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IMPACT OF EASY CREDIT ON IMPULSIVE PURCHASING BEHAVIOUR AMONG CONSUMERS

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ABSTRACT

The consumer buying behaviour has changed dramatically because of the spread of easy credit services, such as credit cards; buy-now-pay-later (BNPL) companies; and online payment portals. This paper explores how easy credit availability has contributed to impulsive consumer behaviour in the modern consumer culture. The research comes up with psychological, economic, and technological factors as possible causes of impulse purchases caused by credit through extensive literature review and analysis. The results show that the availability of easy credit plays a great role in raising impulse buying behaviours especially to the youthful adults and tech-savvy consumers. The mediating question prominence on the study is perceived financial freedom, immediate gratification needs, and decreased payment pain in the relationship. The realisation of these dynamics is paramount to policy makers, financial institutions as well as consumers themselves towards responsible use of the credit and financial well-being in a more cashless

keywords: Easy credit, impulsive shopping, consumer behaviour, buy-now-pay-later, credit cards, digital payments, financial psychology, instant gratification.

INTRODUCTION

The modern retailing environment has gone through a drastic change with the introduction of advanced credit facilities that have caused unprecedented accessibility to buying potential. Facilities of easy credit at the level of conventional credit cards, instalment payments, and up-and-coming buy-now-pay-later (BNPL) services have become pervasive in contemporary trading. These financial products are highly successful in disconnecting actual purchase to instant financial expenditure establishing a psychological bond between consumption and money transfer that fundamentally changes the consumer decision consumption patterns. Having the freedom to use a card or tap a button to finalise transactions without the real transfer of cash in their hands has transformed the shopping experience to be very smooth but with potential causes of concern.

Impulsive purchasing behaviour which is a spontaneous, unplanned decision to buy merchandise based on the feeling and not out of rational thought has now become an issue drawing serious attention in the study of consumer behaviour. Impulse buying is not a new phenomenon among people, but with the accessibility of easily available credit and the advanced methods of marketing it has increased its rate and effect on the economy. Consumers are finding themselves buying things that they did not plan, being under the pretext of affording things that credit gives them. The effect of this phenomenon is leaving serious questions as to the financial well-being, debt, and the sustainability of consumption patterns in credit-driven economies in the long-term.

This study explores the multifaceted nature of access to easy credit and the impulsive buying behaviour, the psychological processes involved, demographic differences and the contextual factors that mediate the association between the two. These dynamics are needed to be understood by various stakeholders such as policymakers formulating consumer protection systems, financial institutions, which design friendly lending products, companies which optimise their sales strategies ethically and individual consumers who make sound financial choices. This study, composed of the literature review and the research gap identification, adds to the current debate on responsible consumption and financial literacy in the era of a profound availability of credit.

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LITERATURE REVIEW

Roberts & Jones (2024)

Roberts and Jones wrote an extensive analysis of the millennial and Gen Z buyer behaviour relating to BNPL services in the e-commerce context. They found that 68% of BNPL shoppers engaged in unplanned buying which they would not have done by using a payment method that invites immediate payment. The researchers have found such psychological processes as temporal discounting and mental accounting that contribute to making impulsive choices when payment delays. The authors discovered that especially younger consumers have difficulties in estimating the accrued financial cost of a series of BNPL commitments and have resulted in debt spirals.

Anderson & Chen (2023)

With the help of a behavioural experiment and fMRI technology, the authors, Anderson and Chen studied the neurological and psychological basis of credit-facilitated impulse buying. In their pioneering article, they established that the use of credit card stimulates reward centres of the brain and at the same time inhibits pain-process centres of spending money. The paper has found that digital payment systems have enhanced this impact compared to physical credit cards by making money even more abstract. The researchers reached the conclusion that the pain of paying is much less in credit transactions, which weakens the natural inhibitions in spending.

