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One-Click Payment Systems, Trust, and Impulse Gadget Purchases: A Study of College Students in Sasaram, Bihar

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Abstract

The rapid expansion of digital payment systems in India has transformed the purchasing behaviour of young consumers. One-click payment systems, supported by UPI, mobile wallets, saved cards, and app-based payment gateways, have reduced transaction time and increased convenience in online shopping. Among college students, especially in semi-urban academic locations such as Sasaram, Bihar, this convenience may encourage both planned and impulsive purchases of electronic gadgets. This study examines the relationship between one-click payment systems, perceived convenience, trust, and impulse buying behaviour among college students in Sasaram. The study adopts a descriptive and analytical research design based on a hypothetical survey framework of 250 college students. The conceptual foundation draws from the Technology Acceptance Model, Theory of Planned Behaviour, Trust Theory, and Stimulus-Organism-Response model. The findings suggest that convenience and trust significantly influence the use of one-click payment systems, while reduced payment friction increases the likelihood of impulse gadget purchases. Students with higher digital confidence and frequent exposure to online offers showed stronger impulsive tendencies. However, concerns related to fraud, overspending, privacy, and financial discipline remain important. The study highlights the need for digital financial literacy, responsible platform design, consumer awareness, and institutional guidance. The paper contributes to the growing literature on digital consumer behaviour by locating the discussion within a semi-urban Indian educational context.

Keywords: *One-click payment, UPI, impulse buying, electronic gadgets, trust, college students, Sasaram*

Introduction

In past few years has witnessed a rapid growth and progress in the digital Payment Systems in India with notable launch of UPI (unified Payment Interface), e-wallets, and automated fast-payment implements. Consequently, the country has experienced a pace and convenience in Shopping. The One-Click Payment System, that enables Consumers to make quick, safe, and hassle-free payments has developed a strong Support System for the growth of Online Shopping platforms. Government data show that UPI annual transaction volume increased from about 2 crore transactions in FY 2016–17 to more than 185.9 billion transactions in FY 2024–25, while transaction value increased to around ₹260.6 lakh crore in FY 2024–25. This growth indicates that digital payments are no longer limited to metropolitan users but are increasingly shaping everyday financial behaviour across regions. Reports also suggest that UPI has become the dominant retail digital payment mode in India, with strong growth in both volume and value.

This System has brought down the checkout resistance. The checkout resistance has significantly dropped and many consumers complete their transaction because of ease of payments System. Teenagers and College Student are among the most attracted to and active adopters of such technologies because of their technology loving nature, extreme attraction toward gadgets and so are positively motivated for Electronic Shopping. The online Shopping mode with easy online payment System saved time and provides, at the same time.

The developing towns and semi-urban areas, like Sasaram, are advancing in the E-Commerce business, with College Students as prominent section of Consumers, who mostly Shop for Electronic gadgets such as tablets, Smart phones, speaker, blue-tooth, power-banks, etc., assisting in their Study and adding on to their trending lifestyle. Yet the study of psychological effect on impulsive buying behaviour made by the digital payment Systems in Sasaram region is limited.

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This paper is trying to explore the role of trust, Convenience and Click and Pay System in influencing impulse buying behaviour of College Student, in Sasaram, Bihar.

Literature Review

Impulse Buying Behaviour

1. Kalla & Arora (2011), in their study titled "Impulse Buying: A Literature Review", viewed impulse buying as a spontaneous buying act, initiated by situational, emotional and environmental stimuli. They advocated that internal factors such as mood and excitements and external factors like promotions and convenience, both significantly influence the impulse buying behaviour.
2. Xiao, Iyer, Blut & Grewal (2020) in their study, "Impulse Buying: A Meta-Analytic Review", concluded that psychological stimuli, technological features and marketing activities trigger the impulse buying. They find the negative correlation in between purchase friction and impulse buying.
3. Amos, Holmes & Keneson (2004), found that young consumers are likely to behave more impulsively in deciding their purchase.

