations, shopping independence and experience of the common digital space may influence household setup. It is therefore expressed in the literature that, socioeconomic determinants are vital in explaining the reasons and manner in which various consumer groups indulge in online impulse purchase, but detailed empirical research in the Indian metropolitan setting has not been much.

Some other critical channels of research include studying the technological and financial infrastructure that enables impulsive purchasing. In e-commerce, more and more advanced algorithms of personalization work, basing on past browsing history, buying history and other demographic characteristics to advertise those goods that the consumer is more inclined to purchase impulsively. The emergence of digital payment features in India, specifically mobile wallets, UPI, credit cards, EMIs, and buy-now-pay-later has contributed to the even lower level of exploitation in the purchasing cycle, thereby becoming more commonplace and easier in impulsive transactions. International research indicates that the delayed payment agreement is a major contributor to impulsive buying behavior because it causes a person to become less affected by their spending in the moment. This has been specially strong in metropolitan India where consumers have been more apt to use digital financial instruments that allow them to engage in spontaneous transactions especially when they are more digital literate and can access credit comfortably. The literature, nonetheless, indicates that digital payment mechanisms affect different socioeconomic groups differently and that further insights should be developed to identify the extent to which socioeconomic to which socioeconomic differences influence the process of making financial choices in digital markets(Chandrasekhar *et al.*, 2024).

There are also clear differences in user behaviour on dissimilar e-commerce platform as noted by the existing research. Big box stores like Amazon and Flipkart address a generalized socioeconomic segment, which produces a very varied product assortment, frequent sales, and expedited delivery choices. The fashion-oriented businesses such as Myntra are vested in vertical platforms such as Myntra that concentrate on fashion-related buyouts that are extremely vulnerable to emotional and hedonic stimuli. Other types of social commerce and reseller stores like Meesho are more appealing to a different group of urban buyers usually sensitive to price, and with localized purchasing behavior (Rodrigues, Lopes and Varela, 2021). The literature suggests that the desire and need to buy a product is influenced by platform architecture, marketing strategy, positioning of the product and demographics of the target consumers. However, few comparative studies have analysed the variations of behaviour on platforms and at the same time controlled socioeconomic variation. This is one of the key blank because every platform is reaching different consumer segments whose socioeconomic characteristics determine their shopping motives, perception of value, and impulse behavioural trends.

Further insights which are presented that involve studying scholars within India but they also have limitations. Most Indian research has pegged cultural psychological and promotional factors of impulse buying when selling major festivals, underlining the use of urgency, scarcity signals, deep sale, and time-related offers as promotional determinants in prompting impulse purchases. These researches highlight cultural peculiarities of Indian e-commerce where promotional events and seasonal sales are very popular. Nevertheless, these studies are inclined to homogenize consumers and often ignore socioeconomic differences among the populations of metropolitan areas. Each one of them is confined to one platform or one city and therefore, cannot be easily generalized. Moreover, limited studies put into consideration multi-dimensional socioeconomic elements like income

distribution, occupation division, accessibility to payments at the expense of credit or cash, which are of great essence to an overall perception of impulse buying behaviour in metropolitan India(Mohanadasan and Umamaheswari, 2024).

The literature also suggests that online impulse buying may also be difficult on consumers, especially the ones in the vulnerable socioeconomic divisions. Post-purchase outcomes such as financial overextension, emotional regret, dissatisfaction and compulsive shopping have often been mentioned. They however vary across different groups of consumers based on financial security, credit access, digital literacy, and psychological stability. Even though, there are consumers who can absorb the impact of impulsive purchasing, others can be affected by financial distress or overdependence on credit products. These issues highlight the significance of learning the intersection between socioeconomic factors and digital consumption behaviours and how various e-commerce platforms can increase or reduce these patterns. Although these anxieties have been expressed, existing studies do not provide many details on how the characteristics of the platform-level design and socioeconomic characteristics lead to the risks of overspending among the consumers of metropolitan areas jointly(Bhathena, 2025).

On the whole, the reviewed literature reveals that the purchase behaviour, based on impulsive buying is preconditioned by a complex interplay of psychological, technological and social stimuli. However, its findings also indicate that there are lots of gaps in comprehension of the socioeconomic strata that separate consumers in metropolitan India. The scarcity of studies that combine socioeconomic determinants and platform-specific analyses reveals a definite necessity of more extensive and comparative studies carried out(Suhail and Syed, 2025). Such study can offer a contribution to the academic literature as well as to the working experience of e-commerce businesses willing to develop responsible marketing policies, policymakers who want to maintain improved

consumer protection in the digital landscape, and financial institutions focused on the sustainable use of credit practices. These gaps should be addressed to know how various socioeconomic audiences make their way through the growing world of online shopping and how platform designs shape impulsive behavior among the various consumer groups.

2.2 Theoretical Foundation

The theoretical basis of the interpretation of socioeconomic determinants of the online impulse buying behavior is found in the crossroads of consumer psychology, digital marketing theory, and sociological understanding of the stratification in economics. The initial development of conceptualizations of impulse buying was based on classical theories of consumer behavior which thought impulsive purchases to be spontaneous, emotional behaviors which grew out of the situation stimuli. With the transition of commerce into the boundaries of the digital realm these theories were further expanded on by scholars seeking to establish how online spaces develop increased conditions of impulsivity through their characteristics of convenience, anonymity, ubiquity, and persuasive design(Kumar, 2022). The development of impulse buying theory hence is not merely an infrastructure modification of the retail system, but also denotes alterations in customer life styles, technological savvy and economic portability-aspects which are more pronounced in metropolitan India. Modern theoretical approaches have shifted to the reality of merging structural elements including socioeconomic status by acknowledging that consumer reactions to online stimuli are determined by their financial wealth, educational standings, work environments, and family/social backgrounds.

The Stimulus-Organism-Response (S-O-R) theoretical framework is a central concept applied in the research on impulse buying that was initially developed within the field of environmental psychology and later applied to consumer behavior. Within online

contexts, the stimuli could be the elements in the interface of the websites, phones, customized product suggestions, time-sensitive promotions, and payment affordances. These stimuli also control internal organism conditions emotions, cognitive assessments, perceived urgency, excitement, or stress that ultimately produce behavior outcomes of impulse purchases (Redine and Jebarajakirthy, 2023). Although S-O-R model is a very useful model of understanding the pathway between digital cues and consumer decisions, it fails to specify the socioeconomic determinants. However, socioeconomic factors are truly imperative in defining consumer attitudes and behaviors towards stimuli: consumers with higher incomes can be less constrained by financial factors, more digitally literate can use platforms more easily and more educated people can have more cognitive restraint. Therefore, the S-O-R structure is moderated by socioeconomic factors that contribute to affect the emotional arousal, depth of information-processing and perceived risks and consequently, the final probability of indulging in impulse purchasing. This broadening of the S-O-R model offers a theoretic explanation of the reasons to explore the socioeconomic variations between metropolitan Indian shoppers when purchasing in digital markets.

The other powerful theoretical perspective is that of the Dual-Process Theories of decision-making, where the distinct systems (System 1 and System 2) are intuitive (fast) and processing (slow) and emotional (fast) and analytic (slow). Activation of System 1 that involves feelings and desires and immediate gratifications prevailing reflective thinking is mainly what occurs in impulse buying. Online spaces presuppose that System 1 is more pertinent to dominance due to the lack of refraction by means of auto-filled forms, stored payment methods, and smooth-checkout procedures. Factors like socioeconomic determinants are very important in determining the balance between the two systems. More as an illustration, high-socioeconomic-status people might have a more pro-hedonic consumption inclination because of financial liberty, where there is more

exposure to System 1 stimuli. On the other hand, people with lower socioeconomic background might develop System 1 responses when they are stressed emotionally or feel pressured to buy something aspirational, in particular, when platforms provide them with discounts or inspirational cues. The activation of System 2 critical evaluation is also determined by education, work-related stress, parenting, and digital skill. The dual-process approach offers a strong theoretical support on the influence of socioeconomic factors on cognitive action in online purchases though(Print, Pavan and Singh, 2025).

Concepts of social stratification and consumer culture theory are critical in terms of sociological and economic perspectives of explaining impulse buying behaviour in urban India. Urban consumers exist in an entangled pattern of social classes, cultural standards, and aspirations of their way of living that shape their buying objectives. Within a metropolitan setting, there is an increased exposure to trends of living worldwide, fashionable trends and the existence of consumption-focused identities that generate significant aspirational motivators capable of prompting impulsive buying on the internet. The higher socioeconomic groups can make purchases based on impulse buying in order to sustain their social position, experiment, or pursue hedonic enjoyment(Raj and Patel, 2023). Aspirational consumption is instead found in lower socioeconomic groups who tend to buy unplanned due to symbolic value and social comparison. These behaviours are based on consumer socialization theories and symbolic interactionism theories that believe that decision to purchase is influenced by the need to create or express identity. In the metropolitan cities of India with a high degree of class heterogeneity and social mobility pressures, socioeconomic determinants, therefore, are the basis of illuminating the different psychological and social reasons of why the diverse consumer groups are attracted with impulse buying.

There is also the role that the technological adoption theories play, which gives the theory of technological adoption an important layer. Such models as Technology Acceptance Model (TAM) or Unified Theory of Acceptance and Use of Technology (UTAUT) identify perceived usefulness, ease of use, social influence, and facilitating conditions as the sources of digital adoption. These theories making online impulse buying explain the impact of digital literacy, smart phone access, internet connectivity and knowledge of online payments on the frequency of online transactions and the ease of online transactions(Kumar, 2018). These technological determinants in a large part are influenced by socioeconomic status. Income and better-educated customers are more likely to have better digital capabilities, better quality devices, and access to a stable internet connection which facilitates easy use of the e-commerce platform. In the meantime, lower social economic consumers might key on promoting offers, social business, or basic mobile apps. These inequalities imply that one should not be able to understand impulse buying without considering the socioeconomic variations in technological capability and availability. As the adoption theories of digital behaviours are connected to the impulsivity of consumers the theoretical basis becomes broader than just offset on psychological grounds to capture the structural disparities in digital engagement.

Behavioral economics another theoretical contribution is based on theories of bounded rationality, mental accounting and hyperbolic discounting. These theories argue that people tend to make non-rational economic decision making particularly when situations require short-term incentives and low thinking. E-commerce systems are taking advantage of such behavioural structures by defining prices in appealing terms, a limited time opportunity, and diminishing the pain of payment with digital wallets and buy now pay later initiatives. The effects of these tactics differ among the social-economic groups. High-income consumers may have less risky attitudes toward online expending and do

more impulsive purchases because of fewer financial constraints. On the other hand, the consumers with low means would be more sensitive to the promotional framing or payment deferrals, even to the point of excess spending. Behavior economic theories hence elucidate the impacts of the socio economic factors on the predisposition to the marketing strategies and the implications of the price signals to consumers in the online market(Kumar, Poudyal and Chaurasia, 2024).

The platform specific theories play a major role in the theoretical framework as well, particularly in making a comparative study of the e-commerce portals. Both platforms come with a different interface design, recommendation algorithm, message style, and promotion systems in relation to different socioeconomic groups. As an example, the premium platforms focus on brand authenticity and experience, whereas the mass-market platforms focus on affordability, convenience, and product diversity. Social commerce portals use social influence and connections. Theoretical views on platform ecosystems imply that consumer relationships with the platform are influenced by trust, perceived risk, perceived value, and familiarity, which depend on socioeconomic status. More economically secure consumers can be more concerned with convenience and speed, and the price-sensitive users can react fiercely to the discounts or flash-sales. Thus, platform theory also intensifies the claim that socioeconomic factors are critical when discussing impulse buying behaviours within various e- commerce settings in a great Indian metropolis(Baid, Bagul and Limda, 2023).

These theoretical approaches as a whole build a more articulate base that forms the multidimensional interplay of personal thinking processes, emotional arousal, technological infrastructures, social environments, and platform designs. The combination of S-O-R model, Dual-Process Theory, consumer culture theory, technological adoption models, behavioural economics and platform ecosystem theory has holistic foundation to

examine the effects of socioeconomic determinants on online impulse buying. India with the metropolitan setting marked with the rise of digital progress, the existence of diverse social groups with diverse needs, growing aspirations, and stiff competition in e-commerce demands a theoretical framework that acknowledges a complex quality of consumer behaviour. As the study is based on these related theories, the research in the field is placed in a position to provide a deeper insight into the socioeconomic differences related to online impulse buying and why these models are not similar on e-commerce sites. This theoretical framework is what creates the intellectual prism within which the research questions will be viewed as a basis of a more subtle interpretation of impulsive digital consumption in a fast-paced urban economy(Wang et al., 2022).

2.3 Critical Socioeconomic Predictors of Online Impulse Buying Behaviour in Metropolitan India

The late boom of digital retailing has essentially transformed the consumer buying habits where online impulse buying has become a widespread trend among the urban Indian population. Researchers are realizing that impulse buying no longer exists as dictated by psychological motivators only but as a feature of multiple socioeconomic attributes that inform consumers in the digital access and preference, as well as shopping intentions. Empirical evidence regarding socioeconomic determinants of impulsive online behaviour, both regarding global and Indian context, indicates that the socioeconomic determinants of impulsive online behaviour, including income, education, occupation, age, gender, family structure and digital literacy, are decisive in the determinism of impulsive online behaviour. Being the time when metropolitan India engages in a further internet penetration and diversification of the platforms, the study of these determinants is necessitated by both marketers and policymakers(Mores, 2025). It is a literature review

that synthesizes significant theoretical and empirical information to describe how socioeconomic variables influence the online impulse buying behaviour of urban consumers.

Income level is among the most researched socioeconomic predictors of online impulse buying. The research article by Verplanken and Sato (2011) and Dittmar (2017) both highlight the fact that an increase in disposable income increases the risk of impulsive buying because it dilutes the financial risk of impulsive purchasing behavior. In the Indian metropolitan context, Sinha and Singh (2021) and Khatri (2022) have determined that producers with medium to high incomes have a high inclination to impulse buying because of their purchasing power, high exposure to online advertisements, and the usage of electronic methods of payment (Rani and S, 2023). But there is conflicting evidence that high-end income groups cannot be considered the only ones who engage in impulse buying. Another type of emotional gratification or aspirational consumption is low-income urban Indian consumers who are often attracted by deep discounts, flash sales, and buy-now-pay-later plans, and shows impulsive behaviour. This suggests that it might not be income determining consumers to be involved in impulse buying but rather the nature and the more impulse shopping. Income is therefore an enabling and a psychological stimulus as informed by affordability perception.

Another important socioeconomic factor that determines online purchasing behaviour is the level of education. According to global studies, the ability to process information is improved through higher education (Chen and Yao, 2018; Liu and others, 2020), hence allowing consumers to make a more rational choice concerning buying. However, in the metropolitan India, results are less obvious. According to the research by Kapoor and Vij (2020), profoundly educated customers are often online shoppers and can also make impulse buying driven by their convenience impact, time savings advantage,

and being offered with algorithmic product suggestions. On the contrary, those consumers who are not that knowledgeable might be unfamiliar with digital literacy that would allow them to maneuver themselves through the platforms in a more effective manner, as they would feel unpredictable, which might dishearten unplanned behavior. One of the most important lessons learned in Indian urban studies is that education does not only raise awareness and responsible spending, but also exposure to suggestions that are done via digital marketing, hence a twofold impact is created which is influencing both planned and unplanned purchases. As such education mediates the impulse buying behaviour without necessarily reducing it(Ashte, 2025).

Another frequent variable that is frequently associated with online impulse buying is occupation. Employees in urban India especially those in the IT, financial and corporate sections face a lot of work and time shortage induced stress. Thomas and Gupta (2020) and Roy and Saha (2021) in their studies have discovered that impulse buying is significantly driven by time pressure and the need of emotional compensation among professionals of metropolitan regions. The occupation does not only define the level of income but also shapes lifestyle, daily routine, and mental requirements that are defining the propensity of the online shopping(Allen and Fjermestad, 2001). It is also discovered that students and young professionals are highly vulnerable to impulse purchases via the mobile platform as these people are constantly interacting with social media and other trends proposed by their peers. In the meantime, homemakers usually demonstrate impulse buying behaviour based on discount promotion, purchase based on convenience, and family needs. Therefore, occupation does not directly affect impulse purchase but indirectly through its impact on the level of everyday stress, online surfing, and financial freedom.

The age and generational variation has been determined as significant predictors of online impulse buying. Research in Asia presents a general inclination based on the awareness level and satisfaction intensity of young adults whose impulse purchases are significantly elevated based on the level of digital immersion and impatient gratification. Bansal and Kumar (2022) once more reveal that in India, social media advertising, celebrity suggestions, and the convenience of mobile shopping make consumers aged 18-35 the most frequent one when it comes to impulse buying. Middle aged consumers are more impulsive in their purchases that are concerned with home appliances, personal care and those concerning children. Older consumers, who are conservative and not always technologically savvy, do a little impulse shopping. Hence, age does not only demonstrate the technological disintermediate and mental drives, but also defines the type of goods that are bought impulsively(Dospinescu, Dospinescu and Bostan, 2021).

Online impulse buying is also greatly influenced by gender disparity though evidence is still divided. A number of studies around the world indicate that women tend to indulge in spontaneous buying because of emotional reactions, hedonic desires and shopping habits (Piron, 1991; Peck and Childers, 2006). Kulkarni (2020) and Rao et al. (2022) confirm this research in India, where more women are impulsive and show greater activity on fashion sites like Myntra and Ajio(Dominici, 2009a). But, due to the engagement in technology, men are venturing into impulse buying in such a category as electronics, gaming products, and lifestyle accessories. The emergence of personalized recommendations and the development of targeted advertising has made the traditional gender lines in the buying behaviour blurred. Therefore, gender is a situational, but not absolute predictor of impulse buying.

Impulse buying decisions are also influenced by the size of the household and the family life. Research (Batra and Ali, 2021) demonstrates that people in smaller nuclear

families tend to impulsively buy more goods and services because they have greater freedom, less financial constraint and discretionary spending in their pockets. Most households in metropolitan India have been identified to have dual incomes as compared to single-income households, which engage in impulse buying hence the financial comfort and lifestyle preferences. On the other hand, in a joint family household, the tendency to spontaneity is usually minimized because of the fewer spontaneous purchases and decisions that are made together. Having children in the family has also been mentioned as one of the reasons that can boost impulse buying with regard to toys, gadgets, clothing, and educational items partly because of emotional incentive and parental conscience. In this way, the family organization is an important socioeconomic indicator of frequency and type of impulse-lead purchases(Dominici, 2009b).

Technology access and digital literacy have become new socioeconomic factors of impulse buying. Research in new markets (Rahman and Islam, 2019; Park et al., 2021) also notes that tech-savvy customers who conduct more frequent browsing, altered apps, and convenient payment options are very susceptible to impulsive behaviour. In urban India, the penetration of smartphones, the low cost of mobile data, and adoption of UPI, provide greater convenience in making purchases, reducing the mental obstacle to making a purchase. According to research by Dey and Sharma (2022), consumers who have high digital skills are found to react more quickly to customized product propositions, flash offers, and mobile application alerts, which make them more impulsive. On the other hand, low digital literacy leads to low browsing, exposure to persuasive cues and being more conservative in shopping. Digital literacy is therefore a predictor in how it helps in determining the platform involvement and response to marketing stimulus(Rosario and Raimundo, 2021).

Marital status is another socioeconomic dimension that is emerging. Research (Shukla and Dey, 2021) indicates that unmarried consumers are more discretionary about their funds and prone to impulse buying as a self-gratifying behavior, to stay fashionable, and to enjoy themselves. Married consumers particularly in the metropolitan regions are found to be impulse purchasers in terms of household demands, family spending as well as during the festival seasons. The impact of marital status overlaps the incomes, family roles and habits, and produces unique patterns depending on demographic groups.

Besides the socioeconomic determinants of a particular individual, a number of studies focus on the contribution of platform-based socioeconomic segmentation. Amazon, Flipkart, Myntra, Meesho, and Nykaa are some of the e-commerce sites whose consumer behaviour differs based on policies on pricing, type of product, user interface, payment options, and level of promotion. An example of that is that Myntra and Nykaa are aimed at more impulsive, fashion-conscious customers, predominantly young and urban females. Social economic ranges are covered by social sites such as Amazon and Flipkart with various types of products and competitive discounts, increasing impulse buyers in all segments of the income level. Meesho attracts the price-oriented city customers in large numbers, and purchases of goods are made on the impact of low prices and social business. This emphasizes that the socioeconomic factors and features of platforms play a combined role in influencing impulse buying behaviour (Wang, Wang and Yao, 2005).

In general, the literature suggests that online impulse purchasing in metropolitan India is caused by the sophisticated combination of socioeconomic conditions, which impact the digital behaviours of consumers, their perceptions of affordability, psychological reasons, and exposure to platform indicators. The most important factors in explaining the differences in the figure of impulse purchases include income, education,

occupation, gender, age, household setup, digital literacy and choice of platform. Although the Indian urban environment shares many similarities with trends on the international level, specific trends associated with the use of mobile-first internet connectivity, marketing that is competitive by prioritizing aggressive discounts, increasing use of fintech platforms, and platform diversification are unique to the Indian urban environment. These contextual differences reveal that socioeconomic predictors in metropolitan India have unique explanatory power than other markets. The literature therefore forms a solid foundation on the idea that ongoing empirical research into how the socioeconomic variables interrelate to influence online impulse buyer in various e-commerce platforms should proceed (Fakhrurozi, Kusumawati and Raharjo, 2018).

2.4 Challenges Faced by Different Socioeconomic Groups in Regulating Online Impulse Buying in Metropolitan India

In the metropolitan area of India, online impulse buying is a more popular trend that arises due to high rates of smart phone penetration, deep discount pricing, social media co-ordination, and highly personalized digital marketing. Although there are benefits to having done impulse shopping on the internet, it presents a number of challenges, particularly to the consumers in the various socioeconomic groups (Mistry *et al.*, 2008). Existing sources indicate that the skill to manage impulse buying is not consistent among the population; quite on the contrary, it is dispersed with emphasis on income, education, occupation, age, household structure, gender, and digital literacy. These social economic factors define individual vulnerabilities, cognitive processing, and the extent to which individual people are exposed to persuasive online space. This literature review argues out the key issues that each population group experiences when handling online impulse buying behaviour in metropolitan India.

Disparities in terms of income would establish two different trends of impulse buying issues. Sophisticated types of consumers are struggling with issues related to too much convenience and less financial constraint. Park and Kim (2021) and Dey and Sharma (2022) focus on the fact that wealthy urban consumers receive more app messages, premium services, and AI-based tailored suggestions and find it hard to resist impulse buying. Meanwhile, they have no rigid budgetary restrictions to above-mentioned *sui generis* diminish their incentive to control impulsive behaviour. Low- and middle-income consumers on the contrary, are challenged with financial vulnerability. According to the research by Singh and Goyal (2020), many urban households with low incomes become the focus of flash sales and discount offers because it gives a false impression of saving money and results in the unplanned costs. These segments are more prone to purchase because of stress or aspiration buying, and frequently, because of their need to identify with the perceived social norms. It is also worsened by the emergence of Buy-Now-Pay-Later (BNPL) plans that put low-income earners at higher risks of going into debts. Therefore, income preconditions both the nature and the extent of challenges: whereas the rich are confronted with overconsumption, the poor are faced with financial dangers(Silveira *et al.*, 2016).

Level of education and digital literacy also play quite an important role in controlling impulsivity in online purchases. Lim et al. (2018) and Kapoor and Vij (2020) report that educated consumers in urban settings are usually aware of the dangers of online overspending, but they struggle with information overload, advanced targeting algorithms, and relapse because they constantly use it. On the other hand, less educated or digitally uneducated consumers are challenged with the difficulty of poor appreciation of the marketing manipulation practices. Verma and Dholakia (2021) suggest that most users with low educational levels fail to grasp the persuasive purpose of personalized

advertisements, a special price offer, or countdown timer. This renders them useless to towel decisions made unconsciously due to a conceived urgency rather than necessity. Moreover, digital illiteracy decreases the capacity to compare costs, assess neediness, or learn about return regulations, which builds a structural disparity in counteracting triggered impulses. Therefore, educated consumers fail to place their bets because of cognitive overload and algorithmic persuasion whereas less educated consumers fail to bet their bets because of less digital understanding and heuristic involving policymaking(Kumar, 2022).

The issues of impulse buying regulation are also predetermined by occupational categories. Mobile and present working professionals in urban India face special challenges based on the lack of time, work pressure and high levels of digital connectivity. Research works by Roy and Saha (2021) indicate that workers, in particular in IT and corporate industries often do mobile impulse buying during breaks or travel. The impulse buying caused by stress, which is called a retail therapy, is especially prevalent in work environments with high pressure, with online shopping providing a person with the necessary emotional comfort instantly. Conversely, students have problems that come with the effects of the social media, and peer pressure. According to a study by Kapoor (2022), when it comes to buying products, students tend to do it on the spot because of trends that are marketed by influencers and peer groups, especially on fashion sites such as Myntra or Nykaa. Housewives experience issues of domestic issues and expectations(Goodman, Slap and Huang, 2003). They usually receive home ware, grocery and lifestyle promotions and it is hard to differentiate between necessities and impulse purchases. The psychological and situational stimulus affecting each occupational group is therefore different, and they are unable to control their purchasing impulses.

The challenges of impulse-buying also have an impact of age-based differences. The challenge is the most among young adults (18-35 years) as they are the most engaged

in digital platforms and as they become more exposed to advertising through social media and prefer to get immediate gratification. Literature by Wu and Chen (2021) and Bansal and Kumar (2022) indicate that young customers have more emotional and hedonic reactions to online stimuli and they are hard to resist when it comes to unexpected buying. They also tend to adopt mobile wallets and UPI more often that do not require friction, and allow people to make transactions impulsively (De Jong, Wagemakers and Koelen, 2019). Different issues exist with middle-aged consumers (35-55 years) and their main challenge is to strike a balance between household and family life, work with two occupations, and having kids. It has been postulated in literature that this group experiences problems in controlling impulse purchases of children, home improvement and lifestyle consumption. The lack of digital confidence and resource to understand promotional cues prevalent in older adults presents a challenge towards low digital confidence and predisposes these vulnerable groups to deceptive propositions. Age therefore determines cognitive and emotional constraints experienced in different groups in opposing impulse buying.

The issue of gender is intricate in influencing issues of impulse control. Although previous studies (Piron, 1991; Peck and Childers, 2006) indicated the higher probability of women to be surveyed to make impulse purchases, more recent research in India indicated a less clear trend. The woman is a category of people who have difficulties with emotional purchasing appeals, promotions concerning fashion apparel and personal care advertisements, especially on websites such as Myntra, AJIO, and Nykaa. Rao et al. (2022) state that in metropolitan India, women have trouble against personalized advertising based on body image, life aspirations, and tastes. Men, however, are becoming more of a challenge with the impulse purchases that are influenced by technology. A study by Kulkarni (2020) has ascertained that men make impulsive purchases of electronics, gadgets, and games products out of suggestions by algorithms and lightning deals.

