

The Role Of Buy Now, Pay Later In Consumer Buying Decisions: A Novel Financial Approach

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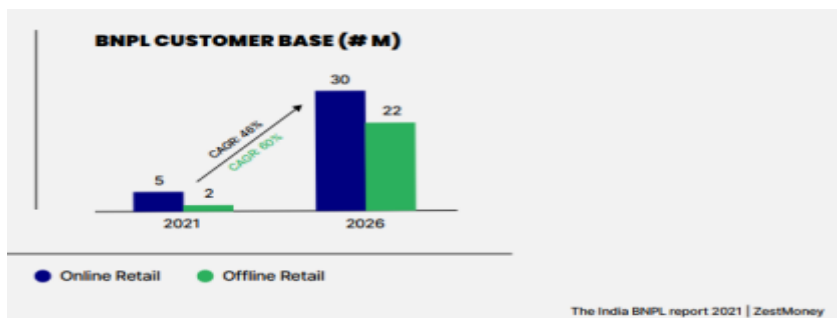
Abstract:

The buy-now-pay-later mechanism is a new facet of consumers' buying habits in the modern, technology-based age. The purpose of this research is to get to the bottom of why so many people in Lucknow city use BNPL, or microcredit, to buy things. Using a two-stage sampling procedure, 418 respondents provided the primary data utilized in the research. To learn what makes people choose the buy-now-pay-later option, researchers apply multiple regression analysis. Analyses reveal that the value of annual product purchases made via the buy-now-pay-later mechanism is significantly affected by education, a growth in the demand for goods, and an improvement in the level of living that makes use of this payment method. This rise in spending also shows that people are making a purchase. According to the study's results, a better outcome is possible with effective financial inclusion, reduced inter-bank variation in payment mechanisms, more readily available information, and a buy-now-pay-later option in stores and everywhere else.

Keywords : BNPL, buying behavior, purchase decision, financial inclusion

I. INTRODUCTION

Many different payment methods are available to customers in the modern, technologically advanced twenty-first century (Soman, 2001). Besides the more conventional means of payment like cash and checks, the use of plastic payment mechanisms like credit, charge, and debit cards is also on the increase (Green, 1997). More and more payment options make life easier for consumers (Marlin, 1998). Traditional economic theory states that in order for a desire to be deemed a demand, there must be two accompanying factors: the capacity to acquire the good in question and the disposition to pay for it. However, A major contributor to the introduction of deferred payment options was the widespread use of credit cards. But Buy Now, Pay Later is slowly but surely replacing it. The global economy has been rocked by the epidemic, and some have even lost their jobs. The result was a decline in people's ability to spend money. In spite of the difficulties, BNPL was a lifesaver for consumers, letting them buy more than they could afford. Furthermore, it aided online retailers in raising the average order value by encouraging consumers to make larger purchases. Customers may make immediate purchases and pay for them at a later date, sometimes without interest, via Buy Now, Pay Later (BNPL) loans, which are a kind of short-term borrowing. One payment option that is gaining popularity, especially for internet purchases, is BNPL agreements, which are also called point-of-sale installment loans. Other favorable aspects that contribute to the blooming of BNPL acceptability include the proliferation of both smartphones and internet access, as well as the amount of people using both the internet and smartphones. A survey conducted by the Economic Times estimates that by 2026, the BNPL market in India would have grown from \$3-3.5 billion to \$45-50 billion.



The researcher aimed to learn how consumers perceive BNPL, why they utilize it, and what issues they're experiencing if any via this study. One component of demand for products and services is the availability of payment or buying power of the customer. The ability to provide credit to customers has a significant influence on their spending habits since it increases their purchasing power. According to Changing Trends: Why 'Buy Now, Pay Later' Is Selling Hot (The Financial Express, n.d.), COVID-19 has a significant influence on consumer buying habits and compels businesses to reconsider their sales tactics. Customers embraced online shopping as a means to avoid contracting the COVID-19 virus, thanks to the widespread practice of social isolation. Online shopping is on the rise in India's consumer and retail sectors at the present, driven by enterprises' desires for more sales and convenient doorstep services. Online retailers often find that smaller cities and towns are good places to set up shop. Currently, 67% of customers using this service are based in smaller, second-tier locations (How BNPL Startups, Pay Later Models Are Rewriting The Future Of Lending In India, n.d.). Offering "Buy Now Pay Later" options to customers was the next logical step. A cashless credit facility offered to purchasers is known as BNPL. Some private banks and startup businesses work together to provide BNPL, a microcredit scheme. Customers have greater buying power when they can buy more things online and pay for them later (How BNPL Startups, Pay Later Models Are Rewriting The Future Of Lending In India, n.d.).