Online Impulse Buying in Digital Environments

1. Chan, Cheung & Lee (2017) in the study, "The State of Online Impulse Buying Research: A Literature Analysis", examines that convenience, website interface and ease of navigation, positively influence online impulse buying. In their study, they make use of Stimulus–Organism–Response (SOR) framework, and study conclude that Motivational situation is created by E-Shopping Environment, to influence impulse buying.
2. Liyanage & Wijesundara (2020), in their study "Online Impulse Buying Behaviour: A Review on Conceptual and Practice Perspective", advocate that young consumers are more fascinated by technological growth, internet accessibility and digital payment systems, and take impulse buying decisions.
3. Tandon, Yadav & Aggarwal (2024), in their literature titled "An Integrative Review On Online Impulse Buying: Antecedents and Consequences", concluded that major determinants of impulse buying behaviour are website interface, ease of payment, convenience and trust.
4. John Mathew & Nair (2024), in literature "Role of E-Shopping Orientation and Trust in Predicting Impulsive Buying Behaviour", conclude that their findings provide a strong connection between trust in online retailers and online purchase frequency along with impulse buying behaviour of young consumers. Therefore, trust critically influences impulse online buying behaviour.
5. Chin, Harris & Brookshire (2022), study "An Empirical Investigation of Intent to Adopt Mobile Payment System Using a Trust-Based Extended Valence Framework", states that perceived benefits and trust motivate the usage of mobile payment system. Consumers are more likely to trust things that are safe and secure and that they are familiar with.

E-Wallet, Digital Payments and Impulse Buying

1. Utama, Sari & Zairina (2021), in their research titled "The Effect of Online Shopping and E-Wallet on Consumer Impulse Buying", stated that the seamless transactions through E-wallet and digital payment system relieves consumers from psychological pressure and thereby positively affects their impulse purchase decisions.
2. Mehta, Cooper & Santori (2022), study titled "Determinants of Impulse Buying in Mobile Commerce" explained that impulse buying behaviour of consumers through mobile shopping get encouraged by perceived benefits, trust, convenience in payment and mobile usability.

Technology, Trust, and Online Purchase Behaviour

1. Hsu, Chang & Chiang (2018), in research titled "Defining Key Drivers of Online Impulse Purchasing" listed the impulse buying behaviour encouraging factors as perceived trust, technology usability and flow experience. Consumers who trust and find it easy to use online platforms are more likely to take impulse buying decisions.
2. Liu et al. (2020), in their study titled "Defining the Determinants of Online Impulse Buying through a Shopping Process", advocated that smooth shopping experience increases satisfaction level and encourage impulse buying, while perceived risk discourage online shopping.

Theoretical and Conceptual Framework

This study is based on four theoretical foundations:

First, the Technology Acceptance Model explains why students adopt one-click payment systems. If payment systems are easy and useful, students are more likely to use them.

Second, the Theory of Planned Behaviour explains how attitudes toward digital payments, peer influence, and perceived control influence purchase decisions.

Third, Trust Theory explains how confidence in payment security, platform reliability, and refund mechanisms reduces perceived risk.

Fourth, the Stimulus-Organism-Response model explains impulse buying. Digital offers, advertisements, peer reviews, and gadget trends act as stimuli. Convenience, excitement, trust, and perceived affordability shape the student's internal state. The final response may be an impulse purchase.

Conceptual Model

Digital Stimuli
Online offers, flash sales, peer recommendations, product reviews, app notifications
↓
Internal Consumer Factors
Perceived convenience, trust, excitement, perceived affordability, reduced risk
↓
Payment Enabler
One-click payment system
↓
Behavioural Outcome
Impulse purchase of electronic gadgets
↓
Post-Purchase Effects
Satisfaction, regret, financial stress, repeat purchase intention

Research Gap

Although many researches have been conducted to examine online impulse buying, digital payments and trust, limited research has been dedicated to investigate:

- The role of convenience and trust in motivating impulse buying with regard to electronic gadgets.
- Consumer behaviour of college students of small Indian cities like Sasaram, Bihar.
- The contribution of one-click payment system in triggering impulse buying behaviour.
- The role of digital payment ease in influencing gadget purchase decisions among youngsters.

Therefore, the proposed study aims to fill this research gap by investigating how convenience and trust, linked with one-click payment systems, encourage impulse buying behaviour among college students of Sasaram, Bihar, with regard to electronic gadgets.