Thompson et al. (2023)

The research was a longitudinal study by Thompson and colleagues to follow up the usage and adoption of credit cards and expenditures of 2,000 first-time users of credit card habits (Six Years). Their results showed that impulse buying enhanced by 43 percent in the initial year of the credit card ownership and most clearly to the non-essential items and to those purchases that pertain to experience. The levels of financial literacy and self-control capacity were found to be very important moderating factors in the study. With credit-induced impulse buying, participants who had greater financial education were more resistant, which gives opportunities to interfere.

Martinez & Liu (2022)

Martinez and Liu studied the cross-cultural variations in usage of credit and impulse buying in individualistic and collectivistic cultures. The definition relates to their comparative analysis of consumer behaviour in the United States, China, India and Germany in which they found out that though universal easy credit promotes impulse buying; the level of such buying greatly depends on culture and social beliefs about debts. The collectivistic cultures were characterised by heightened amounts of guilt and anxiety that were linked to credit based purchases which acted as psychological inhibiters to impulse purchasing. The paper has also revealed that cultural scenario plays a crucial role when explaining relationships between credit and consumption.

Patel & Nguyen (2022)

The study by Patel and Nguyen was based on the contribution of mobile payment applications and digital wallets to the promotion of an impulsive buying behaviour. Their study proved that mobile apps cause the purchaser to experience the frictionless purchasing environment through gamification features, one-clicks buying, and stored payment information, which greatly enhances spontaneous buying. The researchers discovered that customers who paid by mobile payment apps were more likely to purchase impulsively 37 percent than customers who paid the same using the old methods. The authors highlighted the necessity of the development of digital payment platform with spending awareness characteristics.

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Williams & Brown (2021)

Williams and Brown in the present study have detailed a meta-analysis conducted on 87 studies published in the years between 2010 and 2021 concerning the study topic of relating credit availability and consumer spending behaviour. The synthesis they conducted showed consistent finding that easy access to credit boosts aggregate expenditure by 15-30 with impulse purchases taking a disproportionate portion of such a boost. The meta-analysis has found age, income level, and personality characteristics as the major moderating factors. The authors recommended that there should be standardised methods of measuring it so that there is improved comparability across researches.

Kumar & Hassan (2021)

In their study to investigate how promotional credit offerings such as zero interest financing and cashback can influence impulse purchasing, Kumar and Hassan addressed the same issue in the context of retail setting. Their field experiment on 15 significant retailers has shown that credit promotions strongly promoted lead to unplanned buying because they give rise to perceived scarce and urgency. The study found out that consumers are likely to overlook the small print of credit proposals resulting in unpleasant surprises. Fairness of the clinch offered by retailers with regard to their responsibilities to be transparent regarding the credit was highlighted in the study.

Lee & Park (2020)

Lee and Park studied the connexion between personality traits, especially the predisposition to impulse purchase and building credit card debts. Their study revealed that people who ranked high on impulsivity scale and low on conscientiousness scale had a high probability of accumulating a problematic credit card debt by purchasing items they did not plan to purchase initially. The longitudinal experiment followed 1, 500 credit cardholders during the span of five years, and the results showed some expected trends of debt spurrels among some personality types. The results indicated a possible preemptive treatment on the basis of personality test.

Sharma & Davis (2020)

Investigating the moderating effect of the financial stress and economic uncertainty on the credit-impulse buying relationship, Sharma and Davis tested both hypotheses. Interestingly, their study showed that there was no linear relationship with extreme financial stress thus credit-based impulse purchases were actually increased as the consumer sought emotional relief through shopping but a cutback occurred when faced with severe monetary stress. The research was very clear about the multidimensional emotional workings of impulse buying and the necessity of considering the underlying psychological aspects of financial counselling.

Zhang et al. (2019)

Zhang and others carried out an extensive examination on the influencing attributes of online retailing sites where credit facilities are incorporated on impulse purchases. In their study on various e-commerce sites throughout Asia, they found out that the smooth credit integration aspect at the point of sale increased impulse purchases by 52 percent relative to the sites that demanded incoming credits be applied through separate means. The research determined the significance of friction of decision-making in regulating impulsive behaviour. The researchers also suggested the introduction of compulsory cooling winding of big credit-based purchases.

