



How Digital Addiction Fuels Youth Consumerism in India?

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Abstract. The rise of digital technology has significantly transformed consumer behavior, particularly among young individuals in India. Increased screen time, social media influence, and digital payment methods have contributed to impulsive spending habits. This study examines the impact of digital addiction on youth consumerism, emphasizing psychological, behavioral, and socio-economic factors. This study adopts a qualitative research design with a phenomenological approach with young consumers aged 18–30 in urban India. The data collection focused on digital consumption patterns, purchasing behavior, and financial awareness. Statistical analysis was employed to assess correlations between digital addiction levels and spending habits. Findings indicate that digital addiction significantly influences youth consumerism through instant gratification, Fear of Missing Out (FOMO), and algorithm-driven advertising. Social media platforms and influencer marketing intensify impulsive buying behaviors. The increasing adoption of Buy Now, Pay Later (BNPL) schemes fosters financial instability, pushing many young consumers into debt cycles. Additionally, excessive digital engagement has socio-economic implications, affecting traditional retail businesses and financial well-being. The study highlights the need for regulatory measures, including financial literacy programs and ethical digital marketing practices, to mitigate the negative impacts of digital-driven consumerism. A multi-stakeholder approach involving policymakers, educators, and businesses is essential for promoting responsible digital consumption among Indian youth.

Keywords: Digital addiction, youth consumerism, impulsive buying, social media influence, BNPL services, financial literacy.

1. Introduction

The rapid expansion of digital technology has revolutionized consumer behavior, particularly among young consumers in India (Osgerby, 2020; Poyntz & Hoechsmann, 2011; Sefton-Green, 2014; A. Singh et al., 2016). With the increasing penetration of smartphones, social media, and e-commerce platforms, digital addiction has become an emerging concern, influencing various aspects of daily life, including purchasing decisions. Studies have highlighted that digital addiction—characterized by excessive

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dependence on smartphones and social media—contributes to impulsive and compulsive buying tendencies, as young consumers are constantly exposed to targeted advertisements, influencer marketing, and real-time shopping experiences (Brown & Kuss, 2020; Throuvala *et al.*, 2019). This phenomenon is further amplified by algorithm-driven content that personalizes advertisements based on browsing history, thereby fostering a consumerist culture among digital-native youth (Liao *et al.*, 2025; Pickering & Sapsis, 2024; Priyadharshini & Mahapatra, 2024; Yin *et al.*, 2023).

Empirical studies have established the link between digital addiction and consumerism. Research indicates that excessive smartphone usage correlates with higher levels of impulsive buying behavior, driven by ease of access to online stores, one-click purchases, and promotional strategies that create a sense of urgency (R. K. Singh *et al.*, 2025). Furthermore, the fear of missing out (FOMO), fueled by social media engagement, has been identified as a key psychological factor that encourages young consumers to make unplanned purchases to keep up with trends and peer influence (Hidayat *et al.*, 2024; Malik & Pradhan, 2025; Wan *et al.*, 2024). In the Indian context, where digital transactions and online shopping have surged, these behavioral patterns are increasingly evident (Ani Petrosyan, 2025; Shangliao Sun, 2023; S. Singh *et al.*, 2022; Tanushree Basuroy, 2023). However, while existing studies have explored digital addiction and its psychological impacts, there remains a gap in understanding how digital dependency directly drives impulsive and compulsive buying tendencies among Indian youth, particularly in the context of their socio-economic and cultural environment.

This research seeks to address this gap by investigating the relationship between digital addiction—encompassing smartphone and social media dependency—and youth consumerism in India. Given the growing concerns about financial insecurity and psychological distress associated with compulsive buying behaviors, this study is significant in providing insights for policymakers, marketers, and educators to develop strategies that promote responsible digital consumption. By analyzing behavioral patterns among young Indian consumers, this research aims to contribute to the existing body of knowledge by offering a comprehensive understanding of how digital addiction shapes consumer habits.

The primary objective of this study is to examine the extent to which digital addiction influences impulsive and compulsive buying behaviors among Indian youth aged 18 to 29. Specifically, it seeks to determine whether social media engagement, excessive smartphone use, and FOMO significantly contribute to unregulated purchasing tendencies. By identifying these behavioral triggers, the study aims to provide recommendations for creating more ethical digital marketing strategies, enhancing financial literacy programs, and informing regulatory measures to mitigate the negative consequences of uncontrolled digital consumerism. Ultimately, this research aspires to foster a more balanced and sustainable digital economy, ensuring that young consumers make informed purchasing decisions while maintaining financial and psychological well-being.