II. LITERATURE REVIEW

An interest-free financial instrument known as "Buy Now Pay Later (BNPL)" has emerged as a result of technology advancements that provide customers more options for when and how they pay. According to Dash et al. (2021), BNPL transactions do not constitute "credit" since they are not recorded to the credit agencies. The repayment arrangements vary greatly among the participants, but in an ideal world, there would be no interest or fees charged until a payment is missed. This is often seen as a key factor in revenue credit markets worldwide (Agarwal et al; 2015). The complete purchase price is paid to the seller in a series of installments, as described by Firas (2016). This system is helping a lot of people all across the globe, and it's getting a lot of acceptance (Feinberg; 1986).

According to research by Tijssen and Garner (2021) on UK internet consumers, BNPL seems to be becoming more popular.

According to Guttman-Kenney, Firth, and Gathergood (2022), regulators can keep an eye on markets and assess risks using data from transactions that happen in real time. A research conducted by the OECD in 2019 indicated that, with the right regulations and market education, BNPL might successfully satisfy the need for short-term consumer credit, even if the RBI working group on digital lending (Dash et al., 2021) classified BNPL as proxy lenders. Using short-term loans, however, may have negative consequences, especially for the most vulnerable members of society.

Previous research by Hirschman (1979), Prelec and Loewenstein (1998), Soman (1998), and Feinberg (1986) found that consumers were more likely to make impulsive purchases when given payment options such 0 percent interest over a period of time or delayed payment. When offered the option of delayed or easy payments, young and inexperienced consumers behave more impulsively, according to a 2006 research by Jaing. Huq (2011) reached the same conclusion: its

appeal among the nation's middle class, upper class, and upper-middle class is due in part to the fact that its holders may easily access liquid funds when needed. Based on what was found in the literature review, the researcher set out to achieve the following goals with this study.

Research Objective:

- To learn about the demographics of BNPL's most loyal customers.
- To assess how BNPL is perceived by users.
- To use BNPL to determine the effect of several factors on the product's purchase price.

RESEARCH METHODOLOGY

The researcher used a descriptive research strategy for the investigation. The scientific method known as "descriptive research" involves studying a sample in its native habitat. The goal of descriptive research is to identify the "what" associated with a certain phenomenon. A standardized questionnaire was used to gather data using an online Google Form. Users of BNPL services in Lucknow were surveyed, and their replies were categorized by age, gender, education level, and economic bracket. In order to choose the respondents who are using BNPL services, snowball sampling was used. The data was collected from 285 participants, with an approximate response rate of 89%. After removing the answers that were lacking data, a sample size of 250 was used.

III. ANALYTICAL TECHNIQUE

A multiple regression function was generated using the following parameters in this research to determine the variables impacting the purchasing of items via the buy-now-pay-later mechanism:

$$Y_i = \beta_0 + \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + \beta_4(X_4) + \beta_5(X_5) + \beta_6(X_6) + \beta_7(X_7) + \mu_i$$

To the extent that Y_i = The yearly total of all items purchased by the i -th responder using the buy-now-pay-later process

What is X_1 = Years lived by the responder

We have X_2 = Number of years spent in school is an indicator of the respondent's educational level.

X_3 = Making things worse down the road, as shown by "make" or "do not make,"

With X_4 = Their need for high-end products is on the rise, as shown by

With X_5 = Respondents' living conditions, as measured by "improve" or "did not improve,"

What is X_6 = Responses from customers who have used the "buy now, pay later" option reflect how happy or unhappy they are with the service.

If X_7 is = The respondents' total monthly income, expressed in Bangladeshi currency (Taka). μ_i is the coefficient that has to be estimated, and v_i is the stochastic disturbance term.

Table 1

Age of the respondent (in years)	Age of the respondent (in years)
< 25	12.3
25-40	42.8
41-60	35.6
>60	9.3

Table 1 reveals that 12.6% of the people who participated in this survey were under the age of 25. Among those who took the survey, 42.8% were between the ages of 25 and 40. The age bracket of 41–60 years included 35.6% of the total responders. Furthermore, 9.3% of them were older than 60.

