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PROCEEDINGS OF 4TH INTERNATIONAL STUDENTS' CONFERENCE ON INNOVATION, ENTREPRENEURSHIP & MARKET SPACE (ISC-IEM), 2026

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Sl. No.	Title of the paper	Name of the authors	Page No
1	From Stability to Shock: A Comparative Study of FMCG Sales Performance Before and After COVID 19	Kamalika Dasgupta, Srabasti Nath, Sayoni Das, Sneha Ghorui, Shreta Das, Subhapriyo Ghosh Roy	19
2	Impact of Digital Payment Adoption and Spending Behaviour of Youth in India: A Literature Review on Digital Payments and Changing Spending Behaviour in a Cashless Economy	Doyel Mukherjee Prodhan, Shovon Mahali, Rishav Raj, Sayantan Paul, Nishant Kumar, Rajanya Basak	20
3	Enhancing Customer Engagement in e-commerce through AI	Shweta Kishore, Bishal Dutta, Amlan Ram, Ahana Banerjee, Amlan Ghosh, Sannoy Saha	21
4	The Impact of Personalized Push Notifications as a Digital Marketing Strategy in E-Commerce Apps	Joysri Datta, Oishi Das, Paromita Bakshi, Tanuska Ruz, Subhodeep Majhi, Pramitee Chakrabarty	22
5	Impact of E-marketing Practices on Performance of Small-scale Businesses: an Empirical Study	Suchismita Paul, Rinkita Majumder, Rohan Mondal, Rishav Gupta, Riddhi Das	23
6	Perceived Value or Pricing Illusion? Examining the Impact of Charm Pricing on Consumer Decision-Making and Sales Outcomes	Shweta Kishore, Deep Kumar Mallick, Debajit Saha, Brihashmee Bhowmick	24
7	An Analytical Study of Consumer Perception on Eco-Packaging and its Impact on Purchase Behaviour in Urban FMCG Markets	Joysri Datta, Debalina Das, Anusuya Barman Ray, Anuska Das, Bristi Das	25

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 Prodhan[1], Shovon Mahali[2], Rishav Raj[3], Nishant Kumar[4], Sayantan Paul[5]

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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