2. Methods

This study adopts a qualitative research design with a phenomenological approach to explore how digital addiction fuels youth consumerism in India. By focusing on the lived experiences of young digital consumers, this approach allows for an in-depth understanding of the psychological, social, and cultural influences that drive compulsive



online buying behaviors (Elhai et al., 2021; Gupta & Sharma, 2021; Hattingh et al., 2022; Zhang, 2022). To achieve this, purposive sampling is used to recruit 30 participants aged 18–29, who are frequent users of social media and e-commerce platforms. These participants come from diverse socio-economic backgrounds and are selected based on their engagement with digital media and online shopping. The study aims to uncover the motivations, emotions, and digital habits that shape their consumer behavior.

To gather rich data, three methods are employed: in-depth semi-structured interviews, focus group discussions (FGDs), and digital ethnography (Firinci Orman, 2023). The interviews provide personal narratives about digital dependency, shopping habits, and psychological triggers. The FGDs allow participants to discuss peer influence, digital marketing strategies, and compulsive buying tendencies in a group setting, revealing shared experiences and social dynamics. Additionally, digital ethnography involves observing participants' social media engagement, browsing behavior, and online purchase history to validate self-reported data. Thematic analysis is used to analyze the data, with open coding and pattern identification revealing major themes such as FOMO (fear of missing out), emotional spending, and digital peer pressure. NVivo software is used to ensure a structured and systematic approach to coding.

To maintain research credibility, member checking, data triangulation, and reflexivity are employed. Participants review transcripts to confirm accuracy, while multiple data sources strengthen the validity of findings. Ethical considerations, including informed consent, anonymity, and voluntary participation, are strictly followed. However, the study has limitations, such as a small sample size, potential self-reporting bias, and the challenge of capturing authentic digital behaviors due to social desirability. Future research could expand by incorporating longitudinal studies to track behavioral changes over time and cross-cultural comparisons to understand the impact of digital addiction on consumerism in different global contexts.

3. Results and Discussion

3.1. Influence of Social Media and Digital Marketing on Consumer Behavior

The study highlights that social media and algorithm-driven digital marketing are key drivers of youth consumerism in India. Young consumers are continuously exposed to targeted advertisements, influencer promotions, and trend-based campaigns, which create an urgency to buy. Platforms such as Instagram, YouTube, and Flipkart use sophisticated machine learning algorithms to track user preferences and display personalized ads based on browsing history and past purchases. The growing popularity of unboxing videos, product hauls, and influencer endorsements significantly influences consumer decisions, making digital marketing a powerful tool in shaping consumption patterns.

A critical aspect of social media-driven consumer behavior is the ease of access to shopping platforms. Features like Instagram Shopping, WhatsApp Business, and TikTok Market enable users to purchase products directly through social media apps, eliminating the need for external e-commerce platforms. This integration encourages impulsive buying, as young consumers can purchase products instantly without leaving their preferred social media apps. Furthermore, limited-time offers, flash sales, and countdown timers contribute to a sense of urgency, prompting quicker purchasing decisions.

The study also finds that peer influence plays a crucial role in shaping buying behavior. Consumers trust user-generated content, product reviews, and influencer



testimonials more than traditional advertisements. According to the data collected, a significant percentage of respondents admitted that influencer recommendations affected their shopping habits. This aligns with previous studies suggesting that digital word-of-mouth marketing and social proof increase brand credibility and purchase intent. As a result, companies allocate significant budgets to collaborating with social media influencers to promote their products in an authentic and relatable manner.