Table 2

Education of the respondent	Respondents (in %)
Below class 10	1.90
Secondary School Certificate(SSC)	5.26
Higher Secondary Certificate(HSC)	13.97
Graduate	40.98
Post Graduate	37.89

The majority of the participants in this research had some kind of college degree, as seen in Table 2. Very few respondents (1.90%) lacked a bachelor's degree or higher from an accredited university. While 13.97% made it all the way to HSC, 5.26% only made it to SSC. More over forty percent of those who took the survey have bachelor's degrees. Plus, 37-8.9% of them finished their degrees.

Table 3

Occupation of the Respondents (in %)	Service-holder
Service	46.38
Businessman	28.98
Student	7.25
Housewife	13.04
Others	4.35
Monthly Income range of the respondent (in RS)	Respondents (in %)
<20,000	8.99
20001-30000	39.23
30001-50000	41.48
>50000	10.30

The data shows that whereas 28.98% of the respondents were involved in business, 46.38% were service-holders. Only 7.25 percent of those who took the survey were really students. At least one in fourteen people worked from home. Agricultural pursuits and small and medium business ownership were also underrepresented among the respondents. According to the data in the table, 8.99% of the participants earn less than Rs. 20,000 per month, while 39.23% fall into the income bracket of Rs. 20,001- Rs. 30,000. Thirteen percent of those who took the survey earn less than fifty thousand rupees, while forty-one percent earn between thirty thousand and fifty thousand rupees.

Using the "buy now, pay later" method

Take use of the buy now, pay later option on a frequent basis.

Table 4

Make regular purchase availing buy now pay later mechanism	Yes	No
	86.96%	13.04%

According to the data in the table, 86.96% of the people who took the survey often use the "buy now, pay later" option, either by putting money down immediately or by using a credit card. But only a tiny fraction—13.04%—of respondents use this strategy from time to time.

Curious in the Buy Now, Pay Later option?

Table 5

Proportion of respondents whose demand has been stimulated by the buy now-pay later mechanism	Yes	No
	86.96%	13.04%

our process piques the curiosity of 89.86% of the respondents in our survey, as shown in table 5. In contrast, only 10.14% of those who took the survey express little interest in this system.

Product acquired using the Bill Me Later system

Table 6

Product	Percentage of Respondent
Durable	47
Groceries	21
Fashion wear	20
Movie tickets	8
Others	4

Durable goods account for 47% of all products, groceries for 21%, clothing for 20%, cinema tickets for 8%, and miscellaneous items for 4%.

Apps often used to access BNPL Mechanism

Table 5

Applications	Percentage of Respondent
Zest Money	3
Lazypay	5
Simpl	8
Amazon Pay later	34
Ola money post paid	2
Paytm Post Paid	41
Flexmoney	0
E PayLater	0
Capital Float	7

The most popular application for using the BNPL method is Paytm Postpaid, which has 41% use, followed by Amazon Pay Later with 34%. This information is shown in the table. Respondents are still in the dark about a few applications,

including Flexmoney and E pay later. Lazypay(5%), Zest Money(3%), Simpl(8%), and Capital Float(7%) all contribute equally.

The sum of all items purchased by respondents each year utilizing the buy now and pay later option.

Table 7

Total Value of Products	Percentage of Respondent
<20000	5.80
20001-40000	55.07
40001-60000	24.63
>60001	14.50

According to the data in the table, 5.80% of the people who took the survey utilized the "buy now, pay later" option to acquire goods and services with an annual value of less than Rs. 20,000. Among them, 55.07 percent spend between 20,000 and 40,000 rupees. An annual purchase between Rs.40,000 and Rs.60,000 is made by 24.63% of the respondents. Approximately 14.50% of those who took the survey use the buy-now-pay-later option to spend over Rs. 60,000 every year.

Increase in the purchasing power

Table 8

Do BNPL Increases the	Yes	No
Purchasing power o	88.41%	11.59%

Table 8 shows that 88.41% of people think the buy-now-pay-later method has made their buying power higher. In contrast, only 11.59% of those who took the survey think this method doesn't make their money go further.

Better results for the consumer are brought about by BNPL.

Table 9

BNPL brings better outcome for the customer	Yes	No
	82.61%	17.39%

Table 9 demonstrates that 82.61 percent of people think the buy-now-pay-later system has room for improvement. A mere 17.39% of those who took the survey think it has no room to grow. For instance, you can still find quite a few eateries, supermarkets, and other such establishments that won't take credit cards. Furthermore, the option to pay in installments is only offered by a small number of major organizations. The greater the variety of various payment methods, the higher the likelihood of an increase in sales. When customers have the option to pay later, they are more likely to make impulsive purchases when they find something they were not planning to buy but that appears valuable or profitable.