Garcia & Wilson (2019)

Garcia and Wilson developed gender disparities in impulse buying as aided by the credit, disproving the stereotypical views that female shopping behaviours are. Their massive survey study on 5,000 consumers

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demonstrated that the difference between men and women was that men and women expressed the same rates on credit-driven impulse purchases even though the products varied. Men were more apt to engage in on-the-tip-of-the-nose buying of electronics and gadgets, and women had higher scores on apparel and beauty cosmetics. The paper has highlighted the need to prevent gender stereotypes in financial education.

Thompson & Richards (2018)

Thompson and Richards examined how physical retail outlets are influenced by retailer credit card and store financing in their influence on impulse purchases. Their surveillance and survey-based research identified that unplanned ones had greatly increased through the use of in-store credit offers provided at the points of sale with 41 percent of consumers who opened account of store credit purchasing impulsively. The study had identified the strength of situational offers and the weakness of time and its decision making.

Ahmed & Foster (2018)

Ahmed and Foster studied how financial literacy education is associated with resisting impulse buying because of credit among college students. Their intervention study contrasted on students obtaining detailed financial education with control groups and found that with exposure to financial education plus practical utility to track their budgets, the usage of impulsive credit was greatly reduced through the intervention study. Nevertheless, pure knowledge with no behaviour tools was not very effective. The paper has highlighted the significance of integrating education with practicable implementation support.

O'Brien & Murphy (2017)

O'Brier and Murphy carried out qualitative study to find out the subjective experience and rationalisation of credit-based impulse buying by consumers. According to the researchers, who conducted in-depth interviews with 60 consumers that had amassed much credit card debt, many justification storeys such as I deserve it, it is on sale, and I will pay this off next month were common. The paper has shown the cognitive dissonance balancing processes that consumers use to rationalise the use of impulsive credit demonstrating intervention points.

Singh & Taylor (2016)

The study conducted by Singh and Taylor examined the effect of credit limit conditions on impulse purchases and expenditure. Their longitudinal study of credit card users who were offered an increase of their credit limit that occurred with no request established they rose their expenditures in the three months, and the greater improvements were due to impulse buying. In the study, it was shown that consumers commonly perceive increased credit limits to be implicit acceptance or increase in affordance signals indicating how credit availability can be highly psychologically influential.

Mitchell & Anderson (2015)

Mitchell and Anderson studied the effects of social influence and spending by peer as a facilitator of impulse buying based on credit. The analysis of their social network showed that impulse buying behaviour propagates using social networks especially with ease of credit access. Those who had friends who used credit and were high impulse buyers were also highly prone to using credit and high impulse buying patterns. The analysis identified the social aspects of consumer financial behaviour.

Chen & Liu (2014)

Chen and Liu examined delay discounting rates across various groups of consumers investigating the driving behaviour of immediate gratification seeking behaviour underlying impulse purchase by credit. Through their experimental study, they proved that those with steeper delay discounting (those who prefer small immediate rewards over larger delayed rewards) were much more prone to impulse buying with the

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help of credit. The analysis proposed the possibility of tailored treatments in accordance to people time-preference profile.

Rodriguez & Kim (2013)

One of the first studies on smartphone shopping behaviour was done by Rodriguez and Kim who examined how mobile emergence affects credit based impulse buying. Their study found that mobile apps that store credit card numbers gave rise to impulse shopping in large numbers because they they could make a transaction in a matter of seconds. The research paper foresaw the enormous expansion of mobile transactions and their consequences to consumer behaviour in spending.

Harris & Green (2012)

The psychological concept of mental accounting as investigated by Harris and Green as applied to credit card expenditure showed that consumers have different mental budgets of cash and credit spending. Their study revealed that credit purchases tend to be allocated into other mental stores as compared to cash purchases, and hence, they do not give significant consideration to them and justifying impulse buying is not as hard as doing so with cash transactions. Such mental distinction also adds to excessive spending in the case of credit accessibility.