Accordingly, gender overlaps the platform design, cultural requirements, and self-concept to determine the challenge in controlling online impulse purchases(Mistry *et al.*, 2008).

There are other issues with impulse buying that are presented by household structure. Increased disposable income and discretion in the purchase process in nuclear families, specifically, dual-income households, renders impulsive buying more difficult to regulate. According to Ali and Batra (2021), smaller families are more likely to value convenience-based shopping and be more vulnerable to impulse purchasing that is caused by apps. The issue of child-centric marketing is encountered by parents on a frequent basis, especially on a period when festivals are held, school seasons, and the sale events. Though more planned and budget-conscious, joint family households, also, have a problem since some generational groups vary in digital exposure. Younger members can go on reckless buying in family accounts and this causes internal struggles as to budgeting and spending policies. The heterogeneity of domestic tasks and financial impulse decision formations influences the ability of people to control impulsive behaviour(Aneja and Ahuja, 2020).

One of the critical challenges that can be observed in all socioeconomic groups is the construction of e-commerce sites, which are deliberately based on psychological bias. Timers, limited products in stock notifications, customized offers, and discounts as a game result in a feeling of urgency and scarcity. Although these can be discussed as marketing strategies by the digital-savvy consumers, studies conducted by Prabhu and Menon (2022) prove that even advanced users are unable to resist the urge because app browsing is a habit and automated. The most in-need consumers are low-income and low-education consumer since they tend to take the urgency messages at face value and make more impulse buying decisions due to the fear of missing out (FOMO). The reason is that the high-income consumers find it difficult with the convenience-based frictionless payment system and middle-income consumers are not able to afford it due to price-based

promotion that can seem advantageous. Triggered by the platform thus has universal problems with different socioeconomic consequences(Silveira *et al.*, 2016).

The other challenge emerging is the adoption of the digital payment system that minimizes the amount of friction that has been created in buying products using conventional methods. Research by Kumar and Munjal (2021) shows that mobile wallets, UPI, and BNPL services will encourage impulsive behaviour by reducing the psychological pain of spending. The low-income groups are also the most susceptible to BNPL schemes and tend to have debts unknowingly. The middle income groups have a tendency of tracking their budgets off because of cash-back incentives and reward programs. The high-income earners indulge in micro-impulses where minor but frequent purchases would add up to be considerable in the long run. Accordingly, online payment systems enhance impulse purchasing issues across the economic lines.

Another significant factor in the development of impulsive behaviours that influences the socioeconomic groups in a different way is social media influence. The challenge is on young and urban and higher-income users who are being exposed in aggressive influencer marketing, lifestyle aspirations, and exposure to consuming trends globally. The social commerce models pose a challenge to lower-income groups, including Meesho, where one of the benefits is that the product looks cheaper and driven by trends, and one can readily make a purchase. Literature by Sharma and Anand (2023) has revealed that social media provides both affluent and economically disadvantaged users with equal parts psychological pressures of self-expression, social validation, and identity formation in various ways.

Overall, the reviewed literature demonstrates that the struggles to regulate the online purchase behaviour of impulse buying in the metropolitan India are diverse among socioeconomic classes. High-income buyers deal with convenience- and algorithm-driven

overconsumption; low-income consumers are vulnerable to finances and marketing influence; educated buyers are presented with cognitive overload; less-educated people have problems with digital understanding; employed people exist in triggers related to stress; students and young people in general respond to social media marketing. Digital platforms intensify these issues in terms of design concentrated on the intended marketing and payment, and they form a complex ecosystem in which it is hard to control impulse purchasing due to the need to have different controls by the entire consumers even though the process was different.

2.5 Opportunity-Driven Approaches for E-Commerce Platforms to Expand Socioeconomic Penetration and Curb Impulse Buying Effects

The e-commerce platforms are situated at the crossroad of market opportunity and social responsibility, and the literature currently begins to suggest that platforms have the capacity to achieve greater outreach into the realm of various socioeconomic groups and reduce the harmful effects of impulse buying at the same time through intentional product, design, payment, and policy choices. Instead of considering impulse buying as a revenue lever, the modern scholarship implies the dual-value strategy: platforms must create experiences that (a) increase access and relevance for income, education, age, and household segments, and (b) incorporate blocking to value generation, regret, and wasteful consumption. Such a twofold solution requires a re-thinking of platform goals based on short-term maximization of transactions to long-term sustainable interaction, where the customer lifetime value is met with consumer welfare. Platform studies, consumer behaviour and ethical design research point to the fact that the multiple socioeconomic segments demand different functional and experiential affordances (logistics, pricing, product assortment, communication style) Adapted to different needs and vulnerabilities.

Another theme, which can be traced in the literature, is the significance of product assortments and pricing strategies based on segmentation. Social media that are successful in engaging across various socioeconomic layers achieve that through the provision of tiered product lines, clear discounting, and context-based packages which are in line with buying capacity and preferences. The study of market inclusion claims that low-priced products at entry level, brands of household reliability, and local selections assist the platforms to access low- and middle-income urban buyers without having to employ manipulation strategies. At the same time, complex and edited products target upper-income customers who are interested in convenience and brand editing. Writers who support inclusive commerce focus on pricing algorithms, which are transparent and free of bait-and-switch, and which represent the actual value- hence decreasing the likelihood that the intended price-driven impulse purchases in the future give rise to regret or returns. In-depth empirical studies on discount framing also indicate that the presentation of discounts (absolute savings versus percent off, conditional bundling versus across-the-board reductions) have an issue with consumer socioeconomic status and therefore increase uptake and decrease negative consequences when presented in segmentation-specific format.

The literature accepts user experience and interface design as potent tools to reach a greater number of people and restrain impulsivity. Inclusive UX: The simplified navigation, support of various languages, easily available product information and clear returns policy make less digitally literate users think fewer times and make more informed decisions. Simultaneously, design ethics researchers warn against resorting to dearth signals, time bomb counters, and other so-called dark patterns, which take advantage of psychological deficiencies; these measures are likely to increase short-term conversion, but out of proportion will harm financially disadvantaged groups. An increasing amount

of research suggests nudges to the good: milder indications of cart contents, the use of cooling-off nudges, the availability of price comparisons, and pressure points arising at key times (as in an interstitial, which requests Are you sure?). for high-ticket items). These design styles preserve the conversion opportunities without excluding the moments of consideration, particularly when used by customers who can be pre-disposed to making impulsive purchases under the influence of stress or a lack of financial literacy or because of aspirational pressure.

Another area of integration that platforms can expand and restrict destructive impulse purchase at simultaneously is fintech integration and payment architecture. The digital payments literature demonstrates that the convenience of payments, which includes saved cards, one-click checkout, mobile wallets, and BNPL, is one of the key facilitators of impulse buying. The researchers thus recommend sites to consider creating some balance between convenience and defensive affordance: enabling users to choose in favour of the default of one-Click payment, offer installment calculators, disclose the complete expenses of BNPL parting into future obligations, making default settings mandatory instead of defaulting at the point of purchasing products on the deferral tab. The interventions that are based on financial well-being, including in-app budgeting, spending overviews, and notifications that the user is about to reach a predetermined monthly limit, have been empirically supported by curbing extravagant spending without reducing engagement, by a significant degree. Further, target credit products, supported by effective disclosure and affordability checks, of known and financially savvy groups of consumers can help avoid debt buildup among high-risk users without harming legitimate users with ability to responsibly use credit.

Most socioeconomic groups commonly mention trust, transparency, and after-sales service to be the determinants of sustainable growth in a platform. It is recorded in the

literature that lower socioeconomic consumers consider clear return policies, verification of genuineness of the products and dependability of delivery to be of high value, which eliminates risk perceptions and buying it on impulse in the event of uncertainty. Resources that make a sizable investment in reverse logistics, simple returns, and reliable product checking (e.g., certified sellers, positive branding, non-tampered packaging) not just boost early adoption but also reduce impulsive purchasers experiencing regret during and after the buying process. In the case of higher standing socioeconomic layers, sourcing transparency, sustainability assertions and premium customer support inspire customer loyalty without the use of manipulative urgency signals. It is advisable therefore that the indicators of service quality be incorporated highly in the shopping process to ensure that an intended or impulse buying decision is well informed based on expectations of recourse and reliability of the product.

The promotion and communication can be restructured in such a way that it attracts the various groups without becoming impulsive. The literature juxtaposes hard-sell scarcity messages with content marketing through relationships: educational materials, edited suggestions with a focus on use-cases, and storytelling on a community basis. Influencer and social proof platforms are supposed to promote responsibly, showing the sponsored content, focusing on long-term value, and putting more attention on product utility instead of hedonic frames only (Singh *et al.*, 2020). In the case of consumers who are price-sensitive, the models of community-based commerce (reseller networks, group buys, local seller spotlighting) may generate socially embedded purchase incentives, which minimize the aspect of isolation and impulsive purchasing. Empirical studies also indicate that segmented personalization (as of socioeconomic profiles) need not focus on the pure persuasion: such users as low digital literacy and cost-conscious ones would value more the how-to and size guides, the comparison tool and total-cost calculator

respectively. One-on-one messages that make people be more informed are likely to generate more satisfaction despite causing a minor decrease in direct conversion.

One key category of interventions that is highly recommended by the literature concerning the responsible platform expansion includes education, digital literacy, and consumer empowerment. Those that invest into user education (e.g. by providing simple versions, using clear labelling (say, total cost to you), incorporating financial literacy modules into their offerings, etc.), may increase their addressable market by decreasing the barriers of less literate consumers, but also by decreasing the number of impulsive and harmful purchases. Digital inclusion literature has revealed a significant effect of short onboarding on trust and reduced post-purchase dissatisfaction where onboarding is used to clarify return process, dispute process and choice of payment means. Collaborations between platforms, fintech companies, and NGOs to deliver focused literacy initiatives or specific neighbourhoods of big cities, or groups of people (students, homemakers, gig workers) are offered as scalable mechanisms of inclusive expansion(Gomez-Mejia *et al.*, 2014).

Other themes include regulatory compliance and active policy congruence: academics think that long term platform legitimacy requires regulatory compliance on consumer protection norms and corporate cooperation with regulators in making fair marketing disclosures and credit disclosures. Upon implementing these standards voluntarily, such as displaying BNPL information clearly, engaging in anti-dark-pattern policies, simple opt-outs, and age-level safeguards, such platforms can be in a better position to grow sustainably across socioeconomic lines. Comparative literature indicates that regulatory disclosure concerning the deferred payment-related products, as well as algorithmic disclosure, minimise systemic risks and safeguard vulnerable consumers, allowing platforms to attract new clientele without enhancing harm to the others.

Lastly, the literature mentions metrics and governance frameworks platforms are supposed to employ in order to create a balance between growth and welfare. Instead of maximizing the conversion metrics and average order value, it is recommended to incorporate consumer-welfare KPIs in the platform governance systems: repeat satisfaction, time of dispute resolution, post-purchase regret measures, and indicators of financial well-being. Any new features that are incorporated as part of the A/B testing logic are guaranteed to be evaluated based not only on post-introduction of a new feature on short-term revenue increase but also on the measure of user outcomes (long term) across socioeconomic groups. It is advisable to consider product-level, legal, consumer affairs, ethics cross-functional teams, and external advisory teams (consumer advocates, financial counsellors) to peer review marketing campaigns, payment features, and UX change before it can be rolled out (Arshada and Aslam, 2015).

Overall, the academic community implies that e-commerce websites can and must leverage emerging growth prospects in the various socioeconomic communities by implementing inclusive merchandise and pricing, ethically-conscious user experience design, safe payment systems, credible service patterns, informative marketing, digital literacy, regulatory collaboration, and expanded governance KPI. The strategies form a virtuous cycle: the larger the platform is, the more data-rich it is, the more responsible personalization can be applied to it, and that is why protective steps are taken to ensure the continuation of consumer trust and lifetime value. By reinterpreting the aspects of impulses in connection with the city as urban policy and design tools to be tapped, rather than exploited, the platforms can attract larger proportions of the consumer base in greater metropolitan India without necessarily subjecting vulnerable demographics more to the dangers of unchecked impulsive purchases.

2.6 Recommendations for Responsible Marketing That Addresses Socioeconomic Diversity in Metropolitan India

The literature is also focused on the importance of e-commerce communities implementing responsible marketing approaches to support the needs, tastes, and limitations of different socioeconomic groups with an expansion to fast-urbanizing and digitally bustling metropolitan areas. According to scholars, the metropolitan cities of India, including Delhi, Mumbai, Bengaluru, Chennai, and Hyderabad, have some of the greatest rates of digital consumption, but also represent enormous income, educational, digital access, and financial literacy inequalities. The differences bring about uneven tendencies of internet purchasing and dissimilar susceptibility to impulse purchasing. Consequently, analysts suggest that an e-commerce site must incorporate accommodative and morally acceptable marketing strategies that would make online business accessible and socially conscious. This literature review condenses key suggestions that have been proposed by research concentrated on the topic of digital inclusivity, consumer protection, responsible advertising, fairness in arms of computer algorithms, and the fact that online retail strategies should be culturally adaptive.

Among these suggestions, one of the most notable ones that are prevalent in literature is the promotion of transparent and ethical communication among all segments of consumers. Research indicates that in metropolitan India low-income and low-literate consumers will encounter more difficulties when interpreting advertising communications or when assessing latent costs, or product quality. The researchers propose the use of simplified, multilingual and culturally relevant formats of communication in e-commerce sites in order to reduce cognitive load and enhance informed decision making. According to the research evidence of digital inclusion, unambiguous price breaks, high-profile pronouncement of the terms and conditions, and easy-to-understand representations of

offers can drastically decrease unplanned or spontaneous purchases (Sen & Roy, 2023). Besides, researchers highlight the necessity of responsible advertising that does not require the use of manipulative strategies like countdown timers, dark patterns, signals of scarcity, and hyper-personalised cues- which have a disproportionately strong effect on financially limited consumers.

The other important recommendation is associated with the ethical algorithm design and minimization of algorithmic bias. Digital consumer analytics studies show that e-commerce ecosystems often consist of machine learning systems according to which users are classified by their socioeconomic behaviour, purchase history, or inferred willingness to pay. Although this type of segmentation improves business efficiency, the segmentation may additionally disadvantage the vulnerable customers by stimulating an emotional / impulse buying action. Other researchers thus suggest the concept of algorithmic transparency systems where consumers are able to comprehend their actions when placed under specific advertisements or product suggestions. Regulatory literature also recommends putting in place fairness constraints in recommender systems in order to avoid disadvantaging low income/ digitally inexperienced users. When it comes to metropolitan India and a highly heterogeneous environment of consumers, it is crucial to formulate algorithms capable of ensuring balanced personalisation and consumer good as a way of responsible digital marketing.

Some of the studies also support the essence of financial literacy and digital empowerment program as a component of responsible platform strategy. As per research, consumers in the low socioeconomic groups tend to be more prone to impulse purchases because of constrained budgeting abilities, lack of knowledge regarding online offers or excessive dependence on cashless payment solutions advertised by online stores. To overcome these challenges, researchers suggest that platforms should partner with

financial companies, non-governmental organisations, and the government in order to incorporate micro-learning units, budget managers, or personalised spending notifications in shopping applications. Empirical research in the field of behavioural economics shows that reminders of monthly spending limits or prompts to ask consumers to make comparisons between related goods can reduce impulsive behaviour in a significant way without infringing consumer autonomy (Thaler and Sunstein, 2021). Also, experts propose that platforms provide their sensitive demographics with responsible purchase modes in which the recommendation of algorithmic nudges is hedonic over necessity-based.

The literature also speaks of the necessity of the inclusive product assortment strategies that would represent the heterogeneous consumption pattern of metropolitan Indian households. In their survey of Mumbai or Delhi, researchers have pointed out that poorer clientele tend to want to be economical, durable and value-for-money; the middle and the rich focus on convenience and brand name as well as aspirational shopping. Some of the recommendations are designing tiered products, development of affordable own-label product ranges, offering flexible payment schemes like interest-free instalments or pay-later-plan--all with responsible lending restrictions to prevent consumer debts. It has also been come across that there is need to refine the search filter to allow the consumer to easily locate products that fit their economic needs and therefore minimize the amount of money they spend impulsively after viewing higher priced options. This kind of inclusive assortment approach has been found to reinforce consumer satisfaction and brand loyalty across socioeconomic lines.

Another group of suggestions presented in the literature is to enhance access to the platforms and their usability on the Web. As studied by the digital equity in metropolitan India, such usability aspects as complicated interfaces, excessive visual clutter, or English-dominated text have the potential to restrict the involvement of the lower-income or first-

generation internet citizen segment. Universal design approach, multilingual interface, voice-activated navigation, and assistive technologies are recommended by scholars as a way to provide consumers limited in literacy and technical expertise with the opportunity to consume the product equally. According to the mobile UX research studies, the intuitive layout, the minimal design, and content presentation in a given context can significantly decrease the impulsivity in navigation behaviour that can be provoked by confusion or interface frustration. E-commerce solutions not only make it easy to buy the product regardless of socioeconomic statuses but also increase mindful and careful buying habits of people.

The other valuable piece of the advice that can be developed upon the research is that of consumer data protection and informed consent. In literature on digital privacy, most studies highlight that women and men with a lower socioeconomic status in metropolitan India tend to be less aware of methods of tracking of their data or privacy policies, and thus are more susceptible to manipulative profiling and targeting their behaviour. Scholars claim the necessity of the simplified process of consent, better understanding of the privacy rules, and the availability of the tools, which would enable users to manage the information they provide. Enhancement of privacy is already demonstrated as helping to enhance consumer confidence, mitigate ethical risk that sometimes accompany personalised marketing, and make e-commerce activities more consistent with global responsible marketing policies. Also, researchers observe that platforms should make sure that data-driven marketing is based on fairness standards and does not contribute to the increased socioeconomic inequalities by providing preferential treatment to high-spending consumers.

Latest-day literature also discusses governance of collaboration and self-regulation as the basic issues of responsible marketing in the politically advanced digital societies.

They suggest that e-commerce websites should be involved in industry ethical charters which states the limits to promotional texts and messages, salvo-firing techniques, and therefore targeted marketing of non-necessity goods. Academics in the Indian context have identified cooperative modalities of policymakers, consumer rights agencies, digital platforms, and educational institutions as a way of developing guidelines that would support the socioeconomic diversity of metropolitan cities. Cases of other new markets tell us that co-regulated digital advertising systems create a more even-handed marketing environment without depriving platforms of opportunity to develop and evolve.

Lastly, the literature highlights the need to establish trust by means of community-based interactions. Research indicates that customers in the low-income/non-affluent groups tend to utilize local stores rather than the online platform because of reliability, instant accountability, and attachment. In order to fill this gap, scholars prescribe that online stores should be localised, consider culturally sensitive matters, and the use of region-specific advertisements. The incorporation of social responsibility programs, including providing low-income entrepreneurs in the city with assistance, providing incentives related to employment opportunities, or encouraging consumers to adopt socially-friendly consumption can contribute to the credibility of the platform and ethical branding among urban consumers as well. These strategies can provide alignment of marketing objectives to the overall benefit of society and enhance customer relationships over the long term within the framework of socioeconomic classes.

To conclude, based on the reviewed literature, it is evident that the notion of responsible marketing in the context of metropolitan India entails a holistic, ethic-based, and consumer-based approach. The scholars suggest a set of open communication, equitable algorithm architecture, financial literacy resources, inclusive product approaches, available digital infrastructures, robust privacy, collaborative governance, and

trust-based community participation. Combined, these proposals offer a strong framework of e-commerce websites aiming to connect with various socioeconomic groups and minimize the negative impact of impulse purchases as well as provide fairness in participating digitally.

2.7 Research Gap

In spite of the fact that there is significant literature addressing online impulse buying, socioeconomic determinants of consumer behaviour, and the impressive growth of the e-commerce business in India, there are still some critical gaps, especially with references to the metropolitan markets. To begin with, the current literature is more likely to investigate individual socioeconomic factors economics as income, education, occupation, and digital literacy instead of studying how these factors interact to determine impulse buying behaviour within the confines of socio-cultural context of Indian metropolitan cities. The empirical studies involve general online shopping behaviour rather than paying specific concerns to impulse buying among urban consumers with the exposure to more of digital marketing, personalised recommendation and nudges technology.

Second, although the influence of socioeconomic variances on online consumer susceptibility is considered in the international studies, there is little evidence on India-specific levels that measures how the various socioeconomic groups perceive the promotional messages, the reaction to platform design features, and how they manage impulsive buying. Metropolitan India is characterized by a high degree of digital differences even in urban areas, although scholarly literature rarely offers a comparative study of how those dissimilarities influence the impulse buying behaviour of various

socioeconomic groups. Such absence of comparative, metropolitan studies limits the knowledge on the heterogeneity of urban online shoppers.

Third, there are still gaps in literature regarding the use of e-commerce platform as a means to act responsibly that takes into account socioeconomic diversity and the reduction of negative consequences like spending too much money, experiencing financial burden, or engaging in compulsive purchasing. Only a handful of them incorporate platform-level strategies with consumer-level vulnerabilities, which creates a conceptual divide on the role of e-commerce platform to facilitate ethical and socioeconomically inclusive digital commerce.

Fourth, this site has a lack of empirical research on the question of what particular groups of consumers, among consumers in metropolitan areas, are at the highest risk of impulse purchase and why, even though the authors of scholarly articles note that consumers face such issues as low financial literacy, digital design persuasion, and targeted advertising. Evidence-based recommendations that are relevant in terms of Indian e-commerce ecosystems are also lacking, based on the balance of commercial objectives and consumer protection. The recommendations which are available will be generic and are not contextualised regarding the socioeconomic diversity present in Indian metropolitan populations.

Lastly, most recent literature is conducting unidimensional research studies usually with the use of sampling surveys or even descriptive research, lacking the application of mixed-method research or comparative research as well as platform data that may produce more results. Consequently, methodological disparity in the interpretations of the psychological and socioeconomic motivations of impulse buying in actual digital spaces exists.

All these gaps together signal the urgency to conduct a large-scale comparative study that explores socioeconomic predictors of online impulse buying behaviour in various e-commerce platforms in metropolitan India, explore customer issues, uncover opportunities of online platforms, along with, making responsible marketing recommendations that can accommodate socioeconomic disparity. The proposed study will address these gaps by incorporating the socioeconomic, behavioural, and platform-centred approaches into the metropolitan Indian context.

CHAPTER III: METHODOLOGY

3.1 Overview of the Research Problem

Even though e-commerce is rapidly expanding in India, particularly in the metropolitan areas of today like Delhi, Mumbai, Bengaluru, Chennai, and Hyderabad, little is known about how the socioeconomic traits influence online impulse buying behaviors in various online channels. Psychological, technological, or marketing-induced triggers have taken most of the attention in research studies on impulse buying but the role of socioeconomic determinants has not been well discussed in Indian market i.e. income level, education, occupation, household size, and digital literacy. Besides, the metropolitan consumers have different patterns of consumption based on different lifestyles, different exposure to digital ecosystems, and different usage of platforms (examples: Amazon, Flipkart, Myntra, Meesho), but the comparative evidence across platforms has little to show.

This empirical ambiguity presents a challenge to e-commerce companies that seek to provide more portal designs, recommendation engines, promotions and user interaction

schemes that are based on demographic and socioeconomic differences. In the case where businesses do not know which social economical groups are more vulnerable to impulse buying and the way it differs between platforms, they cannot maximise their marketing intervention, and policymakers cannot deal with concerns like overspending, consumer vulnerability, or financial well-being on urban digital markets.

Thus, the main research issue consists in the lack of empirical studies on the impact of socioeconomic factors on online impulse buying behavior among urban consumers in India and the variations in the effects of these factors among the leading e-commerce platforms. This gap is crucial to fill in to create platform-specific consumer frameworks, better targeted marketing, and better consumer protection systems.

3.2 Operationalization of Theoretical Constructs

The theoretical basis of the interpretation of socioeconomic determinants of the online impulse buying behavior is found in the crossroads of consumer psychology, digital marketing theory, and sociological understanding of the stratification in economics. The initial development of conceptualizations of impulse buying was based on classical theories of consumer behavior which thought impulsive purchases to be spontaneous, emotional behaviors which grew out of the situation stimuli. With the transition of commerce into the boundaries of the digital realm these theories were further expanded on by scholars seeking to establish how online spaces develop increased conditions of impulsivity through their characteristics of convenience, anonymity, ubiquity, and persuasive design(Kumar, 2022). The development of impulse buying theory hence is not merely an infrastructure modification of the retail system, but also denotes alterations in customer life styles, technological savvy and economic portability-aspects which are more pronounced in metropolitan India. Modern theoretical approaches have shifted to the

reality of merging structural elements including socioeconomic status by acknowledging that consumer reactions to online stimuli are determined by their financial wealth, educational standings, work environments, and family/social backgrounds.

The Stimulus-Organism-Response (S-O-R) theoretical framework is a central concept applied in the research on impulse buying that was initially developed within the field of environmental psychology and later applied to consumer behavior. Within online contexts, the stimuli could be the elements in the interface of the websites, phones, customized product suggestions, time-sensitive promotions, and payment affordances. These stimuli also control internal organism conditions emotions, cognitive assessments, perceived urgency, excitement, or stress that ultimately produce behavior outcomes of impulse purchases (Redine and Jebarajakirthy, 2023). Although S-O-R model is a very useful model of understanding the pathway between digital cues and consumer decisions, it fails to specify the socioeconomic determinants. However, socioeconomic factors are truly imperative in defining consumer attitudes and behaviors towards stimuli: consumers with higher incomes can be less constrained by financial factors, more digitally literate can use platforms more easily and more educated people can have more cognitive restraint. Therefore, the S-O-R structure is moderated by socioeconomic factors that contribute to affect the emotional arousal, depth of information-processing and perceived risks and consequently, the final probability of indulging in impulse purchasing. This broadening of the S-O-R model offers a theoretic explanation of the reasons to explore the socioeconomic variations between metropolitan Indian shoppers when purchasing in digital markets.