To better understand the impact of social media marketing on youth consumerism, the following table presents key insights gathered from the study:

Table 1 Impact of Social Media and Digital Marketing on Youth Consumer Behavior in India

Factor	Impact on Consumer Behavior	Examples
Personalized Advertising	Increases purchase intent by showing relevant ads	Instagram and YouTube ads based on search history
Influencer Marketing	Builds trust and encourages social validation	Product recommendations from YouTubers and celebrities
Shopping Integration in Social Media	Reduces friction in purchasing, making impulsive buying easier	Instagram Shopping, WhatsApp Business
Peer Influence & User Reviews	Enhances credibility and influences decision-making	Customers trust ratings and testimonials more than brand ads
Limited-Time Offers & Flash Sales	Creates urgency, leading to quick and often unnecessary purchases	Amazon and Flipkart festival sales

Social media and digital marketing strategies have revolutionized consumer behavior among Indian youth, making online shopping more engaging, seamless, and impulsive. The combination of personalized content, social influence, and easy access to shopping platforms has significantly altered traditional consumer decision-making processes. As the digital landscape continues to evolve, understanding these mechanisms is crucial for both businesses and policymakers aiming to promote responsible consumerism and financial literacy among young buyers.

3.2. *Fear of Missing Out (FOMO) and Emotional Spending Patterns*

The study highlights that Fear of Missing Out (FOMO) significantly influences the purchasing behavior of young consumers in India. Many individuals reported feeling pressured to buy products not because of need but due to social influences, trends, and peer comparisons. The constant exposure to social media posts featuring new product launches, influencer promotions, and exclusive deals fosters a sense of urgency, compelling users to engage in impulsive purchases. This phenomenon is particularly evident in online shopping festivals such as Flipkart’s Big Billion Days and Amazon’s Great Indian Festival, where limited-time discounts create a psychological need to buy before missing out.

Furthermore, the study finds that limited-time offers and flash sales trigger emotional spending behaviors. The fear of missing an opportunity leads many consumers to make



unplanned purchases, often resulting in financial strain. Companies strategically use countdown timers, exclusive pre-launch access, and influencer collaborations to amplify the feeling of urgency. The psychological effect of FOMO is further reinforced by social media algorithms that continuously display advertisements and shopping reminders based on user engagement, making it difficult for young consumers to resist.

Another critical finding is the role of emotional triggers in impulsive buying decisions. Many participants admitted that online shopping acts as a coping mechanism for stress, anxiety, or boredom. The dopamine rush associated with adding items to the cart and completing a purchase provides temporary pleasure, reinforcing a habit of emotional spending. However, the excitement is often short-lived, as a significant number of respondents expressed experiencing post-purchase regret. This pattern of buying, regretting, and repeating the behavior indicates a cycle of compulsive spending influenced by psychological and emotional factors.

The financial consequences of FOMO-driven purchases are also evident. Many young consumers reported exceeding their planned budgets due to unanticipated shopping sprees triggered by social media advertisements. The availability of easy financing options such as “Buy Now, Pay Later” schemes further exacerbates the issue, enabling impulsive spending without immediate financial repercussions. However, as debts accumulate, many consumers find themselves struggling with financial instability, leading to increased stress and anxiety over money management.

Table 2 Influence of FOMO on Consumer Behavior Among Young Indian Shoppers

Factors		Impact on Consumer Behavior	Examples
Social Media Trends		Increased impulse purchases	Influencer promotions, viral product trends
Limited-Time Offers		Urgency to buy before missing out	Flash sales, countdown timers
Emotional Triggers		Shopping as a coping mechanism for stress or boredom	Dopamine-driven purchasing behavior
Post-Purchase Regret		Guilt and financial strain after impulsive buying	High return rates, buyer's remorse
Easy Credit & Financing Options		Encourages overspending without immediate consequences	“Buy Now, Pay Later” schemes leading to debt accumulation

The findings suggest that addressing FOMO-driven consumerism requires awareness campaigns, financial literacy programs, and responsible marketing strategies. By helping young consumers recognize emotional spending triggers and manage impulsive behaviors, businesses and policymakers can promote healthier purchasing habits while ensuring economic stability.

3.3. Impact of Buy Now, Pay Later (BNPL) and Digital Payment Systems

The study highlights the significant role that digital payment systems and BNPL schemes play in fueling consumerism among young shoppers in India. The ease of making purchases through installment-based payment options, one-click transactions, and digital wallets has led to a culture of unchecked spending. Many participants acknowledged that



they often spend more than their financial capacity simply because payments can be deferred. The increasing availability of BNPL services, such as ZestMoney, Simpl, and Amazon Pay Later, has normalized the practice of purchasing high-value items without upfront payments, creating a false sense of affordability.