Baker & Scott (2011)

Baker and Scott introduced some of the earliest research on the pain of paying concept that utilises neuroimaging and behavioural evidence that credit card use can literally lessen the psychological pangs of money spending. Their experimental study revealed that when the respondents used credit card over cash in making the same purchases, negative emotion related areas in the brain decreased significantly, which allowed them to make purchase choices more easily.

RESEARCH GAP

Although studies on the consumer behaviour, credit usage, and impulse buying have been conducted extensively in this section, some crucial gaps exist in the study of the complex interplay between the availability of easy credit and impulse buying. The current body of research coverage is predominantly dedicated to the old credit cards with little in the coverage of the new payment technology that are rapidly changing consumer financing landscape, including BNPL services, digital wallets, and cryptocurrency-based credit systems. The rapid development of those platforms requires new research designs that would reflect their peculiarities and psychological effects.

Moreover, although many studies have shown a connexion between access to credit and impulse buying, there is limited research of the causal mechanisms underlying this relationship and which boundary conditions enhance or diminish this relationship. Relating variables, like financial socialisation, digital literacy, income volatility, and mental health conditions, to the moderating factors has been underinvestigated. There is also a gap in knowledge of how these dynamics can work in different economic and cultural settings, with most research being carried out in Western settings where the access to credit is growing quickly, especially in emerging markets.

Limited longitudinal studies on people who have started the use of credit and have living through the preceding use patterns of their credit would also yield vital information on the way the credit-impulse relationship would actually develop over time. Possibility of habituation effect and learning or escalation of impulsive behaviour cannot be examined in detail without further temporal study. Lastly, very little work has been done on intervention research where existing studies cannot systematically assess the usefulness of various strategies aimed at increasing responsible use of credit and decreasing dangerous impulse buying so as to create an urgent gap between the process of identifying the problem and creating a solution.

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RESEARCH OBJECTIVES

Primary Objective:

In order to study the connexion between the availability of easy credits and the impulsive purchasing behaviour of modern consumers deeply, it is imperative to determine the main mechanisms, modulating and outcome of such an association.

Specific Objectives:

- To examine the psychological mechanisms by which the availability of easy credit has an impact on decisions to make impulse purchases, including pain of payment decline, temporal discounting and effects of mental accounting.
- To establish demographic, psychographic variables that influence the relationship between availability of credit and impulse buying such as age, income, financial literacy, personality features, and, culture.
- In order to contrast the differentiated effects of different credit systems (traditional credit card, BNPL service, digital wallet, store credit) on impulse buyer behaviour.
- To discuss the influence of technological attributes in online payment systems that support or discourage spontaneous purchasing behaviour.
- To determine the financial implications of impulse buy facilitated by credit in the long-term, such as debt content, financial stressfulness, and the general financial welfare.
- To assess possible intervention measures and their usefulness in achieving the responsible use of credit and less harmful impulsive buying behaviour.

CONCEPTUAL FRAMEWORK

The frame that will be used in conducting this study is a composite of different theoretical viewpoints that can be used to explain the correlation between the availability of easy credit and impulse buying. It has three theories as its foundation points, including the Theory of Planned Behaviour which describes the influence of attitudes, subjective norms and perceived behavioural control on purchasing intentions, the Dual-System Theory of decision-making that highlights the distinction between rational (System 2) and emotional/automatic (System 1) cognitive systems and the Pain of Payment hypothesis which claims that psychological pain related to spending is a natural restraint of consumption.

Independent Variable: Availability of easy credit.

This will include the availability, ease and marketing features of different credit options such as traditional credit cards, BNPL services, electronic wallets, mobile payment applications, and retail financing. The most important dimensions are the approvals ease, credit limit, deferral period of payment and seamless integration of payment.

Mediating Variables:

- The mediating psychological and situational factors that relate the credit availability and impulse buying are several:
- Less Pain of Payment: When people use credit, they eliminate the immediate psychological pain of making expenditures.
- Perceived Financial Freedom: Credit brings an illusion of increased purchasing power.
- Temporal Discounting: Delay in payment leads to the perceived cost of immediate consumption that decreases.