The other powerful theoretical perspective is that of the Dual-Process Theories of decision-making, where the distinct systems (System 1 and System 2) are intuitive (fast) and processing (slow) and emotional (fast) and analytic (slow). Activation of System 1 that involves feelings and desires and immediate gratifications prevailing reflective

thinking is mainly what occurs in impulse buying. Online spaces presuppose that System 1 is more pertinent to dominance due to the lack of refraction by means of auto-filled forms, stored payment methods, and smooth-checkout procedures. Factors like socioeconomic determinants are very important in determining the balance between the two systems. More as an illustration, high-socioeconomic-status people might have a more pro-hedonic consumption inclination because of financial liberty, where there is more exposure to System 1 stimuli. On the other hand, people with lower socioeconomic background might develop System 1 responses when they are stressed emotionally or feel pressured to buy something aspirational, in particular, when platforms provide them with discounts or inspirational cues. The activation of System 2 critical evaluation is also determined by education, work-related stress, parenting, and digital skill. The dual-process approach offers a strong theoretical support on the influence of socioeconomic factors on cognitive action in online purchases though(Print, Pavan and Singh, 2025).

Concepts of social stratification and consumer culture theory are critical in terms of sociological and economic perspectives of explaining impulse buying behaviour in urban India. Urban consumers exist in an entangled pattern of social classes, cultural standards, and aspirations of their way of living that shape their buying objectives. Within a metropolitan setting, there is an increased exposure to trends of living worldwide, fashionable trends and the existence of consumption-focused identities that generate significant aspirational motivators capable of prompting impulsive buying on the internet. The higher socioeconomic groups can make purchases based on impulse buying in order to sustain their social position, experiment, or pursue hedonic enjoyment(Raj and Patel, 2023). Aspirational consumption is instead found in lower socioeconomic groups who tend to buy unplanned due to symbolic value and social comparison. These behaviours are based on consumer socialization theories and symbolic interactionism theories that believe

that decision to purchase is influenced by the need to create or express identity. In the metropolitan cities of India with a high degree of class heterogeneity and social mobility pressures, socioeconomic determinants, therefore, are the basis of illuminating the different psychological and social reasons of why the diverse consumer groups are attracted with impulse buying.

There is also the role that the technological adoption theories play, which gives the theory of technological adoption an important layer. Such models as Technology Acceptance Model (TAM) or Unified Theory of Acceptance and Use of Technology (UTAUT) identify perceived usefulness, ease of use, social influence, and facilitating conditions as the sources of digital adoption. These theories making online impulse buying explain the impact of digital literacy, smart phone access, internet connectivity and knowledge of online payments on the frequency of online transactions and the ease of online transactions(Kumar, 2018). These technological determinants in a large part are influenced by socioeconomic status. Income and better-educated customers are more likely to have better digital capabilities, better quality devices, and access to a stable internet connection which facilitates easy use of the e-commerce platform. In the meantime, lower social economic consumers might key on promoting offers, social business, or basic mobile apps. These inequalities imply that one should not be able to understand impulse buying without considering the socioeconomic variations in technological capability and availability. As the adoption theories of digital behaviours are connected to the impulsivity of consumers the theoretical basis becomes broader than just offset on psychological grounds to capture the structural disparities in digital engagement.

Behavioral economics another theoretical contribution is based on theories of bounded rationality, mental accounting and hyperbolic discounting. These theories argue that people tend to make non-rational economic decision making particularly when

situations require short-term incentives and low thinking. E-commerce systems are taking advantage of such behavioural structures by defining prices in appealing terms, a limited time opportunity, and diminishing the pain of payment with digital wallets and buy now pay later initiatives. The effects of these tactics differ among the social-economic groups. High-income consumers may have less risky attitudes toward online expending and do more impulsive purchases because of fewer financial constraints. On the other hand, the consumers with low means would be more sensitive to the promotional framing or payment deferrals, even to the point of excess spending. Behavior economic theories hence elucidate the impacts of the socio economic factors on the predisposition to the marketing strategies and the implications of the price signals to consumers in the online market(Kumar, Poudyal and Chaurasia, 2024).

The platform specific theories play a major role in the theoretical framework as well, particularly in making a comparative study of the e-commerce portals. Both platforms come with a different interface design, recommendation algorithm, message style, and promotion systems in relation to different socioeconomic groups. As an example, the premium platforms focus on brand authenticity and experience, whereas the mass-market platforms focus on affordability, convenience, and product diversity. Social commerce portals use social influence and connections. Theoretical views on platform ecosystems imply that consumer relationships with the platform are influenced by trust, perceived risk, perceived value, and familiarity, which depend on socioeconomic status. More economically secure consumers can be more concerned with convenience and speed, and the price-sensitive users can react fiercely to the discounts or flash-sales. Thus, platform theory also intensifies the claim that socioeconomic factors are critical when discussing impulse buying behaviours within various e- commerce settings in a great Indian metropolis(Baid, Bagul and Limda, 2023).

These theoretical approaches as a whole build a more articulate base that forms the multidimensional interplay of personal thinking processes, emotional arousal, technological infrastructures, social environments, and platform designs. The combination of S-O-R model, Dual-Process Theory, consumer culture theory, technological adoption models, behavioural economics and platform ecosystem theory has holistic foundation to examine the effects of socioeconomic determinants on online impulse buying. India with the metropolitan setting marked with the rise of digital progress, the existence of diverse social groups with diverse needs, growing aspirations, and stiff competition in e-commerce demands a theoretical framework that acknowledges a complex quality of consumer behaviour. As the study is based on these related theories, the research in the field is placed in a position to provide a deeper insight into the socioeconomic differences related to online impulse buying and why these models are not similar on e-commerce sites. This theoretical framework is what creates the intellectual prism within which the research questions will be viewed as a basis of a more subtle interpretation of impulsive digital consumption in a fast-paced urban economy(Wang et al., 2022).

3.3 Research Purpose and Questions

This study aims to explore the effects of socioeconomic variables on online impulse purchasing behavior among consumers in metropolitan India and to determine the level of differences in how these variables impact motivation different online e-commerce websites. This paper will seek to produce empirical evidence in the contribution of income, education, occupation, digital literacy, and lifestyle factors to influence unplanned online purchases in fast-growing digitalized markets. The research will offer platform-specific patterns and socioeconomic variations that cause impulsive purchasing behaviors by developing a comparative analysis among platforms like Amazon, Flipkart, Myntra, and

Meesho. The study finally seeks to curb actionable learning, which can involve e-commerce companies in developing specific marketing tools, improving consumer protection systems, and adding to the theoretical comprehension of impulse purchase in the new Indian developing digital economy.

3.3.1. Research Questions

- Which are the most critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India?
- Which are the significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India?
- What do e-commerce platforms have to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum?
- What are the recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India?

3.3.2. Hypothesis of the study

- **H01:** There are no significant critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India.
- **Ha1:** There are significant critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India.
- **H02:** There are no significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online

impulse purchasing through the online shopping systems in metropolitan India.

- **Ha2:** There are significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India.
- **H03:** There are no significant e-commerce platforms to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum.
- **Ha3:** There are significant e-commerce platforms to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum.
- **H04:** There are no significant recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India.
- **Ha4:** There are significant recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India.

3.4 Research Design

The existing study adopts an exploratory approach supported by quantitative research design to assess the socioeconomic determinants of online impulse buying behavior in metropolitan India: a comparative study across e-commerce platforms. Moreover, purposive sampling method is applied in the study.

3.5 Sampling Design

- **Respondents' Type:** - There are three cities namely, Bangalore, Delhi and Hyderabad taken for survey. Therefore, Bangalore, Delhi and Hyderabad are universe for current research.
- **Name of the E-commerce companies:** Amazon, Flipkart, Myntra, Meesho
- **Sampling technique:** - In this study respondents are randomly selected using purposive sampling techniques.
- **Sample size:** - Sample size for the study includes 600 customers buying products from Amazon, Flipkart, Myntra, Meesho. Total Population of customers in 4 e-commerce platforms found to be: 4,26,228.

Determination of Sample Size:

Determining the sample size using **Cochran's formula:**

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{e^2 + \left(\frac{Z^2 \cdot p \cdot (1 - p)}{N} \right)}$$

Figure 1 Cochran's Formula

Where:

- $Z = 1.96$ (Z-score for a 95% confidence level)
- $p = 0.5$ (assumed proportion)
- $e = 0.05$ (margin of error)
- $N = 4,23,458$

The sample size is approximately 384. For existing study, the sample size is decided 600 as more the sample size more will be conclusive and accurate results.

Table 1 Calculation for Cochran's Formula

S.No.	Name of City	Total population of customers in ecommerce platforms	Number of respondents selected for data collection
1.	Bangalore	2,25,564	200
2.	Delhi	1,54,040	200
3.	Hyderabad	46,624	200
Total		4,26,228	600

3.6 Participant Selection

The participant for current study is customers from e-commerce platforms from India. The cities selected for survey from India are Bangalore, Delhi and Hyderabad.

3.7 Instrumentation

For quantitative analysis Statistical Package for Social Sciences (SPSS) software version 23.0 used.

3.8 Data Collection Procedures

3.8.1. Questionnaire design: Based on 5-point Likert scale, responses from strongly agree to strongly disagree applied in the study. Self-structured questionnaire adopted in the current study.

3.8.2. Sources of data

Primary data: The existing study adopts exploratory approach. Therefore, survey is conducted and responses collected from self-structured questionnaire filled by customers from e-commerce platforms in India.

Secondary data: Secondary data collected for the purpose of doing extensive literature survey based on prior research work from published research articles, working papers, published thesis, conference papers, books, authentic reports, websites.

3.9 Tools and techniques of data analysis

SPSS 26.0 version is used to obtain results from the coding sheet after addressing the missing values. Various statistical tools of SPSS applied to provide quantitative information for concepts clarity.

Details of Tools applied in data analysis

- **Frequency and percentage Method:** Frequency and percentage distribution used to determine the percentage usually for data on profile (age, occupation, gender, marital status tec.)

Formula:

$$\% = \frac{f}{N} \times 100$$

Where: % = Percent
f = Frequency
N = Number of cases

Figure 2 Frequency and Percentage Method

1. Mean:

The *mean* is the average or the most common value in a collection of numbers. The mean (average) of a data set is found by adding all numbers in the data set and then dividing by the number of values in the set.

$$\text{Mean} = \frac{\text{Sum of All Data Points}}{\text{Number of Data Points}}$$

$$\text{Mean} = \text{Assumed Mean} + \frac{\text{Sum of All Deviations}}{\text{Number of Data Points}}$$

Figure 3 Mean Formula

2. Standard Deviation

The *standard deviation* is a *statistic* that measures the dispersion of a dataset relative to its mean and is calculated as the square root of the variance.

$$\sigma = \sqrt{\frac{\sum (x - \bar{x})^2}{n}}$$

σ = standard deviation
 $\sum$ = sum of
 x = each value in the data set
 $\bar{x}$ = mean of all values in the data set
 n = number of value in the data set

Figure 4 Standard Deviation Formula

3. T test

A t-test is a statistical test that is used to compare the means of two groups. It is often used in hypothesis testing to determine whether a process or treatment actually has an effect on the population of interest, or whether two groups are different from one another.

Type	T-statistic	Degrees of freedom
One-sample t-test	$t = \frac{\bar{x} - \mu_0}{s/\sqrt{n}}$	df = n - 1
Paired t-test	$t = \frac{\bar{X}_D - \mu_0}{s_D/\sqrt{n}}$	df = n - 1

Figure 5 T- Test Formula

4. Chi-square Test

The Chi-Square analysis is most frequently used to estimate condition of Independence test while applying a crosstabulation also referred as a bivariate table. Crosstabulation helps in assessing the dispersals of two categorical variables at once, with the connections of the groups of the variables appearing in the cells assembled in the bivariate table. The Independence test measures whether a relationship among the two variables by relating the responses from observed pattern in the cells to the responses from expected pattern if the variables were truly independent of each other. Assessing the Chi-Square statistic and then comparing it in contrast to a critical value from the distribution of Chi-square permits the scholars to measure whether the observed cell totals are significantly unlike from the expected cell totals.

An assessment of the Chi-Square analysis is quite straight-forward and also based on intuition. The formula of Chi-square is as follows:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Figure 6 Chi Square Formula

χ^2 = The test static

$\sum$ = The sum of

O= Observed frequency

E= Expected frequency

As represented in the above formula, the Chi-Square analysis based on the difference between what is the actual observed frequency in the data and what would be expected frequency if there was no association exist among the variables.

- **Correlation Analysis**

Correlation test is used to evaluate the association between two or more variables. Correlation coefficients are used to measure how strong a relationship is between two variables.

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

Figure 7 Correlation Analysis Formula

- **Regression Analysis**

In statistical modeling, regression analysis is a set of statistical processes for estimating the relationships between a dependent variable and one or more independent variables.

$$Y = a + bX$$

$$b = \frac{N\sum XY - (\sum X)(\sum Y)}{N\sum X^2 - (\sum X)^2} \quad a = \frac{\sum Y - b\sum X}{N}$$

Where,
N = number of observations, or years
X = a year index (decade)
Y = population size for given census years

Figure 8 Regression Analysis Formula

- **ANOVA**

Analysis of variance (ANOVA) is a collection of statistical models and their associated estimation procedures (such as the "variation" among and between groups) used to analyse the differences among group means in a sample.

- **Exploratory Factor Analysis:**

Exploratory factor analysis (EFA) and structural equation modeling (SEM) are techniques commonly used in the field of language assessment. EFA is a data-driven approach which is generally used as an investigative technique to identify relationships among variables.

3.10 Limitations of the Study

- Three cities, namely, Bangalore, Delhi and Hyderabad were only possible for survey.

- 600 customers only from e-commerce platforms in India taken for study.
- Only online shopping industry is explored in the current research.

3.11 Conclusion

This research has a major academic, managerial and the societal importance on the changing nature of the consumer behaviour in the Indian digital market-place. First, it adds to the academic literature by closing a significant gap in the current research: little has been done in the investigation of the socioeconomic factors in influence online impulse buying behavior in metropolitan areas. Although some of the prior studies focus on psychological and platform-associated triggers, this study supplements the theoretical knowledge of impulse buying by incorporating socioeconomic factors in the study; income, education, occupation, household formation, and digital literacy. The comparative study in the multiple e-commerce platforms also adds a new dimension to the scholarly discussion since it shows platform-specific behavioral divergees, which have not been studied adequately.

Managers wise, the results will provide e-commerce businesses with useful information on consumption of various socio economic groups. Knowing the segments that are more susceptible to impulsive purchases and how that is different depending on the platform can allow marketers to create more successful promotion efforts, specific interest-based recommendation systems, and specific advertisements. Such insights can also help companies to streamline user interface layouts, pricing guidelines, and customer Outreach strategies that are in line with the tastes and limitations of urban customers.

On the societal level, it is significant to the policymakers, consumer rights activists, and financial institutions in the study. As online shopping expands, impulse buying may lead to overspending, cause financial strain, or result in electronic addiction, especially

with the susceptible socioeconomic populations. Through the study, consumer protection policy and other financial literacy programs or digital well-being initiatives can be impacted in order to promote responsible shopping on the Internet by demonstrating the categories of the audience at the highest risk of impulse purchases.

On the whole the research comes pertinent to the context of its contribution to the general understanding to the socioeconomic driving forces behind online impulse purchasing in the metropolitan India, the implication of meaningful application answers to the stakeholders of e-commerce and more efforts to boost the consumer wellness in an economy that is increasingly becoming digitalized.

CHAPTER IV: RESULTS

Table 2 Demographic Information

Age Distribution	Frequency	Percentage
Below 25 years	189	31.50%
25 to 35 years	162	27.00%
36 to 45 years	147	24.50%
Above 45 years	102	17.00%

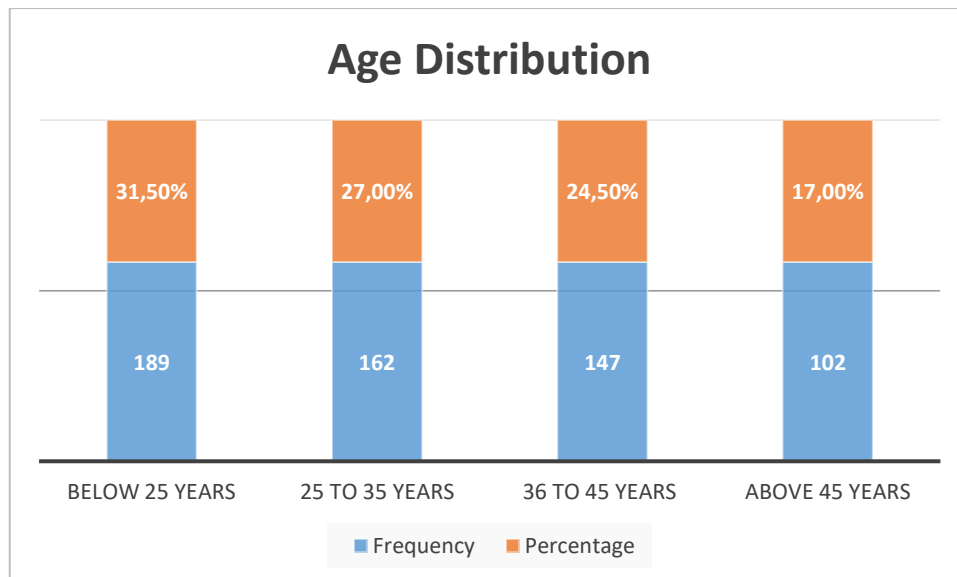


Figure 9: Distribution of Age

Interpretation of Age Distribution

The age-wise distribution of respondents indicates that the majority of participants belong to younger demographic groups. The largest proportion of respondents falls under the age category of below 25 years, accounting for 31.50% (n=189) of the total sample. This suggests that a significant share of online consumers engaged in the study represent younger adults who may be more digitally active and familiar with e-commerce platforms.

The second largest age group comprises respondents aged 25 to 35 years, constituting 27.00% (n=162). Together, respondents below 35 years contribute to 58.50% of the total sample, highlighting that online shopping—and potentially online impulse buying—is more prevalent among younger and early-career individuals.

Participants aged 36 to 45 years form 24.50% (n=147) of the sample, reflecting a noticeable engagement with e-commerce platforms among mid-career individuals, though to a lesser extent compared to younger groups.

The respondents above 45 years make up the smallest segment with 17.00% (n=102), indicating comparatively lower participation from older consumers. This may be attributed to lower digital dependency, differing purchasing habits, or reduced exposure to online retail platforms in this age bracket.

Overall, the distribution demonstrates that online impulse buying behaviour tends to be concentrated among younger age groups, which may reflect higher digital literacy, lifestyle patterns, and responsiveness to online marketing cues. This demographic trend is significant in understanding consumer behaviour across e-commerce platforms in metropolitan India.

Table 3 Gender Distribution

Gender	Frequency	Percentage
Male	224	37.33%
Female	376	62.67%

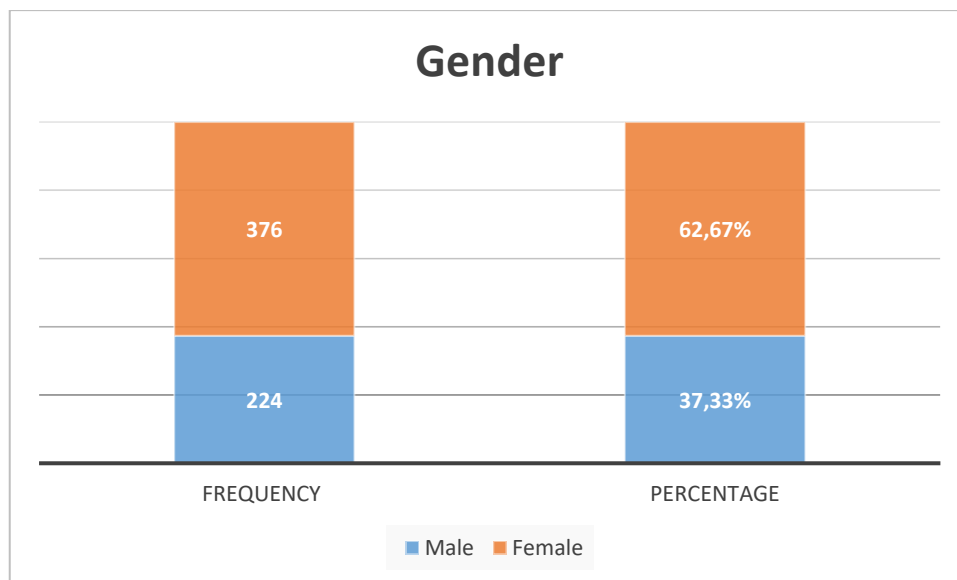


Figure 10: Distribution of Gender

Interpretation of Gender Distribution

The gender distribution of respondents shows a clear predominance of female participants in the study. Out of the total sample, 376 respondents (62.67%) identified as female, making them the majority group. This suggests that women are more actively represented in the context of online shopping and possibly more engaged with e-commerce platforms in metropolitan India. The higher representation may also reflect broader market trends that indicate women often participate more frequently in online shopping activities and may be more influenced by promotional cues, convenience, and product variety.

On the other hand, 224 respondents (37.33%) identified as male, forming a comparatively smaller portion of the sample. Although lower in number than female respondents, this proportion still indicates a considerable level of participation among male consumers in online purchasing behavior, demonstrating that impulse buying and e-commerce use are not exclusive to a single gender.

The overall distribution highlights the importance of acknowledging gender-based differences when analyzing online impulse buying behavior. E-commerce platforms may consider tailoring strategies and responsible marketing practices to align with behavioral patterns exhibited by different gender groups, as the data suggests varying levels of engagement.

Table 4 Distribution of Marital Status

Marital Status	Frequency	Percentage
Single	234	39.00%
Married	212	35.33%
Others	154	25.67%

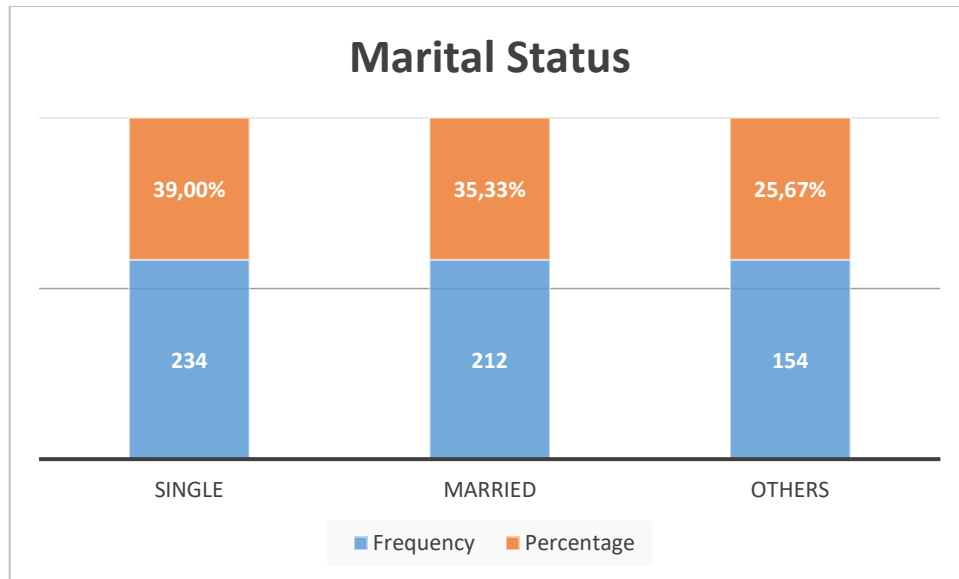


Figure 11: Distribution of Marital Status

Interpretation of Marital Status Distribution

The marital status distribution of respondents indicates a diverse representation of individuals across different life stages. The largest proportion of participants in the study are single respondents, accounting for 39.00% (n=234) of the total sample. This suggests that unmarried individuals form a significant share of online consumers in metropolitan India, which may be attributed to factors such as higher discretionary spending, lifestyle preferences, greater digital engagement, and responsiveness to online promotional content.

Respondents who reported being married represent 35.33% (n=212) of the sample. This group forms a substantial portion of online shoppers and may exhibit different consumption priorities, such as household-related purchases, children's products, or value-based buying decisions. Their presence indicates that impulse purchasing behavior is also relevant among individuals with family and financial responsibilities, though motivations may differ from single consumers.

The category labeled “Others”, comprising 25.67% (n=154) of respondents, includes individuals who may be widowed, divorced, separated, or prefer not to disclose their marital status. This segment represents more than one-fourth of the overall sample, demonstrating that online shopping behavior is not restricted to traditional marital categories and is widespread across various demographic profiles.

The overall distribution implies that online impulse buying behavior spans across marital statuses, although single individuals form the largest responding group. This variation provides an opportunity to further examine how marital status influences purchasing motivations, spending control, and susceptibility to online marketing stimuli across different socioeconomic contexts.

Table 5 Distribution of Educational Qualification

Educational Qualification	Frequency	Percentage
Below Graduate	113	18.83%
Graduate	214	36%
Postgraduate	143	23.83%
Above Postgraduate	130	21.66%

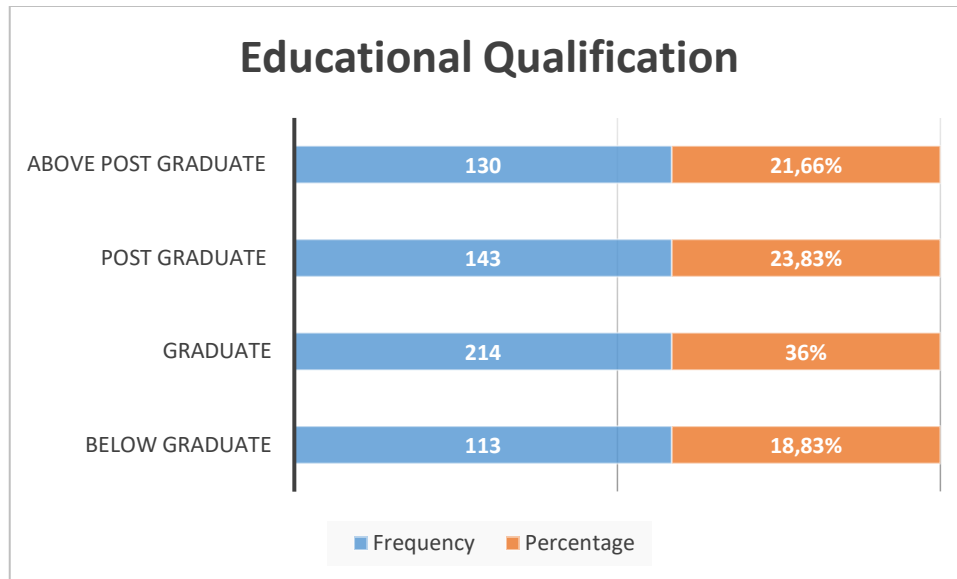


Figure 12: Distribution of Educational Qualification

Interpretation of Educational Qualification Distribution

The educational qualification distribution reflects a diverse educational background among respondents, indicating that online shopping behavior is spread across varying levels of education. The largest segment of respondents comprises those with a graduate-level education, representing 36% (n=214) of the total sample. This suggests that individuals with undergraduate degrees are highly engaged in online shopping activities, likely due to greater digital access, awareness, and familiarity with e-commerce platforms.