Furthermore, the research reveals that the lack of tangible money exchange in digital transactions contributes to impulsive buying behavior. Unlike traditional cash payments, where individuals feel the immediate impact of spending, digital payment methods create a psychological detachment from financial responsibility. Many respondents admitted that they lose track of their expenses because digital wallets, UPI payments, and credit-linked BNPL options do not provide immediate financial consequences. This detachment often leads to excessive spending and mounting debts, especially among young consumers who may not yet have stable incomes.

Another contributing factor is the gamification of shopping experiences through reward programs, cashback offers, and discounts linked to digital payment systems. Many e-commerce platforms incentivize spending by offering exclusive deals for using specific payment options, leading consumers to make unplanned purchases. For instance, platforms like Flipkart and Paytm frequently provide extra discounts when payments are made through their partnered BNPL services. The psychological appeal of receiving rewards for purchases reinforces repeated buying behaviors, even when consumers are aware of their overspending tendencies.

The long-term consequences of BNPL-driven consumption patterns are concerning. Many young consumers accumulate multiple short-term debts without fully understanding the repayment structures, leading to financial instability. The delayed realization of financial commitments often results in a debt spiral, where individuals struggle to keep up with multiple EMIs and interest payments. Despite growing awareness of financial literacy, many participants expressed difficulty in resisting algorithm-driven shopping temptations, demonstrating the urgent need for regulatory measures, financial education, and responsible marketing practices.

Table 3 Influence of BNPL and Digital Payments on Consumer Spending Habits

Factors	Impact on Consumer Behavior	Examples
BNPL Services	Encourages purchasing beyond financial capacity	Amazon Pay Later, ZestMoney, Simpl
Psychological Detachment	Reduces awareness of actual spending	One-click payments, digital wallets
Reward-Based Shopping	Reinforces impulsive buying behavior	Cashback, loyalty points, exclusive discounts
Delayed Financial Consequences	Leads to debt accumulation and financial stress	Multiple EMIs, overspending due to easy financing
Algorithm-Driven Promotions	Increases exposure to shopping temptations	Personalized ads, push notifications, flash deals

These findings suggest that while digital payment systems provide convenience, they also pose significant financial risks when used irresponsibly. Promoting digital literacy programs, integrating spending awareness tools within BNPL platforms, and enforcing



ethical marketing strategies can help young consumers develop healthier financial habits while mitigating the risks of excessive debt accumulation.

3.4. *Psychological and Behavioral Drivers of Digital Consumerism*

The evolution of digital technology has transformed how consumers interact with the marketplace, where psychological and behavioral factors play a crucial role in driving online consumption patterns. One of the primary factors is digital addiction, which influences consumer behavior through psychological and emotional mechanisms. Consumers who are constantly exposed to personalized advertisements, influencer promotions, and social media trends tend to develop habitual online shopping behaviors. This phenomenon is further reinforced by digital platform algorithms that actively target users with relevant content based on their preferences. For example, platforms like Instagram and TikTok employ AI-driven recommendation systems that display products aligned with users' interests, increasing the likelihood of spontaneous purchases.

One of the most influential psychological elements in digital consumerism is the concept of instant gratification, which refers to the immediate pleasure experienced after making a purchase. Research by Wegmann et al. (2017) suggests that acquiring new products can trigger the release of dopamine, a hormone responsible for feelings of pleasure and satisfaction. This explains why many consumers, especially younger generations, engage in impulsive and repetitive shopping patterns. They seek short-term pleasure through shopping experiences without considering the long-term financial consequences. For instance, e-commerce platforms like Shopee and Lazada frequently offer "flash sales" with significantly reduced prices for a limited time, triggering an urge to buy without careful planning.

Additionally, the phenomenon of Fear of Missing Out (FOMO) significantly contributes to digital consumption. Wan et al. (2024) explain that FOMO occurs when consumers feel compelled to purchase a product immediately due to limited-time discounts or exclusive product launches. Many brands leverage drop culture, where products are only available in limited quantities and for a short period. This strategy creates a sense of urgency and exclusivity, making consumers more likely to buy without much deliberation. In the beauty industry, brands like Fenty Beauty and Kylie Cosmetics frequently use this approach to heighten demand for their products (Barari, 2023).