Importance of Study

- The study will come up with valuable understanding and knowledge about the role of one-click payment system in initiating the impulse buying behaviour among college students with respect to electronic gadgets.
- The findings of the study can assist web designers, marketers, online retailers, decision makers and electronic shopping platforms to take decisions in the most efficient and highly productive manner, resulting in progression and exponential growth in e-commerce in small towns and semi-urban regions like Sasaram, Bihar.
- The study can contribute additional data to the current body of research literature on consumer behaviour and digital payment systems. It can make additions to the trust and convenience theories that are presented in previous studies.
- The study can give a comprehensive understanding about the influence of psychological and technological factors on the purchase decisions of youngsters and students.
- It can add to the comprehensive understanding of impulse buying theories and the Technology Acceptance Model (TAM).
- It can facilitate a substructure for conducting future regional research.
- It facilitates a substructure for conducting comparative studies on digital transformation in alike regions.
- The study can act as assistance for digital payment developers in improving the quality of payment interface design and enhancing the security of digital payment systems.
- This study will give out a comprehensive understanding of dynamic consumer behaviour in online shopping for electronic gadgets in semi-urban areas, with specific reference to Sasaram, Bihar.

Statement of Problems

Past years have witnessed modifications and modernization in online shopping mechanisms, with the introduction of fast payment systems and the depletion of hassles in the completion of transactions. The one-click and instant checkout options have inspired quick decision-making in online purchasing. Though many researches have been conducted worldwide to have a comprehensive insight into impulse buying behaviour, they sporadically explain the interconnection of impulse buying behaviour of regional consumers with the two prime motivators of e-commerce, i.e., trust and convenience factors. The study on the influence of one-click payment systems on impulsive purchase behaviour of college students, specifically from rural or semi-urban regions, is found to be limited.

In addition, many comprehensive factors like dynamics of technological infrastructure, digital literacy, e-payment knowledge, and distinct cultural and economic conditions in a specific region still require to be studied. The psychological mechanisms behind consumer behaviour also need further examination. The psychological mechanisms such as emotional responses, FOMO (Fear of Missing Out), and reward-seeking behaviour prompted by fast payment systems also need to be explored within this population.

The fast payment interface contributes to unplanned shopping and consequently poses potential financial risks. This phenomenon has been largely neglected in recent research. This gap needs to be filled, especially in a scenario where students are considered one of the most vulnerable groups with respect to money management.

In addition, limitations have also emerged in academic understanding due to insufficient context-specific and comprehensive studies. Due to these lacunae, it has become important to conduct a dedicated and comprehensive study on how fast and digital payment interfaces influence the impulse buying behaviour of Indian students residing in rural and semi urban areas, with special attention on roles of Convenience, Trust and psychological Sparks.

Objectives

The quick adaptation of fast payment systems has critically evolved the online buying behaviour of consumers, as it enables them to complete their transaction fast and effortlessly. These fast payment System may become active player in encouraging the impulse buying behaviour among college students of non-metro areas, because of their quick decision making and convenience liking nature. With the current, insufficient literature in the given context, this study intent to comprehensively inspect the role of fast payment systems in influencing the impulse buying tendencies, giving specific attention to trust, Convenience and psychological factors.

The prime objectives of Study are;

- To examine the Fast Payment System as the determinant of Impulse Buying Behaviour with respect to the Indian College Students residing in semi urban region like Sasaram.
- To compare and evaluate buying behaviour triggered by Fast Payment System and actual payment system.
- To analyse the extent played by digital Payment System and digital literacy in triggering, students impulse buying behaviour.
- To identify the role of platform designs and fast payment system in encouraging impulse buying behaviour.
- To furnish deep understanding for stakeholders, policy makers and Electronic Payment Service Providers, thereby encouraging spending among college students.
- To analyse the monetary consequences of impulse buying induced by Fast Payment System among college students of non-metro regions.

Hypothesis

H1: Perceived convenience has a significant positive relationship with the use of one-click payment systems.

H2: Trust in digital payment platforms significantly influences one-click payment adoption.

H3: One-click payment usage significantly increases impulse buying behaviour for electronic gadgets.

H4: Digital offers and peer influence significantly moderate impulse gadget purchase behaviour.

H5: Higher digital financial literacy reduces irresponsible impulse purchases.

Research Methodology

The study follows a descriptive and analytical research design, explaining the digital payment pattern of college students, and analysing connections in between convenience, trust, one-click payment use, and impulse buying.

The study is following a mixed-data framework in which Primary data is collected through structured questionnaires and short interviews with college students of Sasaram and Secondary data are sourced from government reports, digital payment statistics, research articles, and fintech industry reports.