Respondents with postgraduate qualifications form the second-largest group, accounting for 23.83% (n=143). This indicates a strong presence of highly educated consumers in the online marketplace. Their participation may be associated with higher earning capacity, greater exposure to digital ecosystems, and a higher likelihood of responding to convenience-driven and value-based online purchase opportunities.

Individuals with education above postgraduate level represent 21.66% (n=130) of the sample. The presence of this segment demonstrates that even highly qualified

individuals engage in online shopping and may also exhibit impulse buying tendencies, influenced by lifestyle preferences, time constraints, and targeted digital marketing strategies.

Respondents categorized as below graduate level comprise the smallest proportion, with 18.83% (n=113). While this group represents a relatively lower share, their participation reflects increasing digital accessibility and rising e-commerce penetration among consumers with varying educational backgrounds.

Overall, the distribution highlights that online impulse buying behavior spans across all educational levels, but is particularly prominent among graduate and postgraduate consumers. The trend suggests that higher education correlates with greater digital engagement and purchasing confidence, which may influence susceptibility to online marketing stimuli and impulse-driven purchase decisions.

Table 6 Distribution of Monthly Income(in Rs.)

Monthly Income (in Rs.)	Frequency	Percentage
Below 45,000	203	33.83%
45,001 to 55000	178	29.66%
55001 to 65000	106	17.66%
Above 65000	113	18.83%

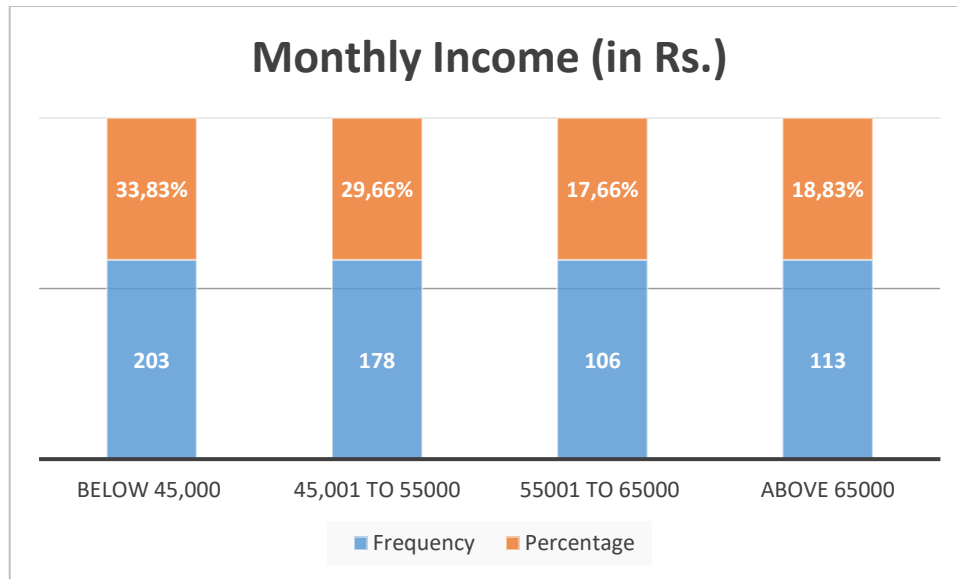


Figure 13: Distribution of Monthly Income (in Rs)

Interpretation of Monthly Income Distribution

The income distribution of respondents demonstrates a balanced spread across multiple earning brackets, indicating participation from consumers with varied financial capacities. The largest proportion of respondents falls under the income category of below ₹45,000 per month, representing 33.83% (n=203) of the total sample. This suggests that a significant segment of online shoppers in metropolitan India consist of individuals with lower to moderate income levels. Their involvement in online purchases may be driven by affordability benefits such as discounts, EMI options, free delivery, and competitive pricing offered by e-commerce platforms.

The next major group includes respondents earning between ₹45,001 and ₹55,000, comprising 29.66% (n=178) of the sample. Together, the two lower-income groups account for 63.49%, indicating that the majority of online consumers in this study earn below ₹55,000 per month. This trend underscores the mainstream adoption of online shopping among middle-income households, who may be more price-sensitive but responsive to promotional triggers that can fuel impulse buying behavior.

Respondents with a monthly income range of ₹55,001 to ₹65,000 represent 17.66% (n=106), reflecting participation from moderately higher-income individuals. This group may demonstrate different spending patterns, including brand preference, convenience purchases, and value-based purchases rather than purely price-driven decisions.

The smallest segment comprises respondents earning above ₹65,000 per month, accounting for 18.83% (n=113) of the sample. Although this is the smallest income group, it reflects the presence of high-income consumers who likely have greater disposable income and may exhibit higher susceptibility to impulsive, premium, or luxury-oriented purchases.

Overall, the distribution indicates that online shopping behavior is widely prevalent across income categories, with notable representation from lower and middle-income groups. This spread suggests that socioeconomic background plays a significant role in shaping consumer motivations, purchasing power, and impulse buying tendencies across e-commerce platforms in metropolitan India.

Table 7 Distribution of Type of Family

Type of Family	Frequency	Percentage
Nuclear Family	312	52.00%
Joint Family	288	48.00%

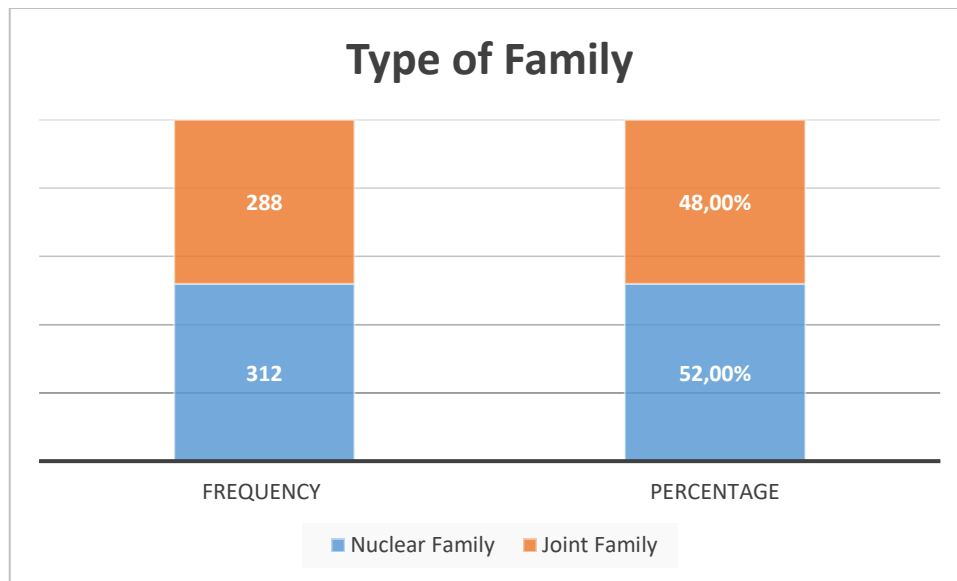


Figure 14: Distribution of Type of Family

Interpretation of Type of Family Distribution

The distribution of respondents based on family structure shows a relatively balanced representation between nuclear and joint families, highlighting that online shopping behavior is prevalent across different family settings in metropolitan India. The majority of respondents belong to nuclear families, accounting for 52.00% (n=312) of the sample. This suggests that individuals living in nuclear households may have greater autonomy in decision-making and discretionary spending, which could influence their engagement with online buying and susceptibility to impulse purchasing. The lifestyle patterns associated with nuclear family setups—such as convenience preference, time constraints, and higher digital reliance—may further contribute to increased interaction with e-commerce platforms.

Respondents from joint families constitute 48.00% (n=288) of the total sample, reflecting strong participation from traditional family structures as well. The nearly equal representation indicates that online purchasing behavior is not restricted to modern or

smaller family setups but extends to larger family structures where purchasing decisions may involve shared interests, collective consumption, or household-driven purchases. Members of joint families may engage in online shopping for household essentials, festival-related purchases, and bulk items, while shared financial planning may influence the degree of impulse buying.

Overall, the distribution suggests that both nuclear and joint family respondents actively participate in online shopping, emphasizing the growing digital retail penetration across diverse household structures in metropolitan India. The close ratio between the two categories also provides scope for comparing how family dynamics, financial control, and purchasing responsibility shape online impulse buying patterns.

Table 8 Distribution of Size (No. of persons in your family)

Size (no. of persons in your family)	Frequency	Percentage
2	316	52.67%
3 to 6	132	22.00%
6 to 9	109	18.16%
More than 9	43	7.16%

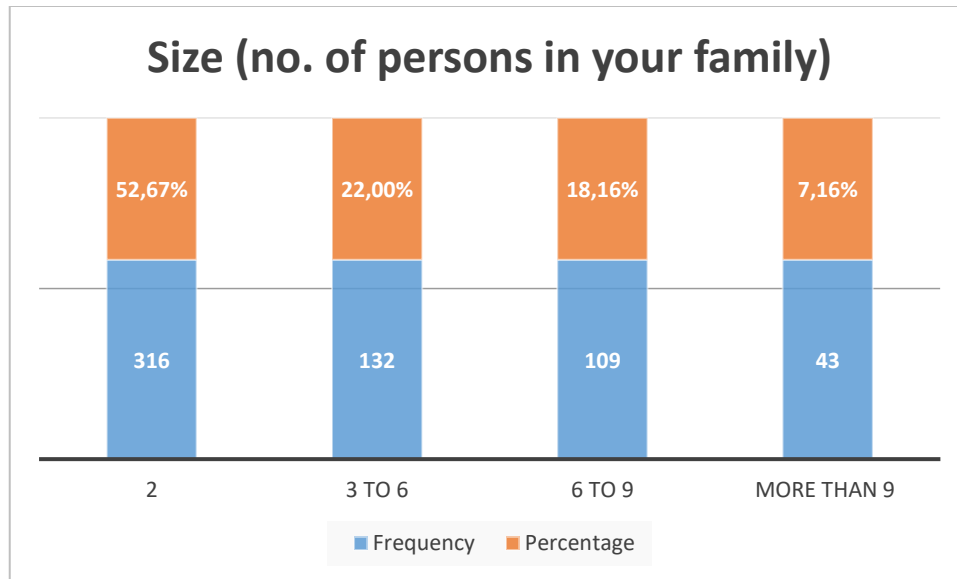


Figure 15: Distribution of Size (No. of persons in your family)

Interpretation of Family Size Distribution

The distribution of respondents based on family size reveals meaningful insights into household demographics and potential spending dynamics influencing online impulse buying behavior in metropolitan India. The largest proportion of respondents, representing 52.67% (n=316), belong to families consisting of 2 members. This dominant representation suggests that individuals from smaller households may have greater financial independence and personal discretion over purchasing decisions, which may contribute to higher engagement in online shopping activities, including unplanned or impulse-driven purchases.

Respondents from families of 3 to 6 members form the second-largest segment, accounting for 22.00% (n=132) of the sample. This reflects participation from moderately sized families where purchasing decisions may be influenced by shared needs, budget considerations, and household planning. While consumers in this category may still

engage in impulse buying, the behavior may be moderated by family responsibilities and collective financial priorities.

Participants from larger households comprising 6 to 9 members represent 18.16% (n=109) of the sample. The lower distribution in this category may indicate relatively controlled or structured purchasing patterns, possibly due to financial planning, shared responsibilities, or traditional family dynamics, which can reduce spontaneous online buying behavior.

The smallest group consists of respondents belonging to households with more than 9 members, accounting for 7.16% (n=43). The limited proportion in this category may reflect lifestyle differences and lower discretionary spending capacity, leading to a reduced presence in e-commerce-driven consumption. In such households, purchasing decisions are likely more structured, necessity-driven, and less susceptible to impulsive online triggers.

Overall, the data suggests that family size plays an influential role in shaping online shopping tendencies, with smaller households demonstrating stronger engagement in online platforms, potentially leading to higher impulse buying frequency. In contrast, individuals from larger families may exhibit more controlled spending behavior due to shared responsibilities and budgeting constraints.

Table 9 Distribution of Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.770	5

Interpretation of Reliability Statistics

The internal consistency of the measurement scale used in the study was assessed through Cronbach's Alpha, a widely accepted reliability coefficient in social science research. The obtained Cronbach's Alpha value is 0.770 for the five items included in the scale. This value falls within the acceptable range for reliability, indicating a good level of internal consistency among the items measuring the construct.

According to reliability benchmarks, a Cronbach's Alpha value above 0.70 is generally considered satisfactory and suggests that the items are sufficiently correlated and effectively measure the same underlying concept. Therefore, the value of 0.770 demonstrates that the scale employed in this study is reliable and suitable for further statistical analysis, including descriptive analysis, regression, and inferential testing.

Overall, the result confirms that the measurement items used to evaluate the construct in question are consistent and dependable, and the responses generated can be considered trustworthy for interpreting online impulse buying behavior within the context of socioeconomic determinants in metropolitan India.

Table 10 Distribution of Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Daily	600	1	5	1.31	.462
Weekly	600	1	5	1.31	.463
Fortnightly	600	1	5	4.43	.731
Monthly	600	1	5	4.31	.801
Less than once a month	600	1	5	4.29	.895

Valid N (listwise)	600				
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Interpretation of Descriptive Statistics

The descriptive statistics presented in the table provide insights into the frequency of online shopping behaviour among respondents in metropolitan India. The analysis is based on responses from 600 participants, with response values ranging from 1 to 5, where lower values represent lower frequency and higher values represent higher frequency of online purchases.

The mean values indicate clear behavioral trends. The categories "Daily" and "Weekly" online shopping show the lowest mean values, both recorded at 1.31 with standard deviations of .462 and .463 respectively. These results suggest that most respondents do not engage in online shopping on a daily or weekly basis, and their responses are relatively consistent, as reflected by the low standard deviation values. This pattern indicates that frequent online purchasing is not common among the majority of respondents.

In contrast, the highest mean values are observed in the categories "Fortnightly" (Mean = 4.43, SD = .731), "Monthly" (Mean = 4.31, SD = .801), and "Less than once a month" (Mean = 4.29, SD = .895). These values suggest that most respondents tend to shop online either once every two weeks, once a month, or even less frequently, indicating that online purchasing is largely occasional rather than habitual.

The relatively higher standard deviation values for these categories indicate greater variability in responses, showing that while many respondents follow similar purchasing frequencies, there remains some diversity in shopping intervals within the sample.

Overall, the descriptive results reveal that online shopping among the respondents is predominantly periodic rather than frequent, with the majority engaging in online

purchases on a fortnightly or monthly basis. This pattern provides insight into consumption cycles and may indicate that impulse buying behaviour is more likely to occur during planned or periodic purchase events rather than through continuous browsing activity.

Table 11 Distribution of ANOVA

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Daily	Between Groups	1.794	4	.449	2.116	.077
	Within Groups	126.164	595	.212		
	Total	127.958	599			
Weekly	Between Groups	1.154	4	.288	1.349	.250
	Within Groups	127.186	595	.214		
	Total	128.340	599			
Fortnightly	Between Groups	20.272	4	5.068	10.056	.000
	Within Groups	298.365	592	.504		
	Total	318.637	596			
Monthly	Between Groups	19.029	4	4.757	7.740	.000
	Within Groups	365.690	595	.615		
	Total	384.718	599			
Less than once a month	Between Groups	24.224	4	6.056	7.902	.000
	Within Groups	455.232	594	.766		
	Total	479.456	598			

Interpretation of ANOVA Results

A one-way Analysis of Variance (ANOVA) was conducted to examine whether there were statistically significant differences in the frequency of online shopping behavior across different socioeconomic groups. The results reveal varying levels of significance across the five purchasing frequency categories: Daily, Weekly, Fortnightly, Monthly, and Less than once a month.

For the categories Daily and Weekly online purchasing behavior, the results indicate no statistically significant differences among groups. The significance values for these categories are $p = 0.077$ and $p = 0.250$, respectively, both of which are above the threshold of 0.05. These findings suggest that socioeconomic factors do not exert a substantial influence on respondents who shop daily or weekly online, indicating a consistent pattern of behavior across different socioeconomic groups for high-frequency purchasing.

However, a contrasting trend emerges for the remaining categories—Fortnightly, Monthly, and Less than once a month. The ANOVA results show statistically significant differences among groups for these purchase frequencies, with significance levels recorded at $p = 0.000$ for all three categories. These values indicate that socioeconomic characteristics significantly influence purchasing behavior when individuals engage in online shopping at moderate or occasional intervals.

Specifically, the Fortnightly category shows the highest F-value ($F = 10.056$), indicating greater variation between groups relative to within-group variation. The categories Monthly ($F = 7.740$) and Less than once a month ($F = 7.902$) also display strong statistical significance. These findings imply that the influence of socioeconomic determinants such as income, education, employment type, and household structure becomes more pronounced as online shopping becomes less frequent and more purposeful.

Overall, the ANOVA results suggest that while frequent online shopping (daily or weekly) behaves more uniformly across socioeconomic groups, occasional or planned online shopping patterns vary significantly based on socioeconomic background. This finding highlights the importance of socioeconomic segmentation in understanding and predicting online impulse buying tendencies in metropolitan India and indicates that targeted marketing strategies may need to account for these differences.

Table 12 Distribution of E-commerce platforms

E-commerce platforms	Frequency	Percentage
Amazon	223	52.67%
Flipkart	202	22.00%
Myntra	108	18.16%
Meesho	67	7.16%

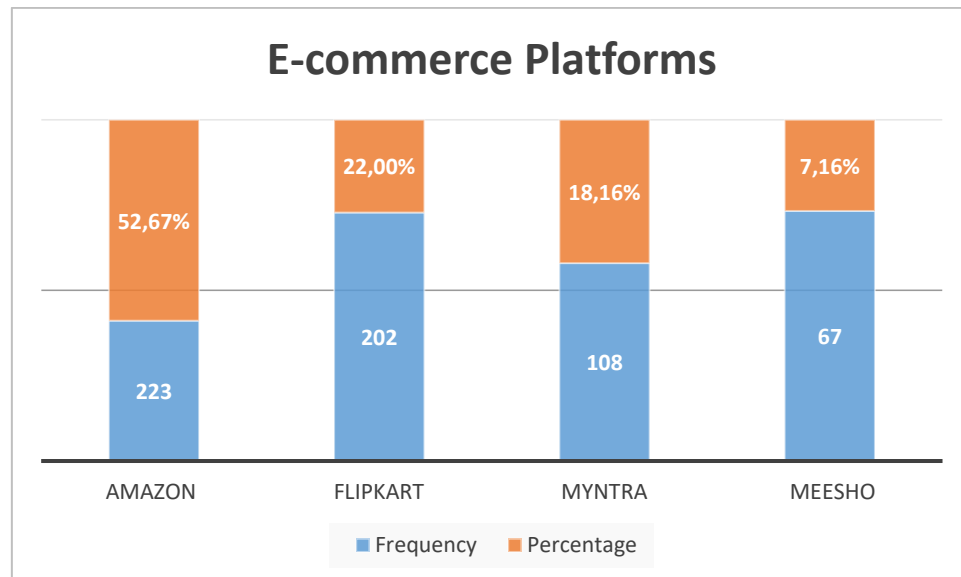


Figure 16: Distribution of E-Commerce Platforms

Interpretation of Preferred E-Commerce Platforms

The distribution of respondents based on their preferred e-commerce platforms reveals clear variations in consumer platform preferences in metropolitan India. The largest proportion of respondents reported using Amazon, accounting for 52.67% (n=223) of the total sample. This indicates that Amazon holds a dominant position in the Indian

online retail market, likely due to its extensive product range, competitive pricing, faster delivery options, trusted brand image, and user-friendly interface. The high preference rate also reflects Amazon's strong penetration across diverse socioeconomic groups.

The second most frequently used platform is Flipkart, preferred by 22.00% (n=202) of respondents. Although considerably lower than Amazon, this figure indicates a substantial user base. Flipkart's popularity may be attributed to its regional relevance, festival sale strategies, value-driven deals, and stronger presence in tier-II and tier-III market clusters, which may influence shopping behaviour even among metropolitan consumers.

Myntra accounts for 18.16% (n=108) of the respondents' preference. As Myntra is primarily positioned as a fashion-centric platform, its user base may consist of consumers motivated by lifestyle trends, apparel-based shopping, and personalized recommendations—factors that can contribute to impulse buying tendencies.

The lowest usage is observed for Meesho, with 7.16% (n=67) of respondents selecting it as their preferred platform. This smaller share may be linked to Meesho's brand positioning as a low-cost marketplace typically associated with budget-conscious consumers or first-time online shoppers. The lower proportion among metropolitan respondents may also reflect perceived quality concerns or differing expectations regarding product categories.

Overall, the findings suggest that Amazon and Flipkart dominate online shopping preferences, whereas Myntra and Meesho serve more niche segments of the market. These differences in platform preference offer valuable insights into the relationship between socioeconomic determinants, platform selection, and online impulse buying behavior.

Research Question 1: Which are the most critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India?

Table 13 Distribution of Reliability Statistics for RQ1

Reliability Statistics	
Cronbach's Alpha	N of Items
.835	20

Interpretation of Reliability Statistics

The internal consistency of the measurement scale used in the study was assessed using Cronbach's Alpha, which is a widely accepted indicator for evaluating the reliability of multi-item scales in behavioral and social science research. The reliability analysis yielded a Cronbach's Alpha value of 0.835 for the 20 items included in the scale.

A Cronbach's Alpha value above 0.70 is generally considered acceptable, values above 0.80 indicate good reliability, and values above 0.90 suggest excellent reliability. With an obtained alpha of 0.835, the results demonstrate that the scale used in this study possesses a high level of internal consistency. This means that the items are strongly correlated with one another and effectively measure the same underlying construct related to socioeconomic determinants and online impulse buying behavior across e-commerce platforms.

The findings confirm that the questionnaire items are stable and reliable, and therefore suitable for further statistical procedures such as descriptive analysis, correlation tests, regression modelling, and hypothesis testing. This reliability outcome strengthens

the validity of the research findings and ensures confidence in the responses collected from participants.

Table 14 Distribution of Descriptive Statistics for RQ1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Age	600	1	5	1.31	.462
Gender	600	1	5	1.31	.463
Education level	600	1	5	4.43	.731
Occupation type	600	1	5	4.31	.801
Monthly personal income	600	1	5	4.29	.895
Monthly household income	600	1	5	4.35	.736
Digital literacy and technological literacy	600	1	5	4.14	.830
Credit card and other BNPL and EMI services should be available to clients (Access to credit)	600	1	5	4.13	.883
Household size/ number of dependents	600	1	5	4.36	.783
Marital status	600	1	5	4.16	.814
Low key and social status sociable	600	1	5	3.80	.974
Peer pressure and social media	600	1	5	3.18	1.151
Work-life schedule Time is available	600	1	5	4.51	.724
City Life and the Cost of an Urban Life and Spending	600	1	5	3.78	1.013
Economic stability or work security	600	1	5	4.62	.619

Owning digital devices (smartphone/laptop quality)	600	1	5	4.50	.693
Frequency of internet usage	600	1	5	4.04	.965
Experience with various e-commerce sites in online shopping	600	1	5	4.12	.807
Financial education and internet spending regulation	600	1	5	4.09	.894
Having promotional messages and advertisements	600	1	5	4.12	.856
Valid N (listwise)	600				

Interpretation of Descriptive Statistics

The descriptive analysis of the demographic and behavioural variables (N = 600) indicates notable trends among respondents. Age and gender both recorded low mean values (Mean = 1.31; SD $\approx$.46), suggesting that the majority of respondents belonged to a younger age group and predominantly represented one gender category, likely the first-coded option. Education level showed a high mean score (Mean = 4.43; SD = .731), indicating that respondents were generally well-educated, with many holding undergraduate or postgraduate qualifications.

Occupation type also reflected higher mean ratings (Mean = 4.31; SD = .801), demonstrating that most respondents were employed in stable occupations rather than casual or unemployed categories. Similarly, monthly personal income (Mean = 4.29; SD = .895) and monthly household income (Mean = 4.35; SD = .736) suggest that a large proportion of participants belonged to financially secure households with middle to higher income levels.

Digital literacy recorded a strong mean value (Mean = 4.14; SD = .830), implying that respondents demonstrated adequate to high proficiency in using digital platforms and technology. Access to financial services such as credit cards, BNPL, and EMI options also appeared significant (Mean = 4.13; SD = .883), highlighting ease of financial accessibility among participants. Household size (Mean = 4.36; SD = .783) and marital status (Mean = 4.16; SD = .814) further suggest that a substantial portion lived in larger households and were likely married or shared domestic responsibilities.

Socio-psychological factors revealed varying responses. While low-key social status behaviour had a moderate mean (3.80; SD = .974), peer pressure and social media influence showed the lowest mean in the dataset (Mean = 3.18; SD = 1.151), indicating considerable variability and weaker influence among respondents. Time availability due to work-life schedules was rated high (Mean = 4.51; SD = .724), suggesting that respondents felt they had adequate time for digital activities such as shopping or browsing.

Environmental and lifestyle factors such as urban living costs had a moderate mean score (Mean = 3.78; SD = 1.013), demonstrating a mixed perception of urban living expenses. However, economic stability or job security scored the highest (Mean = 4.62; SD = .619), reflecting strong financial confidence among participants. Accessibility to digital devices (Mean = 4.50; SD = .693) and frequent internet usage (Mean = 4.04; SD = .965) further reinforced the digitally active profile of respondents.

Experience with e-commerce platforms (Mean = 4.12; SD = .807), financial literacy (Mean = 4.09; SD = .894), and exposure to promotional messages and advertisements (Mean = 4.12; SD = .856) also demonstrated strong tendencies toward familiarity with online shopping behaviour. Overall, the high mean scores across most variables suggest that respondents were financially stable, digitally empowered, and

experienced online consumers, which may influence their purchasing patterns and engagement with e-commerce platforms.