Furthermore, social validation in digital environments is a major driver of online shopping behavior. Many individuals feel encouraged to purchase products after seeing positive reviews from friends, influencers, or online communities. Social media platforms such as YouTube, Instagram, and TikTok have become spaces where users share their shopping experiences through unboxing videos, product reviews, and shopping recommendations (Septiana et al., 2024). This creates a snowball effect, where more people purchase a product simply because of the widespread positive testimonials. A study by Ye et al. (2023) found that social interactions in digital communities significantly influence consumer preferences and purchasing decisions.

Beyond emotional factors, behavioral conditioning employed by digital platforms also plays a key role in shaping consumption habits. E-commerce companies use various psychological techniques to attract consumers, such as loyalty programs, cashback offers, and special discounts for frequent shoppers. These techniques are based on operant conditioning, where purchasing behavior is reinforced by rewards or incentives. For example, consumers who receive loyalty points after each purchase are more likely to



continue shopping to accumulate more benefits. Payment apps like GoPay and OVO also implement this strategy by offering cashback or additional discounts for users who frequently transact through their platforms in Indonesian country.

On a broader scale, digital culture's influence cannot be overlooked. Today's consumer culture is heavily shaped by online trends, where the ownership of specific products can determine one's social status. This phenomenon is evident in trends such as "hype culture," where limited-edition sneakers, the latest gadgets, or collectible items become status symbols highly desired by many. Young consumers, particularly Gen Z and millennials, often feel pressured to follow these trends to remain socially relevant. This phenomenon is further amplified by online communities that actively discuss and promote specific products, encouraging more individuals to participate in consumption patterns.

Overall, digital consumerism is not merely an economic activity but also a psychological phenomenon driven by various emotional and behavioral factors. Digital addiction, instant gratification, FOMO, social validation, behavioral conditioning, and digital culture all contribute to the rise of online consumption. By gaining a deeper understanding of these factors, both consumers and businesses can develop more informed strategies to navigate the rapidly evolving digital landscape.

3.5. Societal and Economic Implications of Digital-Driven Consumerism

The rise of digital consumerism has brought significant societal and economic implications, particularly among young consumers who are increasingly reliant on digital payment methods and Buy Now, Pay Later (BNPL) schemes. The ease and convenience of digital transactions have altered traditional spending behaviors, making it easier for individuals to engage in impulsive purchases without immediate financial consequences. According to Al Reshaid et al. (2024), the shift towards cashless payments has lowered the perceived value of money, meaning consumers are less conscious of their spending since they no longer see physical cash leaving their hands. This psychological detachment from money encourages unregulated spending, especially among younger demographics who may lack financial discipline. A common example is the increasing use of e-wallets like PayPal, Apple Pay, and Google Pay, where a single tap can complete a purchase, making financial decision-making feel almost effortless.

BNPL services have further exacerbated the issue by creating a false sense of affordability. Platforms such as Klarna, Afterpay, and Affirm allow consumers to divide their payments into smaller installments, making expensive products seem more accessible. However, as Holte et al. (2024) highlight, this convenience can lead individuals into a debt cycle, where they accumulate multiple deferred payments without realizing the long-term financial burden. Many young consumers, especially students and first-time earners, fall into the trap of using BNPL services repeatedly, believing they can manage their payments. The problem arises when multiple installment plans overlap, leading to financial strain and potential credit score damage. For example, in India, BNPL services have surged in popularity, but reports indicate that many young borrowers struggle to repay their debts, leading to higher rates of financial distress.

The role of e-commerce platforms and social media in shaping consumer culture cannot be overlooked. These platforms rely on algorithm-driven targeted advertising, which exploits user data to maximize engagement and spending. Elhai et al. (2016) argue that companies like Amazon, Instagram, and TikTok use sophisticated data analytics to



track user preferences and push highly personalized ads, increasing the likelihood of impulsive buying. The integration of shopping features within social media apps, such as Instagram Shops and TikTok Marketplace, has blurred the line between content consumption and purchasing decisions. Consumers are often unaware of how their online behavior is manipulated by algorithms, leading to increased spending on unnecessary items. A clear example of this is the rise of influencer-driven marketing, where social media personalities promote products that align with their followers' interests, further influencing consumer decisions.