Buyers' happiness with the buy-now-pay-later option

Table 10

Satisfaction of the respondents using buy now pay later mechanism	Satisfied	Unsatisfied
	94.20%	5.80%

The results of this research demonstrate that the buy-now-pay-later mechanism was satisfactory to 94.20% of the respondents (Table 10). The percentage of people who were dissatisfied with this option was just 5.80%.

The effect of BNPL on free-market capitalism

Table 11

Impact of BNPL on the market economy	Positive	Negative
	86.96%	13.04%

According to Table 11, 86.96% of people think the market economy benefits from the buy-now-pay-later arrangement. But 14.04% of those who took the survey think the buy-now-pay-later system hurts the market economy.

Raising the living conditions of the people included

Table 12

Improvement of the standard of living of the respondents	Improved	Did not improved
	89.86%	10.14%

This survey found that 86.06% of those who participated felt that the buy-now-pay-later method improved their level of living. However, 10.14% of those who took the survey felt that this system had no positive effect on their quality of life.

The function of BNPL in easing the satisfaction of the respondents' needs.

Table 13

Role of BNPL in facilitating fulfilment of demand of the respondents	Facilitates	Does not facilitate
	97.10%	2.90%

The majority of respondents (97.10 percent) believe that this payment method makes it easier to meet their demand, as shown in Table 13. Almost no one (2.90% to be exact) thinks the buy-now-pay-later system helps them meet their needs.

Their need for long-lasting goods is being boosted by the buy-now-pay-later system.

Table 14

Role of buy now-pay later mechanism in increasing their demand for durable good	Yes	No
	72.31%	27.79%

The data in the table above shows that 72.31 percent of people think the BNPL mechanism has raised demand for long-lasting products, while 27.79 percent disagree.

Problems arise when other forms of credit, such as credit cards, fail to pay.

Table 15

Problem faced due to fail of payment of other credit mechanism like credit cards	Yes	No
	88.41%	11.59%

The data in the table show that 88.41% of customers are unhappy with the service they get from their bank while using their credit cards, particularly with the fees and charges they incur. 11.539 percent do not experience these kinds of issues.

The BNPL system is more user-friendly and has less stringent requirements for qualifying than credit cards.

Table 16

BNPL mechanism is easy to access and easy eligibility criteria than Credit Cards	Yes	No
	91.48%	8.52%

Getting a BNPL facility or mechanism is much simpler than using a bank's credit card facility, according to the majority of individuals (91.48%).

Better capacity to meet demand in the future at the present time.

Table 17

Increases in the ability to fulfil future demand in current period.	Yes	No
	86.96%	13.04%

Table 17 shows that, according to the respondents, 86.96% think that the buy-now-pay-later method improves their capacity to meet future demand in the present. In contrast, 14.04% of those who took the survey think this method won't help them meet customer demand in the future.

A rise in the market for high-end products

Table 18

Increases in the demand for luxury goods	Yes	No
	88.41 %	11.59%

According to Table 18, almost nine in ten people think that the option to pay now has made them want to purchase more expensive things. Contrarily, 11.59% of those who took the survey said that this method had no effect on their desire for high-end products.

Disruption of personal financial security

Table 19

Creation of obstacle towards personal saving	Yes	No
	65.22 %	34.78%

Researchers found that 65.22 percent of people think the buy-now-pay-later method discourages saving for the future (table 19). Conversely, 34.78 percent of those who took the survey think this technique won't hurt their savings. The buy-now-pay-later model discourages saving and boosts consumption.

Bringing about future harm

Table 20

Creation of negative impact in the future	Create negative impact in future	Does not create negative impact in the future
	63.22 %	36.78%

Table 20 reveals that 63.22 percent of people think the buy-now-pay-later method will have a negative effect in the long run. Meanwhile, 36.78 percent of those who took the survey believe this technique will have no negative consequences down the road. Reason being, using a buy-now-pay-later strategy usually leads to more consumption right now.

Good for the economy and the flow of capital

Table 21

Beneficial for economy and fund mobility	Highly Agreed	Moderately Agree	Less Agreed
	21.74%	53.62%	24.64%

According to Table 21, a significant portion of the respondents (21.74%) believe that the buy-now-pay-later system greatly benefits the economy. Some 53.62 percent of those who took the survey think this system is good for the economy. However, a quarter of those who took the survey think this mechanism is rather good for the economy.