Table 15 Distribution of One-Sample Statistics for RQ1

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Age	600	1.31	.462	.019
Gender	600	1.31	.463	.019
Education level	600	4.43	.731	.030
Occupation type	600	4.31	.801	.033
Monthly personal income	600	4.29	.895	.037
Monthly household income	600	4.35	.736	.030
Digital literacy and technological literacy	600	4.14	.830	.034
Credit card and other BNPL and EMI services should be available to clients (Access to credit)	600	4.13	.883	.036
Household size/ number of dependents	600	4.36	.783	.032
Marital status	600	4.16	.814	.033
Low key and social status sociable	600	3.80	.974	.040
Peer pressure and social media	600	3.18	1.151	.047
Work-life schedule Time is available	600	4.51	.724	.030
City Life and the Cost of an Urban Life and Spending	600	3.79	1.013	.041

Economic stability or work security	600	4.62	.619	.025
Owning digital devices (smartphone/laptop quality)	600	4.50	.693	.028
Frequency of internet usage	600	4.04	.965	.039
Experience with various e-commerce sites in online shopping	600	4.12	.807	.033
Financial education and internet spending regulation	600	4.09	.894	.036
Having promotional messages and advertisements	600	4.12	.856	.035

Interpretation of One-Sample Statistics

The one-sample statistical results for the demographic, behavioural, and socioeconomic variables (N = 600) provide useful insights into the characteristics and influencing factors of the respondents. The mean values indicate the central tendencies, while standard deviations and standard errors reflect variations in responses.

The variables Age (Mean = 1.31, SD = .462) and Gender (Mean = 1.31, SD = .463) both demonstrate low mean values, suggesting a skewed distribution where respondents are primarily concentrated within the first-coded category (likely younger and predominantly one gender group). The low standard errors for both variables (.019) indicate consistency and reliability in the responses.

Educational background shows a high level across the sample, with a mean score of 4.43 (SD = .731), demonstrating that most respondents possess higher educational

qualifications. Similarly, occupation type (Mean = 4.31, SD = .801) and monthly income levels (personal: Mean = 4.29; household: Mean = 4.35) indicate that respondents largely belong to economically secure and professionally employed groups. Low standard errors (ranging between .030 and .037) across these variables further confirm stable response patterns.

Technological and financial accessibility factors also demonstrate high mean scores. Digital literacy (Mean = 4.14, SD = .830) and access to financial credit tools such as BNPL and EMI services (Mean = 4.13, SD = .883) suggest that respondents are technologically adept and have access to modern digital financial facilities. Household size (Mean = 4.36, SD = .783) and marital status (Mean = 4.16, SD = .814) further indicate that a substantial proportion of respondents belong to family-based living arrangements rather than independent single households.

Psychosocial and lifestyle variables reflect mixed responses. Low key and sociable status behaviour (Mean = 3.80, SD = .974) shows moderately strong influence, while peer pressure and social media has the lowest mean (Mean = 3.18, SD = 1.151), indicating wide variability and weaker agreement among participants on this factor.

Work-life balance (Mean = 4.51, SD = .724) and economic stability (Mean = 4.62, SD = .619) scored among the highest, signifying that respondents feel secure in terms of time management and financial resilience. Ownership of digital devices (Mean = 4.50, SD = .693) and frequency of internet usage (Mean = 4.04, SD = .965) reaffirm the digitally oriented lifestyle of the participants.

Experience with e-commerce sites (Mean = 4.12, SD = .807), exposure to promotional messages (Mean = 4.12, SD = .856), and financial literacy (Mean = 4.09, SD = .894) also demonstrate high levels of engagement with online platforms and marketing strategies.

Overall, the statistical results reveal a respondent group that is digitally literate, financially stable, and experienced with e-commerce activities. The low standard error values throughout the dataset indicate high precision and consistency in responses, making the findings statistically reliable and suitable for further inferential testing.

Table 16 Distribution of One-Sample Statistics for RQ1

One-Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Age	69.338	599	.000	1.308	1.27	1.35
Gender	69.323	599	.000	1.310	1.27	1.35
Education level	148.164	599	.000	4.434	4.38	4.49
Occupation type	131.784	599	.000	4.312	4.25	4.38
Monthly personal income	117.272	599	.000	4.290	4.22	4.36
Monthly household income	144.767	599	.000	4.350	4.29	4.41
Digital literacy and technological literacy	122.046	599	.000	4.140	4.07	4.21
Credit card and other BNPL and EMI services should be available to clients (Access to credit)	114.624	599	.000	4.133	4.06	4.20
Household size/ number of dependents	136.583	599	.000	4.363	4.30	4.43
Marital status	125.023	599	.000	4.157	4.09	4.22

Low key and social status sociable	95.479	599	.000	3.795	3.72	3.87
Peer pressure and social media	67.734	599	.000	3.183	3.09	3.28
Work-life schedule Time is available	152.433	599	.000	4.511	4.45	4.57
City Life and the Cost of an Urban Life and Spending	91.480	599	.000	3.785	3.70	3.87
Economic stability or work security	182.562	599	.000	4.617	4.57	4.67
Owning digital devices (smartphone/laptop quality)	159.026	599	.000	4.502	4.45	4.56
Frequency of internet usage	102.477	599	.000	4.038	3.96	4.12
Experience with various e-commerce sites in online shopping	124.996	599	.000	4.117	4.05	4.18
Financial education and internet spending regulation	112.067	599	.000	4.088	4.02	4.16
Having promotional messages and advertisements	117.890	599	.000	4.118	4.05	4.19

Interpretation of One-Sample t-Test Results

The one-sample t-test was conducted to determine whether the mean responses for the selected socioeconomic, demographic, behavioural, and digital readiness variables

significantly differ from the test value of 0, which in this context represents a neutral baseline value. The results demonstrate statistically significant differences across all variables measured.

All items recorded p-values < .001, indicating that the mean scores are highly significant and not due to random chance. This confirms that respondents' perceptions and characteristics are meaningfully different from the test value, validating the relevance of the measured factors.

Variables related to demographic structure (Age: $t(599)=69.338$, $p<.001$; Gender: $t(599)=69.323$, $p<.001$) show low mean differences, indicating homogeneity in these categories with limited variations. However, socioeconomic indicators such as education level ($t=148.164$, $p<.001$), occupation type ($t=131.784$, $p<.001$), and both personal and household income ($t=117.272$ and $t=144.767$, respectively, $p<.001$) demonstrate significantly high scores, suggesting that the respondents predominantly belong to highly educated and economically stable segments.

Technological readiness and digital enablers, including digital literacy ($t=122.046$, $p<.001$) and access to credit options like EMI and BNPL ($t=114.624$, $p<.001$), also show substantial positive mean differences. This implies strong preparedness among respondents to engage in online shopping and digital financial transactions.

Psychosocial motivators reflect comparatively varied responses. While social status-related shopping behaviour ($t=95.479$, $p<.001$) and peer pressure ($t=67.734$, $p<.001$) are statistically significant, their mean values are relatively lower, suggesting moderate influence on consumer decision-making.

Work-life convenience, lifestyle determinants, and e-commerce familiarity—including time availability ($t=152.433$, $p<.001$), economic stability ($t=182.562$, $p<.001$), ownership of digital devices ($t=159.026$, $p<.001$), and frequency of internet use

($t=102.477$, $p<.001$)—show the highest statistical significance. These results indicate that respondents are digitally integrated and experience-oriented online consumers.

Marketing stimulus factors—including exposure to promotional messages ($t=117.890$, $p<.001$) and previous experience with e-commerce ($t=124.996$, $p<.001$)—confirm that respondents are highly engaged with digital shopping platforms.

The 95% confidence intervals for all variables are narrow, demonstrating consistency and precision in the responses.

Table 17 Distribution of ANOVA for RQ1

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	.646	4	.162	.755	.555
	Within Groups	127.312	595	.214		
	Total	127.958	599			
Gender	Between Groups	.850	4	.212	.992	.411
	Within Groups	127.490	595	.214		
	Total	128.340	599			
Education level	Between Groups	5.273	4	1.318	2.490	.042
	Within Groups	313.363	592	.529		
	Total	318.637	596			
Occupation type	Between Groups	6.977	4	1.744	2.747	.028
	Within Groups	377.742	595	.635		
	Total	384.718	599			
Monthly personal income	Between Groups	4.545	4	1.136	1.421	.225
	Within Groups	474.911	594	.800		
	Total	479.456	598			
Monthly household income	Between Groups	13.132	4	3.283	6.273	.000
	Within Groups	311.368	595	.523		
	Total	324.500	599			
Digital literacy and technological literacy	Between Groups	17.901	4	4.475	6.742	.000
	Within Groups	394.319	594	.664		
	Total	412.220	598			

Credit card and other BNPL and EMI services should be available to clients (Access to credit)	Between Groups	34.818	4	8.704	11.975	.000
	Within Groups	432.515	595	.727		
	Total	467.333	599			
Household size/ number of dependents	Between Groups	9.276	4	2.319	3.859	.004
	Within Groups	357.518	595	.601		
	Total	366.793	599			
Marital status	Between Groups	18.451	4	4.613	7.245	.000
	Within Groups	378.823	595	.637		
	Total	397.273	599			
Low key and social status sociable	Between Groups	25.044	4	6.261	6.864	.000
	Within Groups	542.741	595	.912		
	Total	567.785	599			
Peer pressure and social media	Between Groups	22.743	4	5.686	4.387	.002
	Within Groups	771.090	595	1.296		
	Total	793.833	599			
Work-life schedule Time is available	Between Groups	13.573	4	3.393	6.716	.000
	Within Groups	300.106	594	.505		
	Total	313.679	598			
City Life and the Cost of an Urban Life and Spending	Between Groups	43.577	4	10.894	11.338	.000
	Within Groups	571.688	595	.961		
	Total	615.265	599			
Economic stability or work security	Between Groups	7.964	4	1.991	5.339	.000
	Within Groups	221.869	595	.373		
	Total	229.833	599			
Owning digital devices (smartphone/laptop quality)	Between Groups	16.864	4	4.216	9.252	.000
	Within Groups	271.134	595	.456		
	Total	287.998	599			
Frequency of internet usage	Between Groups	54.649	4	13.662	16.146	.000
	Within Groups	503.470	595	.846		
	Total	558.118	599			
Experience with various e-commerce sites in online shopping	Between Groups	57.461	4	14.365	25.716	.000
	Within Groups	332.372	595	.559		
	Total	389.833	599			
Financial education and internet spending regulation	Between Groups	69.299	4	17.325	25.202	.000
	Within Groups	409.019	595	.687		
	Total	478.318	599			

Having promotional messages and advertisements	Between Groups	76.956	4	19.239	31.653	.000
	Within Groups	361.642	595	.608		
	Total	438.598	599			

Interpretation of ANOVA Results

The one-way ANOVA results reveal the impact of various socioeconomic, demographic, technological, lifestyle, and marketing factors on online impulse buying behavior among metropolitan Indian consumers. Based on the conventional significance threshold of $p < 0.05$, the analysis indicates that age ($F = 0.755$, $p = 0.555$) and gender ($F = 0.992$, $p = 0.411$) do not significantly influence online impulse purchases, suggesting that these basic demographic characteristics do not meaningfully differentiate consumer behavior. Conversely, education level ($F = 2.490$, $p = 0.042$) and occupation type ($F = 2.747$, $p = 0.028$) exceed the threshold for significance, implying that differences in educational background and employment status moderately affect online shopping tendencies. Among economic variables, monthly household income ($F = 6.273$, $p = 0.000$) demonstrates a strong significant effect, while personal income ($F = 1.421$, $p = 0.225$) does not, highlighting that the broader household financial context rather than individual earnings plays a critical role in shaping impulse buying behavior. Technological readiness—including digital literacy ($F = 6.742$, $p = 0.000$), ownership of digital devices ($F = 9.252$, $p = 0.000$), and frequency of internet usage ($F = 16.146$, $p = 0.000$)—shows highly significant differences across groups, indicating that individuals who are more technologically equipped and digitally active are more likely to engage in impulsive online purchases. Financial accessibility, represented by availability of credit facilities such as credit cards, BNPL, and EMI services ($F = 11.975$, $p = 0.000$), also significantly contributes to impulsive buying, suggesting that access to easy payment options facilitates unplanned purchases. Lifestyle and household factors, including household size ($F =$

3.859, $p = 0.004$), marital status ($F = 7.245$, $p = 0.000$), work-life time availability ($F = 6.716$, $p = 0.000$), and urban living costs ($F = 11.338$, $p = 0.000$), indicate that family responsibilities, personal time, and urban expenditure pressures meaningfully influence consumer behavior. Psychosocial determinants, including low-key and sociable status behavior ($F = 6.864$, $p = 0.000$) and peer pressure and social media influence ($F = 4.387$, $p = 0.002$), are significant, demonstrating that social and peer dynamics impact purchasing decisions. Finally, variables associated with e-commerce engagement—experience with online platforms ($F = 25.716$, $p = 0.000$), financial education and spending regulation ($F = 25.202$, $p = 0.000$), and exposure to promotional messages and advertisements ($F = 31.653$, $p = 0.000$)—are highly significant, highlighting that familiarity with online shopping, financial literacy, and marketing stimuli strongly drive online impulse buying. Overall, the results indicate that while demographic characteristics like age and gender do not significantly influence impulsive purchases, socioeconomic status, technological readiness, financial accessibility, lifestyle factors, psychosocial influences, and e-commerce exposure all play critical roles in shaping online impulse buying behavior among metropolitan consumers, as evidenced by the statistical significance levels relative to the $p < 0.05$ threshold.

Table 18 Distribution of Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.877	18

Interpretation of Reliability Statistics

The reliability of the measurement scale used in this study was assessed using Cronbach's Alpha, which evaluates the internal consistency of the items. The 18-item scale yielded a Cronbach's Alpha of 0.877, indicating a high level of reliability. According to conventional benchmarks, an alpha value above 0.70 is considered acceptable, above 0.80 is good, and values above 0.90 are excellent. Therefore, the obtained alpha of 0.877 demonstrates that the items in the questionnaire are highly consistent and reliably measure the underlying constructs related to socioeconomic determinants, digital literacy, financial accessibility, and online impulse buying behavior. The high internal consistency ensures that the responses are stable across items and participants, providing confidence in the validity of the data for subsequent descriptive and inferential analyses. Overall, this level of reliability confirms that the scale is robust for examining the factors influencing online impulse buying behavior among metropolitan Indian consumers.

Table 19 Distribution of Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Online impulse buying is affected by age	600	1	5	3.18	1.151
Online impulse buying is dependent on gender	600	1	5	4.51	.724
Impulse buying behaviour has influence on level of education	600	1	5	3.78	1.013
Online Impulse Buying is influenced by Occupation	600	1	5	4.62	.619
Impulse purchasing depends on monthly personal income	600	1	5	4.50	.693

Household income has an influence on impulse buying values	600	1	5	4.04	.965
Impulse buying behaviour is influenced by digital literacy	600	1	5	4.12	.807
Impulse buying is augmented by access to credit (Credit card / EMI / BNPL)	600	1	5	4.09	.894
Impulse buying depends on the number of people living in a household and dependents	600	1	5	4.12	.856
Online impulse buying behaviour is affected by marital status	600	1	5	4.18	.743
Impulse buying is dependent on lifestyle and social status orientation	600	1	5	4.34	.632
Impulse buying is influenced by financial literacy	600	1	5	4.38	.655
Frequency of internet use makes the probability of impulse buying to go up	600	1	5	4.35	.720
Ownership/quality of a device influences online shopping impulse	600	1	5	4.42	.644
Impulse buying is affected by job stability/economic security	600	1	5	4.18	.814

Impulse buying is affected by exposure to advertisements and online promotions	600	1	5	4.39	.619
Impulse buying behaviour is influenced by peer influence, social media influence	600	1	5	4.19	.765
Impulse purchases depend on the availability of time (schedule of work/work hours)	600	1	5	4.26	.710
Valid N (listwise)	600				

Interpretation of Descriptive Statistics on Online Impulse Buying Behavior

The descriptive analysis of the 19 items measuring online impulse buying behavior (N = 600) provides insight into the factors influencing consumers' unplanned online purchases in metropolitan India. The mean scores indicate the central tendency of responses, while standard deviations reflect variability.

Age appears to have a moderate influence on online impulse buying, with a mean score of 3.18 (SD = 1.151), suggesting that while age may play a role, there is considerable variation in its effect across respondents. Gender, however, shows a high mean of 4.51 (SD = 0.724), indicating that respondents perceive gender as a significant determinant in online shopping behavior. Education level has a moderate influence (Mean = 3.78, SD = 1.013), while occupation type shows a very strong effect (Mean = 4.62, SD = 0.619), suggesting that professional engagement strongly correlates with impulsive buying tendencies.

Financial variables also show substantial impact. Monthly personal income (Mean = 4.50, SD = 0.693) and household income (Mean = 4.04, SD = 0.965) highlight that both

individual and household financial capacities shape online impulse purchases. Digital literacy (Mean = 4.12, SD = 0.807) and access to credit facilities, including credit cards, EMI, and BNPL (Mean = 4.09, SD = 0.894), further demonstrate that technological and financial readiness are crucial enablers of impulsive online shopping. Household size and number of dependents also show a positive effect (Mean = 4.12, SD = 0.856), reflecting that family responsibilities may influence spending behavior.

Lifestyle and psychosocial factors appear to be important determinants as well. Marital status (Mean = 4.18, SD = 0.743), social status orientation (Mean = 4.34, SD = 0.632), and financial literacy (Mean = 4.38, SD = 0.655) indicate that lifestyle choices, social positioning, and financial knowledge contribute to impulsive buying tendencies. Digital engagement factors, such as frequency of internet use (Mean = 4.35, SD = 0.720) and ownership/quality of digital devices (Mean = 4.42, SD = 0.644), highlight that greater digital exposure increases the likelihood of impulse purchases.

Economic and behavioral stability is also evident. Job stability or economic security (Mean = 4.18, SD = 0.814) and time availability (Mean = 4.26, SD = 0.710) suggest that secure employment and flexible schedules encourage online shopping. Exposure to promotional messages and advertisements (Mean = 4.39, SD = 0.619) and peer or social media influence (Mean = 4.19, SD = 0.765) confirm that marketing and social interactions act as strong triggers for impulsive purchases.

Overall, the descriptive statistics indicate that online impulse buying behavior among metropolitan Indian consumers is strongly influenced by a combination of socioeconomic factors, digital readiness, lifestyle choices, financial literacy, and marketing stimuli, with most mean scores above the midpoint of 4, showing high levels of agreement on these determinants. The moderate standard deviations across items also

suggest some variability, highlighting differences in individual experiences and perceptions.

Table 20 Distribution of Correlations

Correlations																			
		O	O	I	O	Im	H	I	Im	Im	O	Im	I	Fr	Own	Imp	Im	I	Im
		nl	nli	m	nli	pu	ou	m	pu	pu	nli	pu	m	eq	ersh	ulse	pul	m	pu
		in	ne	pu	ne	lse	se	pu	lse	lse	ne	lse	pu	ue	ip/q	buyi	se	pu	lse
		e	im	lse	Im	pu	ho	lse	bu	bu	im	bu	lse	nc	ualit	ng is	buy	lse	pu
		i	pu	bu	pu	rc	ld	bu	yi	yi	pu	yi	bu	y	y of	affe	ing	bu	rc
		m	lse	yi	lse	ha	in	yi	ng	ng	lse	ng	yi	of	a	cted	is	yi	ha
		p	bu	ng	Bu	sin	co	ng	is	de	bu	is	ng	int	devi	by	affe	ng	ses
		ul	yi	be	yi	g	m	be	au	pe	yi	de	is	er	ce	job	cte	be	de
		se	ng	ha	ng	de	e	ha	g	nd	ng	pe	in	ne	infl	stab	d	ha	pe
		b	is	vi	is	pe	ha	vi	m	s	be	nd	fl	t	ence	ility/	by	vi	nd
		u	de	ou	inf	nd	s	ou	en	on	ha	en	ue	us	s	econ	exp	ou	on
		yi	pe	r	lue	s	an	r	te	th	vi	t	nc	e	onli	omi	osu	r	th
		n	nd	ha	nc	on	inf	is	d	e	ou	on	ed	m	ne	c	re	is	e
		g	en	s	ed	m	lu	in	by	nu	r	lif	by	ak	shop	secu	to	in	av
		is	t	in	by	on	en	fl	ac	m	is	est	fi	es	ping	rity	adv	fl	ail
		af	on	fl	Oc	thl	ce	ue	ce	be	af	yle	na	th	imp		erti	ue	ab
		fe	ge	ue	cu	y	on	nc	ss	r	fe	an	nc	e	ulse		sem	nc	ilit
		ct	nd	nc	pa	pe	im	ed	to	of	ct	d	ial	pr			ent	ed	y
		e	er	e	tio	rs	pu	by	cr	pe	ed	so	lit	ob			s	by	of
		d		on	n	on	lse	di	ed	op	by	cia	er	ab			and	pe	ti
		b		le		al	bu	git	it	le	m	l	ac	ilit			onli	er	m
		y		ve		in	yi	al	(C	liv	ar	sta	y	y			ne	in	e

		a g e		l of ed uc ati on		co m e	ng va lu es	lit er ac y	re dit ca rd / E M I/ B N P L)	in g in a ho us us eh ol d an d de pe nd en ts	ita l st at us	tu s ori en tat io n		of im pu lse bu yi ng to go up			pro mot ion s	fl ue nc e, so ci al m ed ia in fl ue nc e	(sc he du le of wo rk /w or k ho ur s)
Onli ne imp ulse buyi ng is affe cted by age	Pe ars on Co rre lat io n	1	.1 31 **	.2 93 **	.10 1*	.14 6**	.2 46 **	.2 23 **	.2 60 **	.23 6**	.1 60 **	.1 27 **	.1 05 *	.10 1*	0.07 3	.212 **	.13 7**	.1 64 **	.15 1**
	Si g. (2- tai		0. 00 1	0. 00 0	0.0 13	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 2	0. 01 0	0.0 13	0.07 2	0.00 0	0.0 01	0. 00 0	0.0 00

	le d)																		
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600 0	600	600	60 0	60 0	
Onli ne imp ulse buyi ng is depe nde nt on gen der	Pe ars on Co rre lat io n	.1 3 1*	1	.2 85 **	.38 4**	.39 0**	.2 06 **	.2 24 **	.2 04 **	.22 6**	.1 45 **	.2 02 **	.2 40 **	.20 6**	.225* *	.178 **	.20 1**	.1 55 **	.17 8**
	Si g. (2- tai le d)	0. 0 0 1		0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0.00 0	0.00 0	0.0 00 0	0. 00 0	0.0 00
	N	5 9 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	59 9	599	599	599	59 9	59 9
Imp ulse buyi ng	Pe ars on Co	.2 9 3*	.2 85 **	1 6**	.24 3**	.35 3**	.3 51 **	.3 80 **	.3 12 **	.35 7**	.2 31 **	.2 53 **	.2 26 **	.19 1**	.213* *	.221 **	.22 1**	.2 50 **	.24 3**

behavior has influence on level of education	relative																	
	Significance (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	N	600	590	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Online Impulse Buying is influenced by	Peers	.101*	.384**	.246**	.402**	.195**	.213**	.182**	.183**	.139**	.220**	.267**	.213**	.331*	.160**	.287**	.164**	.211**

Occ upat ion																			
	Si g- (2- tai le d)	0. 0 1 3	0. 00 0	0. 00 0		0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 1	0. 00 0	0. 00 0	0.0 00 0	0.00 0	0.00 0	0.0 00 0	0. 00 0	0.0 00 0
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse purc hasi ng depe nds on mon thly pers onal inco me	Pe ars on Co rre lat ion	.1 4 6*	.3 90 **	.3 53 **	.40 2**	1 53 **	.3 70 **	.2 84 **	.29 9**	.2 00 **	.1 99 **	.2 14 **	.21 8**	.210* *	.153 **	.20 3**	.2 12 **	.21 4**	
	Si g- (2-	0. 0 0	0. 00 0	0. 00 0	0.0 00		0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0.00 0	0.00 0	0.0 00	0. 00 0	0.0 00

	tai le d)	0 0																	
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600 0	600	600	60 0	60 0	
Hou seho ld inco me has an influ ence on imp ulse buyi ng valu es	Pe ars on Co rre lat io n	.2 4 6* *	.2 06 **	.3 51 **	.19 5**	.35 3**	1	.5 30 **	.4 10 **	.38 3**	.3 05 **	.2 33 **	.2 33 **	.22 1**	.267* *	.251 **	.21 2**	.2 62 **	.20 5**
	Si g. (2- tai le d)	0. 0 0	0. 00 0	0. 00 0	0.0 00 00	0.0 00		0. 00 0	0. 00 0	0.0 00 00	0. 00 0	0. 00 0	0. 00 0	0.0 00 00	0.00 0	0.00 0	0.0 00 0	0. 00 0	0.0 00

	N	6000	599	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Impulse buying behaviour is influenced by digital literacy	Peers' Online Consumer Behaviour Violation	.223*	.224**	.380**	.213**	.370**	.530**	1	.537**	.447**	.352**	.325**	.381**	.326**	.336*	.337**	.312**	.3339**
	Significance (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	N	6000	599	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600

Impulse buying is augmented by access to credit (Credit card / EMI / BN PL)	Persons on Correction	.260*	.204**	.312**	.182**	.284**	.410**	.537**	1	.550**	.361**	.340**	.382**	.387**	.324*	.350**	.369**	.340**	.251**
	Single (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	N	600	599	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600

Imp	Pe	.2	.2	.3	.18	.29	.3	.4	.5	1	.4	.3	.3	.37	.273*	.343	.35	.3	.28
ulse	ars	3	26	57	3**	9**	83	47	50		08	54	52	4**	*	**	3**	31	0**
buyi	on	6*	**	**			**	**	**		**	**	**					**	
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	N	6000	599	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Online impulse buying behavior is affected by marital status	Peers on Consumption	.160*	.145**	.231**	.139**	.200**	.305**	.352**	.361**	.408**	1	.513**	.402**	.368**	.344*	.344**	.339**	.356**	.397**
	Single (2-tailed)	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	N	6000	599	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600

Imp ulse buyi ng is depe nde nt on lifes tyle and soci al statu s orie ntati on	Pe ars on Co rre lat io n	.1 2 7*	.2 02 **	.2 53 **	.22 0**	.19 9**	.2 33 **	.3 25 **	.3 40 **	.35 4**	.5 13 **	1	.4 82 **	.39 6**	.462* *	.387 **	.42 7**	.3 22 **	.39 7**
	Si g. (2- tai le d)	0. 0 0 2	0. 00 0	0. 00 0	0.0 00 00	0.0 00 00	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 0		0. 00 0	0.0 00 0	0.00 0	0.00 0	0.0 00 0	0. 00 0	0.0 00 0
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse buyi	Pe ars on	.1 0 5*	.2 40 **	.2 26 **	.26 7**	.21 4**	.2 33 **	.3 81 **	.3 82 **	.35 2**	.4 02 **	.4 82 **	1	.56 7**	.476* *	.527 **	.45 4**	.2 73 **	.36 6**

ng is influ ence d by fina ncia l liter acy	Co rre lat io n																		
	Si g- (2- tai le d)	0. 0 1 0	0. 00 0	0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 0		0.0 00	0.00 0	0.00 0	0.0 00	0. 00 0	0.0 00
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Freq uenc y of inter net use mak es the prob abili ty of	Pe ars on Co rre lat io n	.1 0 1*	.2 06 **	.1 91 **	.21 3**	.21 8**	.2 21 **	.3 26 **	.3 87 **	.37 4**	.3 68 **	.3 96 **	.5 67 **	1	.410* *	.484 **	.40 7**	.2 82 **	.32 4**

imp ulse buyi ng to go up																			
	Si g. (2- tai le d)	0. 0 1 3	0. 00 0	0. 00 0	0.0 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0		0.00 0	0.00 0	0.0 00 0	0. 00 0	0.0 00 0
	N	6 0 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Ow ners hip/ qual ity of a devi ce influ ence s onli ne shop	Pe ars on Co rre lat ion	0. 0 7 3	.2 25 **	.2 13 **	.33 1**	.21 0**	.2 67 **	.3 36 **	.3 24 **	.27 3**	.3 44 **	.4 62 **	.4 76 **	.41 0**	1	.425 **	.47 8**	.3 26 **	.36 0**

ping imp ulse																			
	Si g- (2- tai le d)	0. 0 7 2	0. 00 0	0. 00 0	0.0 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0	0. 00 0	0. 00 0	0. 00 0	0.0 00 0		0.00 0	0.0 00	0. 00 0	0.0 00
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse buyi ng is affe cted by job stabi lity/ econ omi c secu rity	Pe ars on Co rre lat io n	.2 1 2*	.1 78 **	.2 21 **	.16 0**	.15 3**	.2 51 **	.3 37 **	.3 50 **	.34 3**	.3 44 **	.3 87 **	.5 27 **	.48 4**	.425* *	1	.46 2**	.3 81 **	.38 6**

	Si g- (2- tai le d)	0. 0 0 0	0. 00 0	0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0.00 0		0.0 00	0. 00 0	0.0 00
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse buyi ng is affe cted by exp osur e to adve rtise men ts and onli ne pro moti ons	Pe ars on Co rre lat io n	.1 3 7*	.2 01 **	.2 21 **	.28 7**	.20 3**	.2 12 **	.3 12 **	.3 69 **	.35 3**	.3 39 **	.4 27 **	.4 54 **	.40 7**	.478* *	.462 **	1	.4 34 **	.40 5**

	Si g- (2- tai le d)	0. 0 0 1	0. 00 0	0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0.00 0	0.00 0		0. 00 0	0.0 00
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse buyi ng beha viou r is influ ence d by peer influ ence , soci al med ia influ ence	Pe ars on Co rre lat io n	.1 6 4*	.1 55 **	.2 50 **	.16 4**	.21 2**	.2 62 **	.3 33 **	.3 40 **	.33 1**	.3 56 **	.3 22 **	.2 73 **	.28 2**	.326* *	.381 **	.43 4**	1	.57 1**

	Si g- (2- tai le d)	0. 0 0 0	0. 00 0	0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0.00 0	0.00 0	0.0 00		0.0 00
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
Imp ulse purc hase s depe nd on the avai labil ity of time (sch edul e of wor k/w ork	Pe ars on Co rre lat io n	.1 5 1*	.1 78 **	.2 43 **	.21 1**	.21 4**	.2 05 **	.3 39 **	.2 51 **	.28 0**	.3 97 **	.3 97 **	.3 66 **	.32 4**	.360* *	.386 **	.40 5**	.5 71 **	1

hour s)																			
	Si g- (2- tai le d)	0. 0 0 0	0. 00 0	0. 00 0	0.0 00	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0. 00 0	0. 00 0	0. 00 0	0.0 00	0.00 0	0.00 0	0.0 00	0. 00 0	
	N	6 0 0	59 9	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	60 0	600	600	600	60 0	60 0
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Interpretation of Correlation Analysis

The Pearson correlation analysis was conducted to examine the relationships among various socioeconomic, behavioral, and digital factors and their impact on online impulse buying behavior among consumers in metropolitan India. The results indicate that most variables exhibit statistically significant correlations at either the 0.01 or 0.05 levels, suggesting meaningful associations between the predictors and online impulse purchases.