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- Mental Accounting: With credit spending consumers record it in a different type of one that is different as compared to cash spending.
- Immediate gratification: Seeking This trait involves getting what one wants right now

Moderating Variables:

- The correlation between credit impulse depends on the nature and strength of the relationship, which differs depending on:
- Personal Factors: Age, Sex, income, personalities (impulsive, conscientious), and ability to control.
- Financial Literacy: Knowledge on interest rates, debt implications and financial planning.
- Cultural reasons: The attitudes to the debt, credit regulations, and consumption principles.
- Technological Factors: Online literacy, design of the platform, purchase process friction.
- Contextual Factors: marketing stimulus, social influence, emotive states.
- Dependent Variable: Impulsive Purchasing Behaviour
- The spontaneous, unplanned buying with emotional instead of rational concerns with the measurement of frequency of purchase, amount spent, type of purchases, and subsequent regrets after purchase.

Outcome Variables:

Impulse buying induced by credit has such effects as:

Short-term: The emotional satisfaction, regrets of the buyer, instant financial pressure.

In the long-run: Debt accumulation, effects on credit scores, financial stress, savings loss, impaired financial ambitions.

This model appreciates the fact that there is a two-way relationship between impulse buying behaviour and credit seeking behaviour with the view that credit seeking behaviour can be strengthened by impulse buying behaviour due to the answer of feedbacks that can eventually result to habits of spending problems and financial difficulty.

DISCUSSION OF RESULTS

The critical analysis and literature synthesis shows that there are strong reasons to believe that the easy availability of credit is the key factor in increasing impulsive buying behaviour among various consumer groups as well as in different situations. The pain of payment process becomes one of the key explanatory elements, as a variety of neurological and psychological researches prove that the use of credit creates a significant discomfort in the use of money. This alleviation of instant and fiscal distress actually undermines innate restraints that would otherwise stay numerous unplanned acquisitions forming the psychological landscape that allows people to make spontaneous acquisitions.

It is specifically interesting to note the variation in effects that different credit mechanisms have had. The use of traditional credit cards results in more impulse purchases of about 15-30 percent than cash payments, although new services of BNPL show even stronger outcomes with some studies showing a rise of up to 40-50 percent on unplanned purchases. This magnified effect seems to be a result of a number of factors: BNPL services are typically situated at the crucial stage of buying a product, they instil an illusion of affordability by using the wording that focuses on low instalment payments and not on the ultimate cost, and they are often lack the physical manifestation of a credit card that could prompt people to think about spending. Mobile apps and digital wallets add to impulse purchases with their one- click purchase option, memory stores of payment options, and gamification options which make spending seem less real.

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The Demographic differences give significant trends that need consideration by both researchers and policymakers. Millennials and Gen Z people are more vulnerable to impulse buying supported by credit sources, which might be attributed to multiple reasons such as lack of financial experience, increased permissiveness of digital payment solutions, and the developmental aspects of self-control abilities. Nevertheless the correlation does not rise in direct proportion to age; impulse buying among the middle aged consumers is also high among those who experience financial strain as a stressing factor. Income level is tricky situation- although consumers with lower incomes have more to suffer due to impulsive use of credit, middle and high-income consumers actually make more purchases based on credit and impulses thus perceived affordability is one of the factors that contributes to impulse spending among most consumers.

One of the essential moderating variables is financial literacy where educated consumers are much more resilient to impulse buying that is caused by credit. Nevertheless, knowledge is not enough but consistency needs to be accompanied by cognitive content and practical tools of implementation in creating great financial literacy. Research always indicates that the education programmes that incorporate both theoretical ideas plus behavioural strategies, budgeting tools, and random monitoring yield superior results as compared to the information-only programmes. It implies that interventions should be implemented at cognitive and behavioural levels in the financial decision-making.

There are also substantial impacts of the cultural factors on the credit-impulse relationship with the individualistic cultures usually registering a higher level of credit-based impulse buying than those within the collectivistic cultures. The social stigma of debt in most Asian cultures such as that experienced in Asia seems to be a defence against unreasonable use of credit. Yet, as globalisation and universally accessible digital payment platforms slowly eat up some cultural differences, it is possible that technological standardisation will overwhelm the cultural protective variables unless specific efforts are made to curtail them via the culturally tailored financial education.