Considerations impacting the buy-now-pay-later method of product acquisition

Table 22 : Estimates of Multiple Regression Function

Variables	Coefficient	Standard Error	t-ratio
Constant	56,598	23,801	2.38
Age (years)	19.07	257.7	0.07
Education (Number of years of schooling)	1,769*	1,041	1.70
Creation of negative impacts in the future	-2,057	5,565	-0.37
Increase in their demand for durable goods	21,738**	8,194	2.65
Increase in their demand for luxury goods	23,005**	9,138	2.52
Improvement of the standard of living	-3,251	11,575	-0.28
Monthly income	3,310	6,109	0.54
R-squared	0.666	and ** indicate 10% and 5% level of significance	

Source : Author

Table showing results of Ordinary Least Square (OLS) approach for estimating multiple regression function parameters. There is a statistically significant relationship between respondents' level of education (1,769), the desire for luxury products (21,738), and their quality of living (23,005). The value of things purchased annually using the buy-now-pay-later method is positively correlated with the respondents' degree of education. This suggests that the respondent's annual purchase of items under the buy-now-pay-later mechanism might rise by 1,769 units (Rs) for every one unit (one year) of education. In addition, the annual purchase of items using this technique will grow by 21,738 units (Rs) if the demand for luxury goods paid for with this method increases by 1%. An additional 23,005 units (Rs) in annual product purchases made via the buy-now-pay-later mechanism may result from a 1% improvement in the quality of life made possible by this payment method. Why? Because even when people are short on cash, they may still meet their basic needs by using this system to purchase the items they need. Consequently, customers often disclose impulsive purchases when they are able to pay for them later. Moreover, this method of payment often encourages buyers to enhance their consumption habits and shell out more cash for high-end items. Based on the value of R square, all of the other factors included in this research were determined to be statistically insignificant.66, it shows that the dependent variable is affected by 66% of the variance in the independent factors.

CONCLUSIONS

The "buy now, pay later" method is quite popular right now. Using a multiple regression function, this research looks at what makes people choose the buy-now-pay-later payment option. The study's overarching goal is to ascertain whether or not this process contributes to consumers' penchant for making impulsive purchases and, by extension, their rising living standards.

The majority of respondents reaped advantages from the buy-now-pay-later approach, according to this study's results. Also, the system's users had college degrees, which makes sense given that only well-educated individuals can navigate the complexities of a credit card payment system. Higher levels of education are associated with more effective decision-

making (Hilton et al., 2016). Therefore, people opt for a credit card to alleviate cash flow problems and the associated risks of carrying cash and making impulsive purchases. On top of that, customers may satisfy their desires by purchasing via installments. Consumers will be more informed about how to make the most of their limited budget by exploring various payment options if the government takes action to boost the literacy rate, fund higher education, and set up subsidized schools that provide excellent education. Efforts to improve people's financial literacy and banking habits should be prioritized, according to the report.

The survey also found that most of the people who participated had decent salaries. Buying food, shelter, and clothing sometimes consumes a person's whole salary for the poor. Because of this, low-income individuals are unable to use credit cards. The policy consequence is that we should work to raise people's incomes so that they can afford to use the buy-now-pay-later system and gain from transactions.

The study's results imply that the buy-now-pay-later mechanism, which leads to impulsive purchases, could reduce future spending on needs since people end up buying a lot of useless things. In addition, saving for the future could be impeded by the weight of installment payments. By implementing sensible regulations about the proper form and control of buy-now-pay-later sales mechanisms, these negative repercussions may be reduced in the long term.

Improving the buy-now-pay-later system for customers is an urgent issue that need immediate attention. Because of the high rate of inflation in our nation, even middle-class families are finding it difficult to afford products, particularly those that are considered durable or luxury. Customers can reap the benefits of a more refined financial system, less variation in lending conditions between banks supported by sufficient infrastructure, a well-trained workforce, round-the-clock customer care, easier access to information, and new credit card regulations.

The BNPL app is linked to several online retailers; customers may use their PAN (Permanent Account Number) to use the service, and they can determine their eligibility in a matter of minutes.

The proliferation of smartphones, the internet, and e-commerce apps has led to a recent uptick in the adoption of "Buy Now, Pay Later" methods. There are no annual fees or penalties for using this service, and users are also protected against credit card fraud and loss.

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