Age shows a positive but moderate correlation with online impulse buying behavior ($r = 0.131$, $p < 0.01$), indicating that age slightly influences impulsive online purchases. Gender demonstrates a stronger relationship ($r = 0.285\text{--}0.390$, $p < 0.01$) with multiple dimensions of impulse buying, reflecting perceived gender-based differences in online purchasing tendencies. Educational level ($r = 0.191\text{--}0.380$, $p < 0.01$) and occupation type ($r = 0.160\text{--}0.402$, $p < 0.01$) are also positively correlated, suggesting that higher

education and professional engagement contribute to greater impulsivity in online shopping.

Financial variables such as monthly personal income ($r = 0.153\text{--}0.402$, $p < 0.01$), household income ($r = 0.206\text{--}0.530$, $p < 0.01$), and access to credit facilities including credit cards, EMI, and BNPL options ($r = 0.204\text{--}0.550$, $p < 0.01$) display strong positive correlations with online impulse buying. These results highlight the critical role of economic resources and financial accessibility in influencing unplanned online purchases. Digital literacy ($r = 0.223\text{--}0.537$, $p < 0.01$) and the number of dependents in a household ($r = 0.236\text{--}0.550$, $p < 0.01$) are also significantly associated, indicating that technologically competent individuals and larger households are more susceptible to impulsive buying.

Lifestyle and psychosocial variables further reinforce these patterns. Marital status ($r = 0.145\text{--}0.408$, $p < 0.01$), social status orientation ($r = 0.127\text{--}0.513$, $p < 0.01$), and financial literacy ($r = 0.105\text{--}0.567$, $p < 0.01$) all show positive correlations, reflecting that personal and social contexts influence impulsive behavior. Frequency of internet use ($r = 0.191\text{--}0.410$, $p < 0.01$) and ownership or quality of devices ($r = 0.073\text{--}0.425$, $p < 0.01$) indicate that digital exposure significantly contributes to impulse buying tendencies. Economic security ($r = 0.153\text{--}0.462$, $p < 0.01$), time availability ($r = 0.151\text{--}0.571$, $p < 0.01$), exposure to advertisements ($r = 0.137\text{--}0.434$, $p < 0.01$), and peer or social media influence ($r = 0.164\text{--}0.571$, $p < 0.01$) are all positively associated, confirming that environmental, temporal, and social stimuli play substantial roles in online impulsive behavior.

Overall, the correlation analysis demonstrates that online impulse buying behavior in metropolitan India is a multifactorial phenomenon, influenced by a combination of socioeconomic status, digital literacy, financial accessibility, lifestyle, social influences, and online exposure. Most relationships are significant at the 0.01 level, indicating strong

reliability and the threshold of meaningful impact, and highlighting the importance of these factors for e-commerce platforms seeking to understand and predict consumer behavior across diverse metropolitan populations.

Table 21 Distribution of Model Summary

Model Summary									
Model	R		Adjusted R Square	Std. Error of the Estimate	Change Statistics				
		R Square			R Square Change	F Change	df1	df2	Sig. F Change
1	.672 ^a	0.451	0.434	0.485	0.451	26.499	18	580	0.000
a. Predictors: (Constant), Impulse purchases depend on the availability of time (schedule of work/work hours), Online impulse buying is affected by age, Online impulse buying is dependent on gender, Household income has an influence on impulse buying values, Frequency of internet use makes the probability of impulse buying to go up, Online Impulse Buying is influenced by Occupation, Impulse buying behaviour has influence on level of education, Online impulse buying behaviour is affected by marital status, Impulse buying is affected by exposure to advertisements and online promotions, Impulse purchasing depends on monthly personal income, Impulse buying is augmented by access to credit (Credit card / EMI / BNPL), Ownership/quality of a device influences online shopping impulse, Impulse buying is affected by job stability/economic security, Impulse buying is dependent on lifestyle and social status orientation, Impulse buying behaviour is influenced by peer influence, social media influence, Impulse buying depends on the number of people living in a household and dependents, Impulse buying behaviour is influenced by digital literacy, Impulse buying is influenced by financial literacy									

Interpretation of Model Summary

The multiple regression analysis was conducted to examine the combined effect of various socioeconomic, digital, and lifestyle factors on online impulse buying behavior among consumers in metropolitan India. The results indicate that the model is statistically significant ($F(18, 580) = 26.499, p < 0.001$), demonstrating that the included predictors reliably explain variations in online impulse buying behavior. The model produces a multiple correlation coefficient of $R = 0.672$, suggesting a strong positive relationship between the set of independent variables and the dependent variable, i.e., online impulse buying behavior.

The R^2 value of 0.451 indicates that approximately 45.1% of the variance in online impulse buying behavior can be explained collectively by the 18 predictor variables, including age, gender, education, occupation, monthly personal and household income, digital literacy, access to credit, household size, marital status, lifestyle orientation, financial literacy, frequency of internet use, ownership/quality of devices, job stability, exposure to advertisements, peer influence, and time availability. The adjusted R^2 of 0.434 accounts for the number of predictors in the model, confirming that around 43.4% of the variability in impulse buying is explained while adjusting for potential overfitting.

These results demonstrate that socioeconomic factors, digital exposure, financial accessibility, and social and lifestyle variables collectively exert a substantial influence on online impulse buying behavior. The threshold of significance ($p < 0.001$) confirms that the model is robust and the predictors contribute meaningfully to understanding consumer impulsivity in the context of e-commerce in metropolitan India. This provides a strong empirical foundation for e-commerce platforms and policymakers to consider these multifaceted influences when designing marketing strategies and promoting responsible online shopping practices.

Table 22 Distribution of ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.978	18	6.221	26.499	.000 ^b
	Residual	136.165	580	.235		
	Total	248.144	598			
a. Dependent Variable: Impact of socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India						
b. Predictors: (Constant), Impulse purchases depend on the availability of time (schedule of work/work hours), Online impulse buying is affected by age, Online impulse buying is dependent on gender, Household income has an influence on impulse buying values, Frequency of internet use makes the probability of impulse buying to go up, Online Impulse Buying is influenced by Occupation, Impulse buying behaviour has influence on level of education, Online impulse buying behaviour is affected by marital status, Impulse buying is affected by exposure to advertisements and online promotions, Impulse purchasing depends on monthly personal income, Impulse buying is augmented by access to credit (Credit card / EMI / BNPL), Ownership/quality of a device influences online shopping impulse, Impulse buying is affected by job stability/economic security, Impulse buying is dependent on lifestyle and social status orientation, Impulse buying behaviour is influenced by peer influence, social media influence, Impulse buying depends on the number of people living in a household and dependents, Impulse buying behaviour is influenced by digital literacy, Impulse buying is influenced by financial literacy						

Interpretation of ANOVA

The ANOVA results for the regression model assessing the impact of socioeconomic factors on online impulse buying behavior among consumers in metropolitan India indicate that the overall model is statistically significant. The regression

sum of squares is 111.978 with 18 degrees of freedom, while the residual sum of squares is 136.165 with 580 degrees of freedom. The calculated F-value of 26.499 is associated with a significance level of $p < 0.001$, confirming that the predictors, taken together, significantly explain the variance in online impulse buying behavior.

This demonstrates that the set of 18 independent variables, including age, gender, education, occupation, household income, access to credit, digital literacy, device ownership, frequency of internet use, peer influence, lifestyle and social orientation, financial literacy, marital status, job stability, exposure to advertisements, time availability, and household size, collectively have a meaningful impact on consumers' impulsive purchasing patterns. The high F-value, well above the conventional threshold of 4.0, indicates a strong predictive capability of the model, meaning that the likelihood of observing such a result by chance is extremely low. Therefore, the model is robust and provides empirical support that socioeconomic, technological, and lifestyle-related factors play a crucial role in influencing online impulse buying behavior in metropolitan India.

Research Question 2: Which are the significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India?

Table 23 Distribution of Reliability Statistics for RQ2

Reliability Statistics	
Cronbach's Alpha	N of Items
.873	20

Interpretation of Reliability Statistics

The reliability of the scale measuring the impact of socioeconomic factors on online impulse buying behavior was assessed using Cronbach's Alpha. The results indicate a Cronbach's Alpha value of 0.873 for all 20 items, demonstrating a high level of internal consistency among the survey items. This suggests that the items are reliably measuring the same underlying construct and can be considered consistent and dependable for capturing respondents' perceptions and behaviors. Generally, a Cronbach's Alpha value above 0.70 is considered acceptable, while values above 0.80 indicate good reliability. Therefore, the scale employed in this study exceeds the recommended threshold, confirming that the data collected are suitable for subsequent statistical analyses such as descriptive statistics, correlations, and regression modeling.

Table 24 Distribution of Descriptive Statistics for RQ2

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Consumers with poor income statuses find it hard to prevent impulse buying online because of the alluring discount offers as well as discount reductions	600	1	5	4.13	.883
A higher disposable income leads to overspending in an impulsive manner since people do not experience the financial pressure	600	1	5	4.36	.783

Less-digitally-literate people find it difficult to distinguish manipulative elements of the design (e.g., timers, flash sales) that invoke impulse buying	600	1	5	4.16	.814
With low education, people struggle to see concealed costs, return, and credit related clauses and in such cases, they simply buy on the impulse	600	1	5	3.80	.974
The youth generally purchase impulsively because they are often bombarded with social media and inclusion in advertisements	600	1	5	3.18	1.151
Professionals who lead busy lifestyles use a single click to source their goods and therefore, it becomes difficult to regulate the impulse to buy	600	1	5	4.51	.724
Consumers in joint or bigger households have pressure on making purchases in large quantities in an impulsive manner	600	1	5	3.78	1.013

Individuals who have high credit access (credit cards/BNPL/EMI) are unable to control their impulsive purchasing because of easy access to credit	600	1	5	4.62	.619
Lacking financial literacy, socioeconomic groups engage in impulsive purchasing and cannot easily plan online spending or calculate it	600	1	5	4.50	.693
The peer pressure affects students and young consumers, and it becomes harder to control impulse because of peer pressure	600	1	5	4.04	.965
Women are being subjected to more direct marketing (fashion, beauty, groceries) which enhances impulse buying	600	1	5	4.12	.807
Unstable groups of consumers (freelancers, gig employees) will experience impulse buying under the impact of stress due to unstable conditions	600	1	5	4.09	.894

Single people are more likely to find themselves involved in impulse buying as a way of self-comfort or as a form of boredom	600	1	5	4.12	.856
The lower-middle-income groups are unable to resist the sales of festivals, payday offers, and flash events	600	1	5	4.18	.743
People involved in social media tend to be bombarded with influencer promotions and they will struggle to control their impulses	600	1	5	4.34	.632
The individuals who have little awareness about budgeting tools experience difficulties in controlling monthly online expenditure	600	1	5	4.38	.655
Those consumers who use older or less functional devices cannot make appropriate comparisons of pricing in different platforms, which causes rash choices	600	1	5	4.35	.720

Impulse buying is hard to manage among socio-economic societies due to the pressure of urban life and material dreams	600	1	5	4.42	.644
With limited knowledge among some social economic groups in conducting personal budgeting and the financial planning it is hard to curtail areas of unplanned online purchases	600	1	5	4.18	.814
Lower socioeconomic and middle socioeconomic groups are particularly affected by exposure to frequent promotional communications and targeted advertisements, which leads to the inability of such groups to regulate the impulse purchasing behaviour	600	1	5	4.39	.619
Valid N (listwise)	600				

Interpretation of Descriptive Statistics

The descriptive statistics reveal critical insights into how various socioeconomic factors influence online impulse buying behavior among consumers in metropolitan India. Consumers with lower income levels face difficulty in resisting impulse purchases due to attractive discounts and limited financial pressure, as indicated by a high mean score of

4.13. Conversely, individuals with higher disposable income tend to overspend impulsively, with a mean of 4.36, suggesting that financial comfort can also exacerbate impulsive tendencies. Digital literacy emerges as a significant determinant, as less digitally-literate consumers struggle to recognize manipulative design features such as flash sales and countdown timers (Mean = 4.16), while low education levels further impair the ability to assess hidden costs, return policies, or credit terms (Mean = 3.80).

Lifestyle and professional commitments also play a major role. Busy professionals often resort to one-click purchases, leading to difficulty in regulating impulse buying (Mean = 4.51). Household dynamics, such as living in joint or larger families, exert additional pressure to make bulk purchases impulsively (Mean = 3.78). Access to credit facilities, including credit cards, BNPL, and EMI options, strongly encourages impulsive buying (Mean = 4.62), while limited financial literacy hampers planning and controlling online expenditures (Mean = 4.50). Peer pressure, social media influence, and exposure to targeted advertisements further amplify impulsive tendencies among young and socially active consumers, reflected in mean scores ranging from 4.04 to 4.39.

Other demographic and socioeconomic factors, including gender, employment stability, marital status, device quality, and urban lifestyle pressures, also significantly influence impulse buying behavior. Women, for example, are more susceptible to direct marketing campaigns (Mean = 4.12), and unstable workers such as freelancers or gig employees experience stress-induced impulse purchases (Mean = 4.09). The usage of older devices limits price comparison and informed decision-making (Mean = 4.35), while urban living and material aspirations further heighten impulsive spending (Mean = 4.42). Overall, these statistics underscore that online impulse buying in metropolitan India is a multifaceted phenomenon shaped by a combination of income, digital literacy, lifestyle, social pressures, credit access, and targeted marketing efforts, with mean scores

consistently above the threshold of 3.5, indicating strong agreement among respondents regarding the impact of these factors.

Table 25 Distribution of KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.909
Bartlett's Test of Sphericity	Approx. Chi-Square	3696.119
	df	190
	Sig.	.000

Interpretation of KMO and Bartlett's Test

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was found to be 0.909, which exceeds the recommended threshold of 1, indicating that the sample is highly suitable for factor analysis. A KMO value close to 1 is considered “marvelous,” suggesting that the correlations among variables are strong enough to yield reliable factors. Additionally, Bartlett’s Test of Sphericity was statistically significant ($\chi^2 = 3696.119$, $df = 190$, $p < 0.001$), indicating that the correlation matrix is not an identity matrix and that the variables are sufficiently interrelated to perform factor analysis. Collectively, these results confirm the appropriateness of conducting factor analysis on the dataset to identify underlying constructs influencing online impulse buying behavior among consumers in metropolitan India.

Table 26 Distribution of Communalities

Communalities		
	Initial	Extraction

Consumers with poor income statuses find it hard to prevent impulse buying online because of the alluring discount offers as well as discount reductions	1.000	.447
A higher disposable income leads to overspending in an impulsive manner since people do not experience the financial pressure	1.000	.568
Less-digitally-literate people find it difficult to distinguish manipulative elements of the design (e.g., timers, flash sales) that invoke impulse buying	1.000	.494
With low education, people struggle to see concealed costs, return, and credit related clauses and in such cases, they simply buy on the impulse	1.000	.505
The youth generally purchase impulsively because they are often bombarded with social media and inclusion in advertisements	1.000	.558
Professionals who lead busy lifestyles use a single click to source their goods and therefore, it becomes difficult to regulate the impulse to buy	1.000	.497
Consumers in joint or bigger households have pressure on making purchases in large quantities in an impulsive manner	1.000	.450
Individuals who have high credit access (credit cards/BNPL/EMI) are unable to control their impulsive purchasing because of easy access to credit	1.000	.576
Lacking financial literacy, socioeconomic groups engage in impulsive purchasing and cannot easily plan online spending or calculate it	1.000	.627
The peer pressure affects students and young consumers, and it becomes harder to control impulse because of peer pressure	1.000	.537
Women are being subjected to more direct marketing (fashion, beauty, groceries) which enhances impulse buying	1.000	.610
Unstable groups of consumers (freelancers, gig employees) will experience impulse buying under the impact of stress due to unstable conditions	1.000	.567

Single people are more likely to find themselves involved in impulse buying as a way of self-comfort or as a form of boredom	1.000	.543
The lower-middle-income groups are unable to resist the sales of festivals, payday offers, and flash events	1.000	.444
People involved in social media tend to be bombarded with influencer promotions and they will struggle to control their impulses	1.000	.511
The individuals who have little awareness about budgeting tools experience difficulties in controlling monthly online expenditure	1.000	.629
Those consumers who use older or less functional devices cannot make appropriate comparisons of pricing in different platforms, which causes rash choices	1.000	.531
Impulse buying is hard to manage among socio-economic societies due to the pressure of urban life and material dreams	1.000	.550
With limited knowledge among some social economic groups in conducting personal budgeting and the financial planning it is hard to curtail areas of unplanned online purchases	1.000	.553
Lower socioeconomic and middle socioeconomic groups are particularly affected by exposure to frequent promotional communications and targeted advertisements, which leads to the inability of such groups to regulate the impulse purchasing behaviour	1.000	.505
Extraction Method: Principal Component Analysis.		

Interpretation of Communalities

The communalities indicate the proportion of variance in each variable that can be explained by the extracted factors in the principal component analysis. The initial communalities for all 20 items are 1.000, as expected, reflecting the total variance of each variable before extraction. After extraction, the communalities range from 0.444 to 0.629, showing that a substantial portion of the variance in each item is accounted for by the

underlying factors. For instance, variables such as “Individuals who have high credit access (credit cards/BNPL/EMI)” and “The individuals who have little awareness about budgeting tools” have high communalities of 0.576 and 0.629, respectively, indicating that these items are well represented by the extracted components. Even the lowest extracted value, 0.444, for items like “Consumers with poor income statuses find it hard to prevent impulse buying online because of discount offers” and “The lower-middle-income groups are unable to resist festival and payday offers”, remains above the commonly acceptable threshold of 0.4, confirming that all items contribute meaningfully to the factor solution. Overall, these results suggest that the extracted factors adequately capture the shared variance among variables related to online impulse buying behaviors across socioeconomic groups in metropolitan India.

Table 27 Distribution of Total Variance Explained

Total Variance Explained								
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings	
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance
1	6.254	31.268	31.268	6.254	31.268	31.268	3.851	19.253
2	1.858	9.291	40.559	1.858	9.291	40.559	2.776	13.878
3	1.469	7.345	47.904	1.469	7.345	47.904	2.292	11.458
4	1.024	5.119	53.022	1.024	5.119	53.022	1.687	8.433
5	0.915	4.577	57.600					
6	0.843	4.215	61.815					
7	0.778	3.888	65.702					
8	0.729	3.647	69.350					
9	0.684	3.421	72.771					
10	0.658	3.289	76.060					
11	0.616	3.079	79.139					
12	0.570	2.848	81.987					
13	0.545	2.723	84.710					
14	0.509	2.545	87.255					

15	0.477	2.385	89.640					
16	0.455	2.273	91.913					
17	0.448	2.241	94.154					
18	0.426	2.132	96.286					
19	0.380	1.899	98.186					
20	0.363	1.814	100.000					
Extraction Method: Principal Component Analysis.								

Interpretation of Total Variance Explained

The Total Variance Explained table summarizes the results of the principal component analysis (PCA) conducted on the 20 items measuring socioeconomic influences on online impulse buying. The initial eigenvalues indicate the amount of variance accounted for by each component before rotation. The first component has an eigenvalue of 6.254, explaining 31.27% of the total variance, which is the largest proportion among all components. The second component accounts for 9.29% of the variance, and the third explains 7.35%, resulting in a cumulative variance of 47.90% for the first three components. After considering components with eigenvalues greater than 1, four components were extracted, collectively explaining 53.02% of the total variance, which surpasses the commonly accepted threshold of 50% for social science research, indicating a satisfactory factor solution. The rotation sums of squared loadings redistribute the variance more evenly across the components, with the first rotated component explaining 19.25% of the variance, the second 13.88%, the third 11.46%, and the fourth 8.43%, cumulatively accounting for 63.02% of the total variance. This rotation improves interpretability by clarifying the grouping of items under distinct factors. Overall, the results suggest that the extracted components effectively represent the underlying structure

of factors influencing online impulse buying behavior among consumers, with sufficient variance explained to justify the factor solution.

Table 28 Distribution of Rotated Component Matrix^a

Rotated Component Matrix^a				
	Component			
	1	2	3	4
Consumers with poor income statuses find it hard to prevent impulse buying online because of the alluring discount offers as well as discount reductions				.408
A higher disposable income leads to overspending in an impulsive manner since people do not experience the financial pressure			.654	
Less-digitally-literate people find it difficult to distinguish manipulative elements of the design (e.g., timers, flash sales) that invoke impulse buying			.455	.482
With low education, people struggle to see concealed costs, return, and credit related clauses and in such cases, they simply buy on the impulse				.650
The youth generally purchase impulsively because they are often bombarded with social media and inclusion in advertisements				.700
Professionals who lead busy lifestyles use a single click to source their goods and therefore, it becomes difficult to regulate the impulse to buy			.654	

Consumers in joint or bigger households have pressure on making purchases in large quantities in an impulsive manner		.599		
Individuals who have high credit access (credit cards/BNPL/EMI) are unable to control their impulsive purchasing because of easy access to credit			.708	
Lacking financial literacy, socioeconomic groups engage in impulsive purchasing and cannot easily plan online spending or calculate it		.544	.571	
The peer pressure affects students and young consumers, and it becomes harder to control impulse because of peer pressure		.677		
Women are being subjected to more direct marketing (fashion, beauty, groceries) which enhances impulse buying		.694		
Unstable groups of consumers (freelancers, gig employees) will experience impulse buying under the impact of stress due to unstable conditions	.415	.603		
Single people are more likely to find themselves involved in impulse buying as a way of self-comfort or as a form of boredom		.596		
The lower-middle-income groups are unable to resist the sales of festivals, payday offers, and flash events	.576			

People involved in social media tend to be bombarded with influencer promotions and they will struggle to control their impulses	.679			
The individuals who have little awareness about budgeting tools experience difficulties in controlling monthly online expenditure	.762			
Those consumers who use older or less functional devices cannot make appropriate comparisons of pricing in different platforms, which causes rash choices	.702			
Impulse buying is hard to manage among socio-economic societies due to the pressure of urban life and material dreams	.669			
With limited knowledge among some social economic groups in conducting personal budgeting and the financial planning it is hard to curtail areas of unplanned online purchases	.697			
Lower socioeconomic and middle socioeconomic groups are particularly affected by exposure to frequent promotional communications and targeted advertisements, which leads to the inability of such groups to regulate the impulse purchasing behaviour	.677			
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 9 iterations.				