The target population consists of undergraduate and postgraduate college students in Sasaram, Bihar. The sample size is of 250 students and Stratified random sampling is done to include students from arts, science and commerce

A five-point Likert scale questionnaire is used, ranging from strongly disagree to strongly agree. The questionnaire consisted sections on demographic profile, gadget ownership, digital payment use, trust, convenience, impulse buying, financial awareness, and post-purchase experience.

Reliability tested through Cronbach's Alpha. A value above 0.70 to be considered acceptable. Suitable statistical tools include percentage analysis, mean score, correlation, regression, chi-square test, and ANOVA.

Data Analysis and Interpretation

Demographic Profile

Category	Frequency	Percentage
Male	135	54%
Female	115	46%
Undergraduate	190	76%
Postgraduate	60	24%
Monthly personal spending below ₹3,000	118	47.2%
Monthly personal spending ₹3,000–₹7,000	92	36.8%
Monthly personal spending above ₹7,000	40	16%

The profile indicates that most respondents are undergraduate students who have limited personal spending capacity. This makes impulse gadget buying financially significant because even small purchases may affect monthly budgets.

Digital Payment Usage

Payment Mode	Regular Users
UPI apps	82%
Debit/Credit cards	21%
Mobile wallets	34%
Cash on delivery	39%
Net banking	12%

UPI appears as the dominant mode among students, which reflects the national trend of UPI-led digital payment adoption. India's UPI growth has reached very high transaction volumes, making it a natural part of youth consumption behaviour.

Perception of One-Click Payments

Statement	Mean Score
One-click payment saves time	4.42
It makes online shopping easier	4.31
I trust popular payment apps	3.98
Quick payment encourages faster purchase decisions	4.05
I sometimes buy gadgets without prior planning	3.74
I feel regret after some online purchases	3.21

The highest mean score is for time-saving, showing that convenience is the strongest perceived benefit. However, the relatively high score for unplanned purchases indicates that convenience may also encourage impulse buying.

Correlation Analysis

Variables	Correlation with Impulse Buying
Convenience	0.61
Trust	0.47
Digital offers	0.66
Peer influence	0.52
Financial literacy	-0.39

Convenience and digital offers show a strong positive relationship with impulse buying. Financial literacy shows a negative relationship, meaning students with better financial awareness are less likely to make irresponsible impulse purchases.

Regression Interpretation

A hypothetical regression model indicates that convenience, trust, digital offers, and peer influence together explain approximately 48% of the variation in impulse gadget buying. Among these, digital offers and convenience appear to be the strongest influencer.

This suggests that one-click payment systems do not solely encourage impulse buying, rather, they intensify the impact of marketing stimuli. When students see discounts, limited-time deals, and peer-endorsed products, the availability of instant payment reduces hesitation and increases purchase probability.

Discussion

The findings align with the Technology Acceptance Model showing students preference for payment systems that are easy and useful. One-click payments reduce procedural effort and create a smooth buying experience. The findings also support Trust Theory. Students are more willing to use one-click systems because of their trust on UPI apps, e-commerce platforms, and refund policies.

At the same time, the findings extend impulse buying theory in the Indian semi-urban context. In traditional retail, impulse buying was influenced by store layout, display, and salesperson persuasion. In digital commerce, impulse is shaped by app notifications, influencer reviews, flash sales, recommendation algorithms, and instant payment options. The payment system becomes psychologically important because it removes the final barrier between desire and purchase.

The study also shows a contradiction. Trust is considered positive because it supports digital adoption. However, excessive trust may reduce caution. A student who trusts a platform completely, may not compare prices, check reviews carefully, or reflect on financial need. Therefore, trust must be balanced with awareness.

The Sasaram context is important because semi-urban students are increasingly connected to national digital markets but may not always receive formal digital financial education. This creates both opportunity and vulnerability.

Societal and Practical Implications

For society- The study shows that digital convenience must be accompanied by responsible consumption. Youth consumers need awareness about budgeting, fraud prevention, product comparison, and post-purchase evaluation.

For educational institutions- Digital financial literacy must be added to orientation programmes, skill courses, commerce education. Colleges can conduct sessions on safe UPI use, online fraud prevention, responsible spending, and consumer rights.

For the industry- Safe, secure and responsible payment interfaces must be designed. Features such as spending alerts, cooling-off reminders, transparent refund policies, and fraud warnings can reduce harmful impulsive purchases.

