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Impact of Digital Payment Adoption and Spending Behavior of Youth in India: A Literature Review on Digital Payments and Changing Spending Behavior in a Cashless Economy

Doyel Mukherjee Proadhan¹, Shovon Mahali², Rishav Raj³, Nishant Kumar⁴, Sayantan Paul⁵

The rapid development of Digital payment systems have grown and transformed significantly in recent years and have changed the way people manage and spend money. As young consumers are more comfortable with technology, digital payments have become a regular part of their everyday lives. This study aims to examine how the adoption of digital payment methods influences the spending behavior of youth. The focus is mainly on changes in spending frequency, impulse buying habits, and financial discipline. The review noticed that while digital payments provide convenience and faster transactions, they also makes spending easier and less noticeable, which leads to higher or unplanned expenses. The study also offers insights for policymakers and stakeholders to promote safety, fairness, and balanced growth in the transition toward a cashless economy. The rapid development of Digital payment systems have grown and transformed significantly in recent years and convert the way people manages and spend money, especially among young individuals. With the increasing use of mobile wallets, UPI, debit and credit cards, and online banking, youth are gradually moving away from traditional cash transactions. As young consumers are more comfortable with technology, digital payments have become a regular part of their everyday lives. This review aims to examine how the adoption of digital payment methods influences the spending behavior of youth. The focus is mainly on changes in transaction volume, impulse buying habits, and financial discipline. The review suggests that while digital payments provide convenience and faster transactions, they may also make spending easier and less noticeable, which can lead to higher or unplanned expenses. The significance of financial awareness among young individuals is crucial to ensure responsible use of digital payment platforms and a more long-term financial planning. The COVID-19 pandemic has further accelerated the shift towards cashless transactions reshaping consumer paying habits. The study investigated the adoption of digital wallets among teenagers to identify the frequency of usage and the factors influencing their decision to utilize this payment method.

Keywords: Digital Payments, Spending Behaviour, Digital Payment Adoption, Youth Spending Behaviour, Cashless Transactions, UPI

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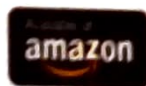
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