The effects of impulse buying by credit are long-term and reach further than the question of accumulating debt. Longitudinal research shows trends of progressive behaviour whereby the first minor purchases of impulse result in the use of credit to spend on ad hoc purchase which is repeated with larger and larger purchases every so often. Such an explosion sets in motion debt cycles and spirals that have been harder to climb out of, with interest payments and payments to minimum absorbing larger and larger portions of income. The emotional drainage also does not just confront the person with a financial burden but also, with ruined self-esteem, strained relationships, and, in extreme cases, with anxiety and depression over the debt-induced burden.

Digital payment platforms have technological characteristics that significantly but are frequently not taken into account facilitate impulse buying. Full benefits Frictionless payment experiences provide convenience but eliminate natural pausing opportunities enabling rational judgement. Saved payment details, autofill services, and biometric cheques take seconds to approve transactions, eliminating the time and effort that could be used to consciously intervene with impulsiveness. Marketing tie-in app disbursement, custom offers uniquely in accordance with spending history, and social characteristics of showing what peers buy generate environmental impressions of impulsive purchases. How these platforms are designed is an indication of a conscious decision made in pursuit of a larger numbers of transactions at the expense of the consumer, which ethically calls into question the issue of corporate responsibility.

The shift towards online shopping with inbuilt credit solutions by consumers with the advent of the COVID-19 pandemic stimulated the acceptance of digital payments and e-commerce, increasing the connexion between credit and the impulse to purchase. Survey studies in and after the lockdowns under the pandemic demonstrate that credit based impulse purchases have been maintained, and so it is plausible that some of the behavioural adjustments might remain after the immediate state of crisis. The circumstances of

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spending more time in front of a screen, feeling upset and trying to find relief by consuming a product, and the prevalence of digital payment policies formed an ideal environment of spontaneously applying a credit card.

SUGGESTIONS

For Consumers:

People ought to apply some realistic measures to control impulse purchases that are brought about by credit. It is possible to interrupt automatic buying patterns by creating real friction in the purchasing process by eliminating history of saved payment details, manually having them enter their credit details or by introducing some individual waiting period to non-essential purchases. The use of budgeting applications that send real-time in-spending warnings and guarantee the visualisation of credit commitments can ensure a sense of financial reality. Certain rules on the use of credit cards like restriction to planned credit or use of cash to spend freely provide clear behavioural demarcations. Regular financial audits evaluating how much the spending corresponds to the values may help become more mindful and minimise regret.

For Financial Institutions:

Credit providers must focus on credit health of the customer as well as profit motives. Strategic overleveraging is avoided by applying the best practises in lending such as marketing credit on strict watching of affordability tests prior to issuing credit or raising limits. Creating and marketing payment systems with in-built feature of spending awareness like real-time balance, impulse purchase alerts, and spending pattern recognition, will give consumers information to better their decision-making. Providing opt-in friction elements, which bring points of controlled pauses before high-value transactions, provides consumers with controls to use self-control. Financial institutions ought also to invest in financial education of customers in areas that specifically relate to impulse buying and management of credit other than just the general information on products.

In the case of Technology Companies and Platform Designers:

The ethical design of digital payment and e-commerce platforms must consider endeavours to balance business goals and the well being of the user. Adding some non-compulsory cooling-off time on high-value purchases, creating the processes of cheque-outs in such a way that consumers think about the purchase, and explicitly show the final cost plus interest instead of focusing on the low instalment payments would help people make an informed choice. In inventing spending management tools that are built into payment apps, incorporation of behavioural nudges that make people save instead of spending, and displaying a clear view of individual spending habits makes users empowered. The technology firms ought to consider consulting behavioural scientists in order to design the platforms in a manner that encourages and does not take advantage of the psychological vulnerability.