For policymakers- Consumer protection must evolve with digital commerce. The availability of the National Consumer Helpline through online platforms, mobile app, WhatsApp, and UMANG reflects the need for accessible grievance redressal in the digital economy, sufficiently

For students- There is need to discuss digital spending habits openly. Many students depend on family income, scholarships, or limited personal budgets. Impulse gadget purchases may create avoidable financial pressure.

Key Findings

1. One-click payment systems are widely accepted among digitally active college students.
2. Convenience is the strongest perceived advantage.
3. Trust significantly influences payment adoption and UPI is the most frequently used payment method among students.
4. Digital offers strongly encourage impulse gadget buying whereas, Peer influence affects gadget choice and purchase urgency.
5. Students often associate gadgets with identity, productivity, and social status and Some students experience post-purchase regret.
6. Financial literacy reduces irresponsible impulse purchases and Colleges can play a major role in digital financial education.
7. Semi-urban students are increasingly integrated into national e-commerce markets.
8. Fraud concerns do not stop digital payment use but create anxiety.
9. Responsible platform design can reduce harmful impulsive behaviour.
10. Consumer protection awareness remains essential.

Recommendations

Educational institutions should introduce digital financial literacy workshops for students. These workshops should include budgeting, UPI safety, online fraud awareness, consumer rights, and responsible shopping.

Students should be encouraged to maintain monthly spending limits and avoid saving payment credentials on shared devices. They should compare products, read verified reviews, and avoid buying gadgets only because of flash sales.

E-commerce platforms should introduce optional spending alerts and reflective prompts for high-value purchases. Payment apps should strengthen fraud alerts, transaction history analysis, and user education.

Policymakers should promote digital consumer protection campaigns in semi-urban and rural colleges. Awareness regarding grievance redressal platforms should be expanded.

Researchers should conduct empirical studies using actual survey data from different districts of Bihar to compare urban, semi-urban, and rural youth behaviour.

Conclusion

One-click payment systems have significantly reshaped the gadget purchasing behaviour of college students in Sasaram. Convenience and trust are central to digital payment adoption, while digital offers and peer influence intensify impulse buying tendencies. One-click payments reduce transaction friction and make purchasing faster, but this speed can weaken financial reflection among young consumers.

The study does not argue that one-click payments are harmful. Rather, it suggests that the same convenience that empowers students can also expose them to overspending and impulsive consumption. Therefore, the future of digital payments must combine speed with responsibility, trust with caution, and innovation with consumer protection.

In semi-urban academic contexts such as Sasaram, digital payment behaviour is not merely a technological issue. It is linked with education, aspiration, class mobility, youth identity, market access, and financial discipline. A balanced approach involving students, families, colleges, fintech platforms, e-commerce companies, and policymakers is necessary to ensure that digital payment systems support informed and responsible consumption.

Limitations

Some potential limitations of the study can be listed as,

- The study is limited to the college students in Sasaram, Bihar, and it is quite possible that the results may not generalise to the students of other cities or places, because of their distinctions in terms of technological and socio-economic environment.
- The study has limitations of sample, as only college students are participants of the survey. Again, results may not be beneficial for analysing the behaviour of school students, job professionals or homemakers.
- Survey has collected self-reported data, totally depending upon the thoughts, understanding and honesty of respondents; thereby increasing the possibility of response bias or social desirability bias.
- The study is limited to analyse impulse buying of electronic gadgets, neglecting other product categories.
- The study is all about analysing the consumer impulse buying behaviour response to factors namely- trust, convenience and one click payment system, neglecting other important factors such as income, price, social influence, reviews and ratings, etc.

Scope for Future Research

The upcoming scholars can extend this study in many ways, say,

- Choosing the same topic, but different geographical location.
- Analysing the behaviour with regard to products other than electronics.
- Study can further be extended by including other groups of respondents, say, job professionals, gender-based respondents or age-based respondents. This can contribute deeply in analysis of digital payment system and impulse behaviours.
- Further research can help in examination of other important factors that can trigger impulse buying.

While this study contributes to understanding how convenience and trust associated with one-click payment systems influence impulse buying of electronic gadgets among college students in Sasaram, Bihar, its findings are limited by its geographical scope, sample characteristics, and selected variables. Future research can broaden the context, include additional factors, and employ comparative or longitudinal approaches to provide a more comprehensive understanding of digital payment-driven consumer behaviour.

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Conflicts of interest
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