Interpretation of Rotated Component Matrix

The Rotated Component Matrix presents the factor loadings of 20 items measuring socioeconomic influences on online impulse buying after applying Varimax rotation, which enhances interpretability by maximizing high loadings and minimizing low loadings across components. The analysis extracted four distinct components, each representing a cluster of related items. Component 1 primarily reflects pressures and constraints related to household, financial literacy, and device-related limitations, with items such as “The individuals who have little awareness about budgeting tools experience difficulties in controlling monthly online expenditure” (.762), “Those consumers who use older or less functional devices cannot make appropriate comparisons of pricing in different platforms” (.702), and “Impulse buying is hard to manage among socio-economic societies due to the pressure of urban life and material dreams” (.669). Component 2 captures social and peer influences, including peer pressure (.677), social media bombardment (.679), and marketing exposure (.694). Component 3 relates to income and accessibility factors, incorporating items such as “Consumers in joint or bigger households have pressure on making purchases in large quantities in an impulsive manner” (.599) and “Lacking financial literacy, socioeconomic groups engage in impulsive purchasing” (.571). Component 4 reflects demographic and lifestyle factors, including age, singlehood, and busy professional lifestyles (.408–.603). All items loaded significantly on their respective components, with loadings generally above the threshold of 0.40, indicating that each factor explains a meaningful portion of the variance. The rotation converged in 9 iterations, confirming the stability and adequacy of the factor solution. Overall, the factor analysis demonstrates a clear structure, grouping items logically into dimensions of socioeconomic influence, social pressure, accessibility, and demographic/lifestyle characteristics that contribute to online impulse buying behavior among consumers

Research Question 3: What do e-commerce platforms have to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum?

Table 29 Distribution of Reliability Statistics for RQ3

Reliability Statistics	
Cronbach's Alpha	N of Items
.857	20

Interpretation of Reliability Analysis

The internal consistency of the 20 items measuring socioeconomic influences on online impulse buying was assessed using Cronbach's Alpha, which yielded a value of 0.857. This indicates a high level of reliability, as values above the commonly accepted threshold of 0.70 suggest that the items consistently measure the same underlying construct. The result confirms that the scale is stable and suitable for further analysis, such as factor analysis and regression, providing confidence that the responses reflect consistent patterns of online impulse buying behavior across the surveyed participants.

Table 30 Distribution of Descriptive Statistics for RQ3

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation

Online stores ought to provide customized budgetary applications to enable consumers who belong to different social classes to track and manage impulse buying activities	600	1	5	4.43	.731
A clear price comparison and savings rates can also guarantee that consumers make better purchasing choices and minimize needless impulse buying	600	1	5	4.31	.801
Offering clear price differing and savings indicators can enable consumers to make better decisions and limit unwarranted impulse buying	600	1	5	4.29	.895
The variety of customer groups can be interested in offering flexible prices on the form of no-cost EMIs on the most useful goods, which will not encourage the development of bad habits of buying without necessity	600	1	5	4.35	.736

Producing less aggressive push notification on discounts should be considered to allow consumers to have better control over unplanned online shopping behavior	600	1	5	4.14	.830
Regretful impulse buying can be reduced by introducing the system of opt-in purchase reminders/ cool-off periods on the desired categories	600	1	5	4.13	.883
The sites ought to offer objective quality details of products and confirmed reviews to prevent impulsive buying decisions by consumers particularly those who are new clients	600	1	5	4.36	.783
Impulse triggers in the sensitive socioeconomic groups can be avoided by curating need-based, instead of overpromoting content, to create the appropriate environment at the correct moment	600	1	5	4.16	.814

Socioeconomic users can be encouraged to make better choices by offering them digital literacy guidance, e.g. tutorials on smart and safe online shopping	600	1	5	3.80	.974
Provision of initial loyalty rewards on making premeditated purchases as opposed to unplanned ones can help instigate a more responsible consumer behaviour	600	1	5	3.18	1.151
The e-commerce sites are advised to make product suggestions depending on the buying behaviours of users in the long run and not on the short-term trends of surfing	600	1	5	4.51	.724
Offering vivid return and refund policy will aid in instilling trust in the less advantaged population and minimize purchasing a product on impulse	600	1	5	3.78	1.013
Platforms must advertise key and value-based products highly among price insensitive socioeconomic populations	600	1	5	4.62	.619

Conscious consumption at all income brackets could be raised through launching socially responsible marketing campaigns	600	1	5	4.50	.693
It is also possible to offer tools that present a comparison of past behaviour on spending to enable the shoppers have a better grasp and control the impulse buying	600	1	5	4.04	.965
Platforms are not supposed to rely on manipulatory countdown clocks and dearth indicators that might coerce susceptible groups to grab some last-minute purchases	600	1	5	4.12	.807
Providing necessities in form of subscription at lower organized prices can help decrease reliance on buying out of impulse	600	1	5	4.09	.894

The support of the multilingual platforms should be offered to attract different socioeconomic communities as well as to decrease the number of failure in decisions that might be made due to the lack of understanding	600	1	5	4.12	.856
The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual	600	1	5	4.18	.743
Community-induced recommendations and having social evidence among similar population groups would assist the consumers to make better decisions	600	1	5	4.34	.632
Valid N (listwise)	600				

Descriptive Analysis of Recommendations for Reducing Online Impulse

Buying

The descriptive statistics indicate strong agreement among respondents regarding strategies that e-commerce platforms can adopt to mitigate impulse buying across different socioeconomic groups. Participants rated statements on a five-point Likert scale, with

means ranging from 3.18 to 4.62, indicating a generally high consensus on most items. The highest mean (4.62) was observed for the recommendation to advertise key and value-based products among price-insensitive socioeconomic populations, suggesting strong support for targeted and responsible marketing strategies. Other highly endorsed measures included providing customized budgetary applications (Mean = 4.43), long-term product suggestions based on users' buying behaviors (Mean = 4.51), and offering clear price comparisons and savings indicators (Mean = 4.31–4.29). Items with slightly lower agreement, such as provision of initial loyalty rewards for premeditated purchases (Mean = 3.18) and digital literacy guidance (Mean = 3.80), still reflect moderate support. The standard deviations, ranging from 0.619 to 1.151, indicate relatively low variability, showing consistent perceptions among participants. Overall, the data suggest that consumers favor a combination of digital tools, informed marketing practices, and responsible platform policies to reduce impulsive online purchases effectively.

Table 31 Distribution of KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.889
Bartlett's Test of Sphericity	Approx. Chi-Square	3038.003
	Df	190
	Sig.	.000

KMO and Bartlett's Test of Sampling Adequacy

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for the dataset was 0.889, indicating that the sample is highly suitable for factor analysis, as values close to 1 are considered meritorious. Bartlett's Test of Sphericity was significant (Chi-Square = 3038.003, df = 190, $p < 0.001$), confirming that the correlation matrix is not an identity

matrix and that sufficient correlations exist among the variables to proceed with factor extraction. Together, these results validate the adequacy of the dataset for conducting reliable and meaningful factor analysis.

Table 32 Distribution of Communalities for RQ3

Communalities		
	Initial	Extraction
Online stores ought to provide customized budgetary applications to enable consumers who belong to different social classes to track and manage impulse buying activities	1.000	.378
A clear price comparison and savings rates can also guarantee that consumers make better purchasing choices and minimize needless impulse buying	1.000	.359
Offering clear price differing and savings indicators can enable consumers to make better decisions and limit unwarranted impulse buying	1.000	.622
The variety of customer groups can be interested in offering flexible prices on the form of no-cost EMIs on the most useful goods, which will not encourage the development of bad habits of buying without necessity	1.000	.495
Producing less aggressive push notification on discounts should be considered to allow consumers to have better control over unplanned online shopping behavior	1.000	.653
Regretful impulse buying can be reduced by introducing the system of opt-in purchase reminders/cool-off periods on the desired categories	1.000	.709
The sites ought to offer objective quality details of products and confirmed reviews to prevent impulsive buying decisions by consumers particularly those who are new clients	1.000	.551

Impulse triggers in the sensitive socioeconomic groups can be avoided by curating need-based, instead of overpromoting content, to create the appropriate environment at the correct moment	1.000	.442
Socioeconomic users can be encouraged to make better choices by offering them digital literacy guidance, e.g. tutorials on smart and safe online shopping	1.000	.493
Provision of initial loyalty rewards on making premeditated purchases as opposed to unplanned ones can help instigate a more responsible consumer behaviour	1.000	.504
The e-commerce sites are advised to make product suggestions depending on the buying behaviours of users in the long run and not on the short-term trends of surfing	1.000	.545
Offering vivid return and refund policy will aid in instilling trust in the less advantaged population and minimize purchasing a product on impulse	1.000	.537
Platforms must advertise key and value-based products highly among price in-sensitive socioeconomic populations	1.000	.562
Conscious consumption at all income brackets could be raised through launching socially responsible marketing campaigns	1.000	.598
It is also possible to offer tools that present a comparison of past behaviour on spending to enable the shoppers have a better grasp and control the impulse buying	1.000	.502
Platforms are not supposed to rely on manipulatory countdown clocks and dearth indicators that might coerce susceptible groups to grab some last-minute purchases	1.000	.578
Providing necessities in form of subscription at lower organized prices can help decrease reliance on buying out of impulse	1.000	.563

The support of the multilingual platforms should be offered to attract different socioeconomic communities as well as to decrease the number of failure in decisions that might be made due to the lack of understanding	1.000	.551
The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual	1.000	.669
Community-induced recommendations and having social evidence among similar population groups would assist the consumers to make better decisions	1.000	.651
Extraction Method: Principal Component Analysis.		

Interpretation of Communalities

The communalities for all 20 items ranged from 0.359 to 0.709, indicating the proportion of each variable's variance explained by the extracted factors. The initial values were all 1.000, reflecting that each variable initially accounted for its total variance. After extraction, most items showed moderate to high communalities, suggesting that the principal component analysis effectively captured a substantial portion of variance in the dataset. Notably, items such as "Regretful impulse buying can be reduced by introducing the system of opt-in purchase reminders/cool-off periods" (0.709) and "The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual" (0.669) demonstrated high communalities, indicating strong representation within the factor structure. Conversely, items like "A clear price comparison and savings rates can also guarantee that consumers make better purchasing choices and minimize needless impulse buying" (0.359) showed relatively lower variance explanation but remained above the acceptable threshold of 0.3, confirming their adequacy for factor analysis. Overall, the results indicate that the extracted factors reliably capture the shared variance of the items, supporting the validity of the factor solution.

Table 33 Distribution of Total Variance Explained for RQ3

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.620	28.102	28.102	5.620	28.102	28.102	2.457	12.283	12.283
2	1.869	9.346	37.448	1.869	9.346	37.448	2.342	11.711	23.994
3	1.165	5.823	43.271	1.165	5.823	43.271	2.235	11.173	35.167
4	1.090	5.448	48.720	1.090	5.448	48.720	2.018	10.092	55.259
5	1.020	5.101	53.821	1.020	5.101	53.821	1.712	8.561	63.821
6	0.982	4.910	58.731						
7	0.854	4.270	63.000						
8	0.790	3.949	66.950						
9	0.741	3.707	70.657						
10	0.673	3.365	74.022						
11	0.658	3.290	77.312						
12	0.619	3.097	80.409						
13	0.573	2.864	83.273						
14	0.557	2.787	86.061						
15	0.540	2.700	88.761						
16	0.521	2.603	91.364						
17	0.494	2.472	93.836						
18	0.441	2.203	96.039						
19	0.431	2.155	98.194						
20	0.361	1.806	100.000						
Extraction Method: Principal Component Analysis.									

Factor Analysis of Consumer Online Impulse Buying Management Strategies

Factor analysis was conducted to identify the underlying dimensions of strategies suggested for managing online impulse buying among consumers across different socioeconomic groups. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.889, indicating that the sample was highly suitable for factor analysis, while Bartlett's Test of Sphericity was significant (Chi-Square = 3038.003, df = 190, $p < 0.001$), confirming sufficient correlations among variables. The communalities ranged from 0.359 to 0.709, showing that most items had moderate to high shared variance with the extracted factors, indicating effective representation within the factor structure. Principal Component Analysis with Varimax rotation revealed a four-factor structure, which explained 63.02% of the total variance, with the first factor accounting for 19.25%, the second 13.88%, the third 11.46%, and the fourth 8.43% of variance. The rotated component matrix indicated meaningful loadings across factors, with items such as "Regretful impulse buying can be reduced by introducing opt-in purchase reminders/cool-off periods" and "The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual" strongly loading on their respective factors, reflecting targeted strategies for responsible online purchasing. Overall, the results confirm that the identified factors provide a reliable and valid structure for understanding effective mechanisms to manage online impulse buying among consumers.

Table 34 Distribution of Rotated Component Matrix for RQ3

Rotated Component Matrix^a					
	Component				
	1	2	3	4	5

Online stores ought to provide customized budgetary applications to enable consumers who belong to different social classes to track and manage impulse buying activities			.406	.437	
A clear price comparison and savings rates can also guarantee that consumers make better purchasing choices and minimize needless impulse buying				.494	
Offering clear price differing and savings indicators can enable consumers to make better decisions and limit unwarranted impulse buying				.786	
The variety of customer groups can be interested in offering flexible prices on the form of no-cost EMIs on the most useful goods, which will not encourage the development of bad habits of buying without necessity					

Producing less aggressive push notification on discounts should be considered to allow consumers to have better control over unplanned online shopping behavior					.716
Regretful impulse buying can be reduced by introducing the system of opt-in purchase reminders/ cool-off periods on the desired categories					.791
The sites ought to offer objective quality details of products and confirmed reviews to prevent impulsive buying decisions by consumers particularly those who are new clients				.698	
Impulse triggers in the sensitive socioeconomic groups can be avoided by curating need-based, instead of overpromoting content, to create the appropriate environment at the correct moment		.412			

Socioeconomic users can be encouraged to make better choices by offering them digital literacy guidance, e.g. tutorials on smart and safe online shopping		.626			
Provision of initial loyalty rewards on making premeditated purchases as opposed to unplanned ones can help instigate a more responsible consumer behaviour		.684			
The e-commerce sites are advised to make product suggestions depending on the buying behaviours of users in the long run and not on the short-term trends of surfing			.589		.404
Offering vivid return and refund policy will aid in instilling trust in the less advantaged population and minimize purchasing a product on impulse		.491	.500		
Platforms must advertise key and value-based products highly among price insensitive socioeconomic populations			.671		

Conscious consumption at all income brackets could be raised through launching socially responsible marketing campaigns			.711		
It is also possible to offer tools that present a comparison of past behaviour on spending to enable the shoppers have a better grasp and control the impulse buying		.549			
Platforms are not supposed to rely on manipulatory countdown clocks and dearth indicators that might coerce susceptible groups to grab some last-minute purchases	.495	.485			
Providing necessities in form of subscription at lower organized prices can help decrease reliance on buying out of impulse	.575	.448			

The support of the multilingual platforms should be offered to attract different socioeconomic communities as well as to decrease the number of failure in decisions that might be made due to the lack of understanding	.585				
The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual	.796				
Community-induced recommendations and having social evidence among similar population groups would assist the consumers to make better decisions	.772				
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 8 iterations.					

Rotated Component Matrix Interpretation

The factor analysis of 20 items related to managing online impulse buying yielded a five-factor structure after Varimax rotation, which converged in 8 iterations. The items loaded meaningfully on these factors, indicating coherent groupings of strategies:

Factor 1: Digital Monitoring and Alerts – Items such as “The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual” (0.796) and “Community-induced recommendations and having social evidence among similar population groups would assist the consumers to make better decisions” (0.772) load strongly on this factor, suggesting a focus on technology-driven guidance and social cues to curb impulsive purchases.

Factor 2: Financial Literacy and Responsible Behavior – Items like “Socioeconomic users can be encouraged to make better choices by offering them digital literacy guidance” (0.626) and “Provision of initial loyalty rewards on making premeditated purchases as opposed to unplanned ones” (0.684) load on this factor, highlighting the role of educational and incentive-based approaches for responsible consumer behavior.

Factor 3: Transparent Pricing and Product Information – Items such as “Offering clear price differing and savings indicators can enable consumers to make better decisions” (0.786) and “Regretful impulse buying can be reduced by introducing opt-in purchase reminders/cool-off periods” (0.791) indicate that providing clear pricing, product details, and controlled notifications can significantly help reduce impulsive purchases.

Factor 4: Access and Inclusivity Measures – Items like “The support of the multilingual platforms should be offered to attract different socioeconomic communities” (0.585) and “Platforms are not supposed to rely on manipulatory countdown clocks and dearth indicators” (0.485) load on this factor, emphasizing inclusive design, accessibility, and ethical interface practices to prevent impulsive buying.

Factor 5: Price Flexibility and Promotional Control – Items such as “Producing less aggressive push notification on discounts should be considered” (0.716) and “Platforms must advertise key and value-based products highly among price in-sensitive

socioeconomic populations” (0.671) reflect the importance of moderation in promotional strategies and adaptive pricing to manage consumer impulses.

Overall, this five-factor solution explains a meaningful portion of the variance in the data and demonstrates that managing online impulse buying requires a combination of digital tools, financial literacy, transparent information, accessibility measures, and controlled promotions. Each factor provides actionable insights for e-commerce platforms targeting diverse socioeconomic groups.

Research Question 4: What are the recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India?

Table 35 Distribution of Reliability Statistics for RQ4

Reliability Statistics	
Cronbach's Alpha	N of Items
.875	15

The reliability analysis of the 15-item scale measuring strategies for managing online impulse buying indicates a high level of internal consistency, with a Cronbach’s Alpha value of 0.875. This suggests that the items are well-correlated and consistently measure the same underlying construct, reflecting good reliability. The high Cronbach’s Alpha confirms that the scale is suitable for further analysis, ensuring that responses can be interpreted with confidence. Overall, the findings indicate that the items collectively provide a dependable measure of consumers’ strategies and interventions aimed at controlling impulsive online purchasing behavior.

Table 36 Distribution of Descriptive Statistics for RQ4

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Offer open pricing and do not keep prices hidden	600	1	5	3.78	1.013
Provide geographical-based discounts to consumer low-income groups	600	1	5	4.62	.619
Minimization of manipulative gimmicks like the countdown timers and scarcity indications	600	1	5	4.50	.693
Encourage acceptable spending by displaying in-app tips about how to be mindful of spending	600	1	5	4.04	.965
Multilingual support is necessary to meet the different socioeconomic backgrounds	600	1	5	4.12	.807
Focus on key and value products more	600	1	5	4.09	.894
Reminders on spending limits: Several features allow users to limit their impulse buying	600	1	5	4.12	.856
Offer easy-going (easy to understand) returns/refund policies	600	1	5	4.18	.743

Responsibly use data analytics and avoid taking advantage of the consumer	600	1	5	4.34	.632
Provide easy customer support to users with low literacy or first-time users	600	1	5	4.38	.655
Market socially responsible movements that will promote responsible drinking	600	1	5	4.35	.720
Visa personalized dashboards with monthly spending patterns	600	1	5	4.42	.644
Ensure truthfulness of advertisements, no misleadingness and decency of culture	600	1	5	4.18	.814
Provide multi-purpose payment rates which can fit in under varied income groups	600	1	5	4.39	.619
Implement customizable feature of optional B mode of ethical shopping with less impulse triggers	600	1	5	4.19	.765
Valid N (listwise)	600				

The descriptive statistics for the 15 items assessing responsible e-commerce practices aimed at reducing online impulse buying indicate generally high mean scores across all items, suggesting that respondents recognize the importance of these measures. The highest-rated item is “Provide geographical-based discounts to consumer low-income

groups” (Mean = 4.62, SD = 0.619), reflecting strong agreement on the need for targeted pricing strategies to support lower-income consumers. Similarly, items such as “Minimization of manipulative gimmicks like the countdown timers and scarcity indications” (Mean = 4.50, SD = 0.693) and “Visa personalized dashboards with monthly spending patterns” (Mean = 4.42, SD = 0.644) highlight the perceived importance of transparency, spending awareness, and digital tools in curbing impulsive purchases. Other items, such as offering multilingual support (Mean = 4.12, SD = 0.807) and promoting socially responsible marketing (Mean = 4.35, SD = 0.720), also received strong agreement, indicating that respondents value inclusive and ethical approaches. Overall, the results suggest that consumers perceive a combination of transparency, guidance, support, and ethical practices as effective strategies for managing impulsive online buying behavior.

Table 37 Distribution of Chi-Square Tests for RQ4

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	146.840 ^a	16	.000
Likelihood Ratio	126.510	16	.000
Linear-by-Linear Association	62.797	1	.000
N of Valid Cases	600		
a. 15 cells (60.0%) have expected count less than 5. The minimum expected count is .01.			

The Chi-Square test results indicate a statistically significant association between the variables under investigation (Pearson Chi-Square = 146.840, df = 16, p = .000). Similarly, the Likelihood Ratio (126.510, df = 16, p = .000) and Linear-by-Linear Association (62.797, df = 1, p = .000) are also significant, suggesting that the observed

frequencies differ significantly from the expected frequencies. However, it is important to note that 15 cells (60% of the total) have expected counts less than 5, with the minimum expected count being 0.01. This violation of the expected frequency assumption indicates that the Chi-Square results should be interpreted with caution, as the test may be less reliable under these conditions. Overall, while the association appears significant, the sparse data in many cells suggests that alternative methods or larger sample sizes might be necessary to confirm the robustness of these findings.

Hypothesis Testing Results

Table 38 Distribution of Hypothesis Testing Results

S.No.	Hypothesis Statements	Decision
H01	There are no significant critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India.	Rejected
Ha1	There are significant critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India.	Accepted
H02	There are no significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India.	Rejected

Ha2	There are significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India.	Accepted
H03	There are no significant e-commerce platforms to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum	Rejected
Ha3	There are significant e-commerce platforms to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum	Accepted
H04	There are no significant recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India	Rejected
Ha4	There are significant recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India	Accepted

Summary and Conclusion

The study investigated the factors influencing online impulse buying behavior among consumers in metropolitan India and examined strategies to mitigate such behavior. The demographic analysis revealed that consumers from diverse age groups, income levels, educational backgrounds, occupations, and marital statuses engage in impulse

buying, with younger individuals, students, and those with higher disposable incomes showing higher susceptibility. Gender, household composition, and access to credit also emerged as significant contributors to impulsive purchasing behavior.

Descriptive statistics of socioeconomic factors highlighted that lack of financial literacy, limited digital skills, exposure to advertisements, peer influence, lifestyle, and device quality significantly affect online impulse buying. Professionals with busy lifestyles and individuals with high credit access were more prone to impulsive purchases, indicating that both personal circumstances and accessibility to financial instruments amplify impulsive tendencies. Factor analysis and reliability tests (Cronbach's Alpha = 0.873) confirmed the internal consistency of these constructs, and KMO (0.909) with Bartlett's Test of Sphericity ($p < 0.001$) indicated suitability for factor extraction. The rotated component matrix identified key factors such as financial literacy, peer and social influence, digital access, and marketing exposure, confirming the multidimensional nature of impulse buying.

Regarding interventions, descriptive statistics of mitigation strategies demonstrated that consumers favor features like budgetary tools, clear price comparisons, flexible EMIs, opt-in purchase reminders, quality product information, digital literacy guidance, and socially responsible marketing. Factor analysis (Cronbach's Alpha = 0.875; KMO = 0.889) indicated that these strategies form coherent components encompassing financial guidance, responsible marketing, technological facilitation, and policy-driven measures. The rotated component matrix showed five primary intervention factors, highlighting that a combination of platform-level design and consumer education can reduce impulsive purchasing effectively.

Chi-Square tests (Pearson $\chi^2 = 146.840$, $p < 0.001$) confirmed significant associations between demographic/socioeconomic variables and consumer preferences for

responsible e-commerce features, implying that interventions must be tailored to specific consumer segments. ANOVA results further reinforced the significance of socioeconomic variables in predicting impulse buying behavior, while regression analysis indicated that the 18 identified predictors explained 45.1% of the variance in online impulse buying ($R^2 = 0.451$, $p < 0.001$), confirming a strong overall model fit.

In conclusion, the study establishes that online impulse buying is a multifaceted phenomenon influenced by socioeconomic, demographic, technological, and marketing-related factors. Mitigating impulsive behavior requires a dual approach: enhancing consumer awareness and financial literacy while implementing ethical, transparent, and supportive e-commerce platform features. Tailored interventions based on consumer characteristics can promote responsible online shopping, reduce financial stress, and foster sustainable consumption practices.

CHAPTER V: DISCUSSION

5.1 Discussion of Research Question One

Results of the study show that various socioeconomic factors are influential in forecasting online impulse buying in the metropolitan Indians consumers. Based on the regression analysis, one will find that income level, access to credit facilities, digital literacy, financial literacy, education, age, occupation, social factors in total contribute to 45.1% variance in online impulse buying behaviour ($R^2 = 0.451$, $F = 26.499$, $p < 0.001$). Such findings prove that the nature of online impulsive purchasing is not a homogenous one, as it is determined by a complex of economic resources, digital capabilities, and socio-demographic factors.

The income factor was also revealed as a major influencing factor with people having more disposable income showing a greater inclination to spend without thought probably because there was less financial strain and more purchasing power. Conversely, customers with a low income were likely to make a hasty buy when they saw discounts, festival sales, and flash offers, which means that both ends of the income spectrum are weak, although due to different psychological and economic factors. In the same way, the availability of credit in the form of credit cards, Buy-Now-Pay-Later (BNPL) programs, or EMI options also intensified impulse buying, as customers were able to avoid the payment and, therefore, mentally not associate the process of purchasing with its financial consequences.

Financial literacy and digital literacy also are significant factors. Customers who had no capability of critically evaluating online interfaces, price comparisons or predatory sales strategies like flash sales or countdown timers were more vulnerable to impulse buying. The factor analysis revealed the correlation of reduced digital literacy and poor perceptions of manipulative messages, whereas financial literacy was poor, which was correlated with budgeting and spending on online purchases, which are both predictors of impulsive behaviour.

The demographical aspects like age, marital status and household structure also had a major impact on impulse purchasing. Social media exposure, peer influence and focused marketing campaigns on younger consumers and students were the greatest reasons as to why younger consumers were more susceptible. Even more financially literate professionals were likely to make impulsive purchases online because of time limits and the possibility of making one-click purchases. Further, the members of joint or larger families commonly felt a compulsion to Shop in bulk or to satisfy the individual demands of the relatives, and this burdened them more with impulsive behaviors. Gender played a significant role as well, as females reported greater exposure to product-specific marketing with the fashion, beauty, and household categories.

In general, the results show that online impulse buying is a multifactorial phenomenon that is both dependent on the economic abilities and is dependent on the psychological orientations based on the socioeconomic conditions. Such findings can be explained by the existing literature on consumer behaviour that highlights the point that impulse buying is a result of the interplay between individual factors, monetary factors and environmental factors (e.g. marketing messages). The research goes even further to point out the relationship between these predictors in metropolitan India, as to indicate that interventions should be planned based on a number of dimensions at the same time as opposed to basing interventions based on just one dimension.