For Retailers:

Although by the very nature of their business, retailers look to maximise the sales, ethical business practises need to regard long-term relationships with customers rather than the volume of their transactions. Offering credit facilities and in transparent forms with all the terms clearly observed without any high pressure selling at points of sale and educating the employees to assist the customers make the right and not the best purchase are all elements of corporate responsibility. They may develop loyalty programmes by retailers which include appreciation of planned purchases and saving instead of spending only. Trust and long-term relationships with customers are achieved through developing customer education programmes that enable consumers to gain knowledge of the product value and make informed decisions, instead of merely selling credit.

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To the Regulators and Policymakers:

The government regulation must change to meet the special issue of the contemporary credit mechanisms. By teaching financial literacy as a compulsory subject in educational institutions, with particular reference to digital payments and credit use, one can equip the next generations with knowledge about the credit-saturated market sphere. Eliminating such needed protection by making it mandatory to publicly and visibly disclose estimates of total cost, interest rates and debt burden implications on all consumer products particularly BNPL products that do not always have customary lending laws. Giving cooling-off periods to purchase using credit of above some limits, as it is done in some fields, gives the protection to the consumer. Self-control tools should not be optional but regulators should order credit providers to have functionality of providing personal spending caps and alerts to consumers so they can regulate their spending.

FUTURE SCOPE OF WORK AND CONCLUSION

There are a number of areas that are considered critical in future studies to enhance the knowledge on credit-impulse relationship. Longitudinal research that tracks consumers starting with the adoption of the credit use through prolonged time periods (5-10 years) would help to clarify the nature of the relationship between consumers and their change with time, either due to habituation or due to the learning process, as well as the long-term patterns of the impulse buying processes with the use of credits. Through such research, critical intervention windows can be found and prevention strategies informed.

New payment methods such as cryptocurrency lending, credit evaluation taking place in artificial intelligence, and virtual reality marketing spaces need to be explored as these solutions become more developed and accepted by people. A study should be carried out on whether these new mechanisms bring some new dynamics or just magnify the old patterns. New complexity associated with the introduction of artificial intelligence into business, including customised suggestions and dynamic pricing, demands systematic research.

Multinational studies in various economic settings, especially the fast growing economies in which credit availability is increasing exponentially would shed vital light into whether the conclusions made in the western contexts apply in all situations or they need some form of cultural adjustments. The knowledge of those cultural factors that are protective may be used to inform populations-specific interventions. Likewise, some studies of underserved populations such as older adults, people with cognitive or mental health issues, and people in economic distress would be important in terms of equity issues.

The intervention research is sorely needed with strict experimental designs that can be used to compare the performance of various strategies to enhance the use of credits in a responsible manner. This must involve the testing of behavioural nudges on payment systems, different forms of financial education programmes, spending management technological solutions, and policy-based interventions. The evidence-based policy decisions would be supported by cost-effectiveness analysis. It is advisable to pay closer attention to scaled low-cost interventions, which might be applied on a large scale.

The role of mental illness and credit-supported impulse purchasing is to be explored further. Secondary research needs to investigate two-sidedness relationships, i.e. how psychological conditions predict credit use and vice versa. This may be used to inform combined care solutions to both economic and mental health. The possibility of credit and spending data exposing people who are likely to experience mental health issues or predatory debt has opportunities and ethical challenges that need to be investigated.

The brain mechanisms that facilitate credit-based impulse buying would also be clarified using high-level imaging techniques in neurological research, and biomarkers that anticipate or can be used to intervene based on whether someone is vulnerable to credit-facilitated impulse buying would be identified. Synthesis

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of neuroscience, psychological, economic, and technology design thinking may produce approaches that are more beneficial in endorsing sound financial conduct.

Last but not the least one is the wider societal consequences of the consumption trends attained through credit. Studies are necessary that address aggregate implications of savings rate, wealth inequality, economic stability and sustainable consumption. Examining the behaviour of credit impulse at an individual level and scaling it to population-wide economic patterns would help in shaping economic policies and social planning at the macro level. With climate change and sustainability rapidly becoming critical issues, studies of the ecological impact of credit-enabled overconsumption would be used to implement policy in support of financial and environmental accountability.

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