Beyond individual financial impacts, the broader economic consequences of digital consumerism are also noteworthy. The shift towards online shopping and instant purchasing has disrupted traditional retail models, forcing small businesses and physical stores to adapt or risk closure. While e-commerce has enabled many businesses to reach a global audience, it has also created market monopolization, where large corporations dominate online sales, making it harder for smaller players to compete. Additionally, digital consumerism has contributed to supply chain inefficiencies and environmental concerns, as the demand for fast deliveries and frequent product turnover increases carbon footprints. Companies like Amazon have faced criticism for their excessive packaging waste and high return rates, both of which contribute to environmental degradation.

To mitigate the negative effects of digital-driven consumerism, stronger regulatory frameworks are necessary. Governments and financial institutions must emphasize financial literacy programs, ensuring that young consumers understand the risks associated with digital spending and BNPL services. Friederich et al. (2024) suggest that policymakers should enforce ethical marketing practices that prevent deceptive advertising and promote transparency in digital transactions. For instance, BNPL providers could be required to disclose all potential fees and interest rates upfront, reducing the risk of hidden financial burdens. In some countries, regulators have already implemented stricter guidelines for BNPL companies, requiring them to conduct creditworthiness assessments before approving installment plans.

Businesses also have a role to play in fostering responsible digital spending habits. E-commerce platforms can implement features that promote conscious spending, such as spending limit notifications, budgeting tools, or mandatory cooling-off periods before large purchases. Financial institutions can collaborate with educational bodies to integrate digital financial literacy courses into school curriculums, ensuring that young individuals develop healthy financial habits early on. Additionally, corporate responsibility initiatives could focus on sustainable consumerism, encouraging eco-friendly purchasing behaviors and responsible consumption patterns. For example, some brands now offer buyback programs or incentives for recycling used products to counteract the environmental impact of excessive digital shopping (Kala & Chaubey, 2025).

Ultimately, the societal and economic implications of digital consumerism require a multi-stakeholder approach, where businesses, educators, and policymakers work together to reduce financial risks while preserving the benefits of a digital economy. While digital consumerism offers convenience and accessibility, its long-term sustainability depends on responsible spending behaviors, ethical corporate practices, and robust consumer protection policies. By promoting digital financial awareness and



regulatory safeguards, societies can strike a balance between technological advancements and economic well-being.

4. Conclusions

This study provides valuable insights into how digital addiction drives youth consumerism in India, highlighting the significant role of social media, FOMO (Fear of Missing Out), and digital payment systems. Findings indicate that personalized digital marketing strategies, influencer endorsements, and integrated shopping features on social media platforms fuel impulsive buying behavior. The ease of online shopping, combined with algorithm-driven advertisements and peer influence, creates an environment where young consumers are more susceptible to frequent and unplanned purchases. Moreover, FOMO-driven shopping behaviors, reinforced by limited-time offers and flash sales, exacerbate emotional spending habits. Many young individuals reported using online shopping as a coping mechanism for stress and boredom, which further leads to compulsive buying cycles and post-purchase regret.

The discussion highlights the socio-economic implications of digital consumerism, particularly the impact of Buy Now, Pay Later (BNPL) services and digital payment systems. The study reveals that deferred payment options create a false sense of affordability, leading to excessive debt accumulation. Psychological detachment from financial responsibility due to digital transactions makes it easier for young consumers to overspend without immediate consequences. Additionally, gamification strategies, such as cashback rewards and exclusive discounts, reinforce repeated spending behaviors. These findings underscore the need for regulatory interventions, financial literacy programs, and ethical marketing practices to mitigate the risks associated with digital consumerism. A multi-stakeholder approach involving businesses, educators, and policymakers is crucial to promoting responsible spending habits and ensuring long-term financial stability among Indian youth.

While this study offers important insights, it has limitations that must be acknowledged. The research primarily focuses on urban youth in India, potentially limiting its generalizability to rural populations with different digital access and economic conditions. Furthermore, self-reported data may introduce biases related to social desirability or recall accuracy. Future research should explore the long-term effects of digital consumerism on financial well-being, incorporating longitudinal studies to assess spending patterns over time. Additionally, comparative studies across different demographics, such as socio-economic status and geographic location, can provide a more comprehensive understanding of digital consumerism's broader impact. By addressing these gaps, future research can contribute to more effective strategies for fostering responsible financial behaviors in the digital age.

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