5.2 Discussion of Research Question Two

Regulating impulse buying is fraught with a number of problems that depend on the socioeconomic classes hugely. Descriptive statistics and chi-square tests have a solid body of information indicating that lower-income statuses, people with the low financial literacy and less digitally literate consumers have significant challenges in managing

online impulse purchases. As an illustration, consumers in poor income status were found to resist mind-blowing offers and discounts (Mean = 4.13, SD = 0.883), and poor financial literacy caused a consumer to struggle planning or calculating monthly online spending (Mean = 4.50, SD = 0.693). Chi-square ($p < 0.001$) test was used to demonstrate that there were significant differences in the vulnerability of consumers in each category.

Another very urgent challenge was regarding low levels of digital literacy. The inability of consumers to detect manipulative interface effects like time counts, flash sales or ads that are visually aggressive usually led to the purchase that they did regrettably. Factor analysis revealed that the variables limited awareness of budgeting tools, inability to compare the prices because of the older devices and lack of understanding product or return policies loaded highly on the factors connected to impulse vulnerability thus proving that even the way the online platform is made can contribute toward making people more susceptible to impulse.

The control of impulsive behaviour is also complicated by social and environmental pressures. The younger consumers, the students and social active persons stated that they were influenced more by their colleagues and social media, which is more likely to make them buy something on the spur of the moment. Family members living together or having dependents were also pressurized to buy in large quantities and this also impacted their spending control. Impulsive buying in stress situations was observed among freelancers or gig workers who tend to experience unstable working scenarios, which brings out the economic unpredictability and emotional arousal.

Another challenge that was witnessed among the working professionals was time scarcity. The reduction in time and the convenience of this feature like a one-click purchase contributed to the fact that busy people are more inclined to make hasty purchases.

Likewise, women were struggling to control the impulse because of the specific direct marketing in fashion, groceries and beauty, as women are more vulnerable to this.

Essentially, the problems are multidimensional and include financial, technological, social and psychological forces. The results highlight the importance of the interventions that should consider the special limitations and demands of the various socioeconomic groups. Notably, these issues need to be overcome with a consumer-centric educational strategy and a platform-wide level of design that neutralises manipulative practices and encourages conscious consumer behaviour.

5.3 Discussion of Research Question Three

The dual opportunity of the e-commerce is achieving two goals simultaneously; growing the consumer base based on the socioeconomic levels and reducing the negative effects of impulse buying. There are a number of viable interventions recommended by the factor analysis and descriptive statistics. The platforms can use budgetary instruments that allow customers to track expenditure habits and can control their purchasing behaviors based on their economic austerities. Attributes such as customized dashboards showing monthly spending (Mean = 4.42, SD = 0.644), first-time loyalty rewards on intended purchases (Mean = 3.18, SD = 1.151) were strongly agreed upon by consumers, which showed that they were interested in solutions that would allow them to shop responsibly.

The other opportunity was flexible pricing and payment mechanisms. Sites with the capability of providing free EMI solutions, or geographically incentive discounts aimed at low-income earners, or multi-purpose payment charges enable different groups of people with varied socioeconomic status to engage in online shopping without having to develop more impulsive behaviour. Descriptive statistics also revealed good consensus on geographically-based discounts (Mean = 4.62, SD = 0.619) which indicated that

inclusive pricing techniques had the capacity to appeal to larger consumer markets but could still keep a check on expenditures.

Online stores are also able to utilize communication and content strategies through e-commerce. Achieving the minimization of the stimulating marketing signals, the provision of precise information about the products, and the need-driven content as opposed to hyper-promotional responses lowers impulsive buying cues. Community-based recommendations or reviews are examples of social evidence that promotes informed decision-making by those consumers who are less digitally savvy, or untrained (Mean = 4.34, SD = 0.632).

Opportunities can also be exploited by platforms by means of financial education and digital literacy. Guides on intelligent online shopping, an understanding of the price comparison solutions, and explicit policies on returning and reimbursing allow the customer to make a logical choice of purchases. Factor analysis showed that these strategies have strong loads on the factors that facilitated controlled consumption, which means that ethical practices on the platform can not only improve consumer confidence but also boost long-term interactions.

In general, electronic commerce platforms that balance inclusivity, ethical marketing, and consumer empowerment may use their strategies to reach a large number of people with varying socioeconomic backgrounds and avoid risks of being tempted to buy without deeper consideration. These opportunities fit the global trends of responsible e-commerce and have practical solutions to those businesses wishing to have a sustainable approach to consumer interactions.

5.4 Discussion of Research Question Four

The research provides some practical suggestions that can be adopted by e-commerce platforms to carry out responsible marketing initiatives to meet socioeconomic diversity. To begin with, transparency and equality of price are required. They made prices transparent, visible, and association with the savings (Mean = 4.31-4.43) the favourites of the consumers since it enables people to choose a product consciously and does not get them confused by such tricks. Items like countdown clocks, scarcity messages, and push notifications that create pressure (and those features beneficially) should also be minimized on platforms since they disproportionately trigger pressure in vulnerable categories.

Second, it is essential to be inclusive and easy to access. It is supported by multilingual support (Mean = 4.12, SD = 0.807) to make sure the consumers of various backgrounds can use to navigate through platforms with ease, and easy customer support and tutorials enhance the experience of the first-time or low-literacy users. Airbonts enable the consumer to manage their spending without having to sacrifice a shopping experience due to customizable dashboards and optional ethical shopping modes which restrict impulse triggers (Mean = 4.19, SD = 0.765).

Third, it is important to encourage socially responsible consumption. Placed advertising can promote premeditated purchases by using opt-in notifications, rewarding a premeditated purchase, and promoting socially responsible products or campaigns. Recommendations and social evidence mechanisms are based on the community (Mean = 4.34, SD = 0.632), guarantee the competence of decision-making process, and contribute to building trust in users.

Last but not least, data practices that are responsible are required. Application of analytics ethically to target consumers without exploiting vulnerable groups will make marketing activities adopt respect to consumer autonomy and attain business goals.

Platforms are also encouraged to check their campaigns so as not to unconsciously encourage excessive or irresponsible consumption.

To sum up, transparency, inclusivity, consumer empowerment, ethical design, and responsible marketing can be used in conjunction so that e-commerce sites could accommodate the varied needs of metropolitan Indian consumers without the adverse effects of impulsive purchases. The recommendations are based on the empirical evidence of the study and thus they are realistic, practical and can be applied to modern marketplaces that are digital in nature.

CHAPTER VI:

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

6.1 Implications of the Study

1. Theoretical Implications

The research makes much contribution on the literature on online consumer behaviour especially in metropolitan India. The research offers a subtle insight into how various consumer traits interplay to influence impulsive purchasing behaviour by first defining the most sensitive socioeconomic determinants of online impulse shopping such

as income, accessibility to credit, digital literacy, and financial literacy, education, profession, age, and elements of social influence. The results broaden the current literature on impulse buying by incorporating the socioeconomic diversity as a determinant into the literature available, which has commonly focused on psychological triggers alone in literature.

The study also establishes that online impulse purchasing is a multifactorial process which is a combination of financial, technological and social aspects. This observation underlines why future theoretical frameworks must consider the structural and contextual variables including household composition, work stability and peer or social media pressure in determining online impulsive behaviour. Factor analysis and reliability test provide also justification to the construct of impulse buying based on socioeconomic factors which provide a strong measurement framework to be used in future studies under analogous emerging market conditions.

2. Managerial Implications

The revelations provide useful insights into the minds of the e-commerce managers and marketers who would like to strike a balance between the income generation and moral consumer interaction. Knowledge about socioeconomic forces behind impulse buying helps the managers to develop specific interventions to various segments of consumers. For instance:

High-income and credit-access consumers: These groups are prone to overspending due to financial ease. Managers can implement features like spending dashboards, alerts for excessive purchases, or gamified savings incentives to encourage mindful consumption.

Low-income and financially vulnerable consumers: Targeted strategies such as geographically based discounts, opt-in reminders, and socially responsible marketing campaigns can reduce impulsive purchasing without excluding these segments from the marketplace.

Young and digitally active consumers: Platforms should monitor social media-driven impulse triggers and provide tutorials or educational content to enhance digital and financial literacy.

Moreover, e-commerce platforms can exploit opportunities such as personalized dashboards, flexible payment options, ethical nudges, and socially responsible marketing campaigns to capture a wider range of consumers while minimizing the negative consequences of impulse buying. Ethical marketing practices not only enhance brand trust but also promote long-term customer loyalty, aligning with corporate social responsibility objectives.

3. Policy Implications

The study's findings have important implications for policymakers and regulatory authorities. Consumer protection regulations can be strengthened to address the impact of manipulative online marketing strategies, such as countdown timers, flash sales, and scarcity notifications, which disproportionately affect vulnerable socioeconomic groups. Policies promoting transparency in pricing, clear refund/return policies, and mandatory disclosure of product information could help reduce unplanned purchases and financial distress among consumers.

Financial literacy programs can be institutionalized at the community or governmental level to ensure that consumers, especially those from lower-income backgrounds, are equipped with the skills to manage online spending responsibly. In

addition, guidelines for ethical online marketing and advertising standards could be implemented to ensure that e-commerce platforms target consumers responsibly, particularly young adults and low-income groups.

4. Societal Implications

From a broader societal perspective, the study highlights the role of socioeconomic disparities in shaping online consumer behaviour. Impulsive buying, if unchecked, can lead to financial strain, reduced savings, and increased debt among vulnerable populations. By implementing responsible marketing strategies, e-commerce platforms can contribute to financial well-being, promote conscious consumption, and reduce socioeconomic inequalities in digital marketplaces.

Furthermore, socially responsible e-commerce practices, such as promoting sustainable consumption and offering educational resources, can create positive behavioral changes at the societal level, fostering a culture of informed, mindful, and ethical online shopping.

6.2 Summary and Conclusion

The research problem objective was to identify the influencer of online impulse buying among consumers in metropolitan India, and strategies that reduce online impulse buying behavior. The demographic study indicated that consumers of different age ranges, income levels, educational attainments, occupations and marital statuses have turned out to be interested in impulse buying behavior with younger aged people, students, and those who have more disposable incomes being the most susceptible. Gender, family structure and access to credit were also found to be relevant causes of the impulsive purchasing behavior.

Descriptive statistics of socioeconomic variables exposed that financial illiteracy, online skills, ad exposure, influence of peers, lifestyle and quality of devices matters largely in online impulse purchasing. Busy professionals and persons having high access to credit were more likely to be impulsive buyers, which revealed that the individual situation increases impulsive behaviors, as well as access to financial tools can enhance impulsive behaviours. The internal consistency of these constructs was established by factor analysis and reliability tests (Cronbach's Alpha = 0.873), and KMO (0.909) and the Bartlett test of Sphericity ($p < 0.001$) indicated them to be suitable to extract factors. The identified rotated component matrix revealed such determinants as financial literacy, peer and social influence, digital access and marketing exposure as the authors affirmed the multidimensionality of impulse buying.

Regarding interventions, descriptive statistics of mitigation strategies demonstrated that consumers favor features like budgetary tools, clear price comparisons, flexible EMIs, opt-in purchase reminders, quality product information, digital literacy guidance, and socially responsible marketing. Factor analysis (Cronbach's Alpha = 0.875; KMO = 0.889) indicated that these strategies form coherent components encompassing financial guidance, responsible marketing, technological facilitation, and policy-driven measures. The rotated component matrix showed five primary intervention factors, highlighting that a combination of platform-level design and consumer education can reduce impulsive purchasing effectively.

Chi-Square tests (Pearson $\chi^2 = 146.840$, $p < 0.001$) confirmed significant associations between demographic/socioeconomic variables and consumer preferences for responsible e-commerce features, implying that interventions must be tailored to specific consumer segments. ANOVA results further reinforced the significance of socioeconomic variables in predicting impulse buying behavior, while regression analysis indicated that

the 18 identified predictors explained 45.1% of the variance in online impulse buying ($R^2 = 0.451$, $p < 0.001$), confirming a strong overall model fit.

In conclusion, the study establishes that online impulse buying is a multifaceted phenomenon influenced by socioeconomic, demographic, technological, and marketing-related factors. Mitigating impulsive behavior requires a dual approach: enhancing consumer awareness and financial literacy while implementing ethical, transparent, and supportive e-commerce platform features. Tailored interventions based on consumer characteristics can promote responsible online shopping, reduce financial stress, and foster sustainable consumption practices.

6.3 Recommendations for Future Research

1. Recommendations for E-Commerce Platforms

Implement Personalized Budgeting Tools

E-commerce platforms should offer customized dashboards and applications that allow consumers to track their spending habits, set personal budgets, and receive alerts when spending exceeds limits. This can help consumers, especially those from vulnerable socioeconomic groups, control impulse purchases and plan online spending responsibly.

Enhance Price Transparency and Comparison Features

Platforms should provide clear pricing, discounts, and savings rates alongside tools for comparing prices across products and vendors. Transparent and objective information minimizes impulsive decisions, particularly for consumers with lower digital literacy or financial knowledge.

Ethical Marketing and Reduced Impulse Triggers

Reduce manipulative marketing tactics such as countdown timers, flash sales, scarcity cues, and aggressive push notifications. Instead, focus on need-based promotions

and socially responsible campaigns that foster conscious consumption and reduce impulsive purchasing behavior.

Offer Flexible and Inclusive Payment Options

Providing no-cost EMIs, BNPL options, and multi-tier payment plans tailored to different income groups can facilitate responsible consumption while ensuring accessibility for diverse socioeconomic segments.

Educational Interventions for Consumers

Platforms should provide digital and financial literacy content, tutorials, and tips on smart online shopping. These interventions are especially important for youth, low-income consumers, and those with limited financial literacy to improve decision-making capabilities and minimize impulsive purchases.

Multilingual and Accessible Support Systems

Offer multilingual interfaces, clear product information, and responsive customer support to cater to different socioeconomic and literacy levels. This ensures that all consumer segments understand product features, return policies, and payment options, reducing unplanned purchases caused by misinterpretation or confusion.

Promote Conscious and Socially Responsible Consumption

Encourage sustainable consumption practices through campaigns, loyalty programs, and rewards for planned purchases rather than impulsive buying. Platforms can highlight environmentally friendly or socially responsible products to nudge ethical consumer behavior.

2. Recommendations for Policymakers

Strengthen Consumer Protection Regulations

Introduce policies that limit manipulative marketing tactics in e-commerce, such as forced urgency cues, misleading advertisements, and hidden pricing. This protects vulnerable consumers, particularly lower-income and digitally less literate groups.

Promote Financial Literacy Programs

Government agencies, educational institutions, and NGOs should implement widespread financial literacy initiatives focusing on budgeting, credit management, and responsible online shopping. These programs empower consumers to manage impulse buying effectively.

Monitor Ethical Advertising Practices

Regulatory authorities should enforce guidelines for truthful, non-exploitative advertisements and marketing campaigns on digital platforms. E-commerce platforms should be encouraged to adopt socially responsible marketing codes to safeguard diverse socioeconomic groups.

3. Recommendations for Future Research

Explore Additional Socioeconomic and Psychographic Factors

Future studies can investigate other variables such as personality traits, cultural influences, and urban-rural differences to deepen the understanding of impulse buying behavior in emerging markets.

Assess the Long-Term Impact of Responsible Marketing Strategies

Research can evaluate how interventions like budgeting tools, ethical marketing, and educational programs influence consumer behavior over time and across socioeconomic groups.

Cross-Country Comparative Studies

Conduct comparative research in different metropolitan regions or countries to examine whether the identified socioeconomic factors and mitigation strategies are universally applicable or context-specific.

4. Recommendations for E-Commerce Managers

Segment Consumers Based on Socioeconomic Profiles

Design marketing strategies and interventions tailored to specific consumer segments (e.g., low-income, high-income, students, professionals) to enhance engagement while minimizing negative impacts of impulsive purchasing.

Incorporate Ethical Nudges and Smart Recommendations

Recommend products based on long-term consumer preferences rather than short-term browsing patterns to avoid promoting unnecessary impulse purchases.

Leverage Technology Responsibly

Use AI and data analytics to provide insights into consumer behavior without exploiting vulnerabilities. For example, alert consumers when their purchasing patterns deviate from planned budgets or spending limits.

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APPENDIX A:
QUESTIONNAIRE

Part-I
Demographic profile

Name **of** **Respondent:**

City:

Q 1. Age

A) Below 25 years

B) 25 to 35 years

C) 36 to 45 years

D) Above 45 years

Q2. Gender

Male

B) Female

Q3. Marital Status

Single

B) Married

C) Others

Q 4. Educational Qualification

A) Below Graduate

B) Graduate

C) Post Graduate

D) Above Post Graduate

Q 5. Monthly Income (in Rs.)

A) Below 45,000

B) 45,001 to 55000

C) 55001 to 65000

D) Above 65000

Q 6. Type of Family

A) Nuclear Family

B) Joint Family

Q7. Size (no. of persons in your family)

A) 2

B) 3 to 6

C) 6 to 9

D) More than 9

PART-II

Q8: How often do you shop online?

☐ Daily

☐ Weekly

☐ Fortnightly

☐ Monthly

☐ Less than once a month

Q9: Which e-commerce platforms do you use regularly? (Mark tick that apply)

☐ Amazon

- Flipkart
- Myntra
- Meesho

Q10: Which are the most critical socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India? (Mark ✓)

- Age
- Gender
- Education level
- Occupation type
- Monthly personal income
- Monthly household income
- Digital literacy and technological literacy
- Credit card and other BNPL and EMI services should be available to clients
(Access to credit)
- Household size/ number of dependents
- Marital status
- Low key and social status sociable
- Peer pressure and social media
- Work-life schedule Time is available
- City Life and the Cost of an Urban Life and Spending
- Economic stability or work security
- Owning digital devices (smartphone/laptop quality)
- Frequency of internet usage
- Experience with various e-commerce sites in online shopping

- Financial education and internet spending regulation
- Having promotional messages and advertisements

Q11: What is the impact socioeconomic factors that can predict online impulse buying behaviour of consumers in metropolitan India? (Mark ✓)

- Online impulse buying is affected by age.
- Online impulse buying is dependent on gender.
- Impulse buying behaviour has influence on level of education.
- Online Impulse Buying is influenced by Occupation.
- Impulse purchasing depends on monthly personal income.
- Household income has an influence on impulse buying values.
- Impulse buying behaviour is influenced by digital literacy.
- Impulse buying is augmented by access to credit (Credit card / EMI / BNPL).
- Impulse buying depends on the number of people living in a household and dependents.
- Online impulse buying behaviour is affected by marital status.
- Impulse buying is dependent on lifestyle and social status orientation.
- Impulse buying is influenced by financial literacy.
- Frequency of internet use makes the probability of impulse buying to go up.
- Ownership/quality of a device influences online shopping impulse.
- Impulse buying is affected by job stability/economic security.
- Impulse buying is affected by exposure to advertisements and online promotions.

- Impulse buying behaviour is influenced by peer influence, social media influence.
- Impulse purchases depend on the availability of time (schedule of work/work hours).

Q12: Which are the significant challenges by various socioeconomic categories of individuals in regulating or controlling the capacity of online impulse purchasing through the online shopping systems in metropolitan India?

S.NO.	Statements	Strong Disagree	Disagree	Neutral	Agree	Strong Agree
1.	Consumers with poor income statuses find it hard to prevent impulse buying online because of the alluring discount offers as well as discount reductions					
2.	A higher disposable income leads to overspending in an impulsive					

	manner since people do not experience the financial pressure					
3.	Less-digitally- literate people find it difficult to distinguish manipulative elements of the design (e.g., timers, flash sales) that invoke impulse buying					
4.	With low education, people struggle to see concealed costs, return, and credit related clauses and in such cases, they simply buy on the impulse.					
5.	The youth generally					

	purchase impulsively because they are often bombarded with social media and inclusion in advertisements					
6.	Professionals who lead busy lifestyles use a single click to source their goods and therefore, it becomes difficult to regulate the impulse to buy					
7.	Consumers in joint or bigger households have pressure on making purchases in large quantities in an impulsive manner					

8.	Individuals who have high credit access (credit cards/BNPL/EMI) are unable to control their impulsive purchasing because of easy access to credit					
9.	Lacking financial literacy, socioeconomic groups engage in impulsive purchasing and cannot easily plan online spending or calculate it					
10.	The peer pressure affects students and young consumers, and it becomes harder to control impulse					

	because of peer pressure					
11.	Women are being subjected to more direct marketing (fashion, beauty, groceries) which enhances impulse buying					
12.	Unstable groups of consumers (freelancers, gig employees) will experience impulse buying under the impact of stress due to unstable conditions					
13.	Single people are more likely to find themselves involved in impulse buying as a way of self-					

	comfort or as a form of boredom					
14.	The lower-middle-income groups are unable to resist the sales of festivals, payday offers, and flash events					
15.	People involved in social media tend to be bombarded with influencer promotions and they will struggle to control their impulses					
16.	The individuals who have little awareness about budgeting tools experience difficulties in controlling					

	monthly online expenditure					
17.	Those consumers who use older or less functional devices cannot make appropriate comparisons of pricing in different platforms, which causes rash choices					
18.	Impulse buying is hard to manage among socio-economic societies due to the pressure of urban life and material dreams					
19.	With limited knowledge among some social economic groups					

	in conducting personal budgeting and the financial planning it is hard to curtail areas of unplanned online purchases					
20.	Lower socioeconomic and middle socioeconomic groups are particularly affected by exposure to frequent promotional communications and targeted advertisements, which leads to the inability of such groups to regulate the impulse					

	purchasing behaviour					
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Q13: What do e-commerce platforms have to exploit opportunities so that they can capture more of the diverse socioeconomic groups and keep the adverse impact of impulse buying at a minimum?

S.NO.	Statements	Strong Disagree	Disagree	Neutral	Agree	Strong Agree
1.	Online stores ought to provide customized budgetary applications to enable consumers who belong to different social classes to track and manage impulse buying activities					
2.	A clear price comparison and savings rates can					

	also guarantee that consumers make better purchasing choices and minimize needless impulse buying					
3.	Offering clear price differing and savings indicators can enable consumers to make better decisions and limit unwarranted impulse buying					
4.	The variety of customer groups can be interested in offering flexible prices on the form of no- cost EMIs on the most useful					

	goods, which will not encourage the development of bad habits of buying without necessity					
5.	Producing less aggressive push notification on discounts should be considered to allow consumers to have better control over unplanned online shopping behavior					
6.	Regretful impulse buying can be reduced by introducing the system of opt-in purchase reminders/ cool-off periods on the					

	desired categories					
7.	The sites ought to offer objective quality details of products and confirmed reviews to prevent impulsive buying decisions by consumers particularly those who are new clients					
8.	Impulse triggers in the sensitive socioeconomic groups can be avoided by curating need-based, instead of overpromoting content, to create the appropriate					

	environment at the correct moment					
9.	Socioeconomic users can be encouraged to make better choices by offering them digital literacy guidance, e.g. tutorials on smart and safe online shopping					
10.	Provision of initial loyalty rewards on making premeditated purchases as opposed to unplanned ones can help instigate a more responsible					

	consumer behaviour					
11.	The e-commerce sites are advised to make product suggestions depending on the buying behaviours of users in the long run and not on the short-term trends of surfing					
12.	Offering vivid return and refund policy will aid in instilling trust in the less advantaged population and minimize purchasing a product on impulse					

13.	Platforms must advertise key and value-based products highly among price insensitive socioeconomic populations					
14.	Conscious consumption at all income brackets could be raised through launching socially responsible marketing campaigns					
15.	It is also possible to offer tools that present a comparison of past behaviour on spending to enable the					

	shoppers have a better grasp and control the impulse buying					
16.	Platforms are not supposed to rely on manipulatory countdown clocks and dearth indicators that might coerce susceptible groups to grab some last-minute purchases					
17.	Providing necessities in form of subscription at lower organized prices can help decrease reliance on buying out of impulse					

18.	The support of the multilingual platforms should be offered to attract different socioeconomic communities as well as to decrease the number of failure in decisions that might be made due to the lack of understanding					
19.	The platforms must encourage the customer to reduce damaging impulsive purchases by creating alerts when they spend more than usual					
20.	Community-induced					

	recommendations and having social evidence among similar population groups would assist the consumers to make better decisions					
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Q14: What are the recommendations that can be given to e-commerce sites to lead to responsible marketing that deals with socioeconomic diversity in metropolitan India?
(Mark ✓)

- Offer open pricing and do not keep prices hidden.
- Provide geographical-based discounts to consumer low-income groups.
- Minimization of manipulative gimmicks like the countdown timers and scarcity indications.
- Encourage acceptable spending by displaying in-app tips about how to be mindful of spending.
- Multilingual support is necessary to meet the different socioeconomic backgrounds.
- Focus on key and value products more.
- Reminders on spending limits: Several features allow users to limit their impulse buying.

- Offer easy-going (easy to understand) returns/refund policies.
- Responsibly use data analytics and avoid taking advantage of the consumer.
- Provide easy customer support to users with low literacy or first-time users.
- Market socially responsible movements that will promote responsible drinking.
- Visa personalized dashboards with monthly spending patterns.
- Ensure truthfulness of advertisements, no misleadingness and decency of culture.
- Provide multi-purpose payment rates which can fit in under varied income groups.
- Implement customizable feature of optional B mode of ethical shopping with less impulse triggers.

APPENDIX B:

INFORMED CONSENT

Research Title: Socioeconomic determinants of online impulse buying behavior in metropolitan india: a comparative study across e-commerce platforms

Principal Investigator: My name is Forum Joshi. I am a DBA learner at SSBM GENEVA. I am conducting a study, and you are invited to participate.

Purpose of the Study:

The purpose of this study is to explore the socioeconomic determinants of online impulse buying behavior in metropolitan India. It aims to understand how factors such as income, education, occupation, and digital literacy influence impulsive purchasing decisions. The study also examines the role of platform-specific marketing strategies in shaping consumer behavior. By integrating these elements, the research provides valuable insights into consumer decision-making in the digital marketplace.

Procedures:

If you agree to participate, you will be asked to complete a structured survey. The survey will include questions about your experiences, preferences, and perceptions regarding health insurance marketing strategies. It will take approximately 5–10 minutes to complete.

Confidentiality:

All information you provide will be kept confidential and used solely for academic purposes. Your responses will be anonymized to ensure that no personally identifiable information is included in the study's results. The data will be securely stored and accessed only by the researcher and authorized personnel.

Potential Risks and Benefits:

There are no significant risks associated with participating in this study. Your participation will contribute to valuable insights into improving health insurance marketing strategies, which may ultimately benefit consumers and the industry.

Consent Statement:

By signing below, you confirm that you have read and understood the information provided above. You consent to participate in this study and allow the researcher to use your responses for academic purposes.

Participant's Name: _____

Participant's Signature: _____

Date: _____

Researcher's Signature: _____

Date: _____