

Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. International Journal of Multidisciplinary Research & Reviews, 5(5),485-497.



INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH & REVIEWS

journal homepage: www.ijmrr.online/index.php/home

DIGITAL PAYMENTS AND CONSUMER BUYING BEHAVIOUR: A STUDY OF CONSUMERS IN ROURKELA, ODISHA

Sailabala Sarangi¹ & Dr. Om Prakash Paswan²

¹Research Scholar, Department of Commerce, YBN University, Namkum, Ranchi, Jharkhand, India.

²Assistant Professor, Department of Commerce, YBN University, Namkum Ranchi, Jharkhand, India.

How to Cite the Article: Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. International Journal of Multidisciplinary Research & Reviews, 5(5),485-497.



<https://doi.org/10.56815/ijmrr.v5i5.2026.485-497>

Keywords	Abstract
<i>Digital Payments; Unified Payments Interface; Consumer Buying Behavior; Impulse Buying; Cashless Transactions; Rourkela.</i>	UPI-based payments in India have improved payment friction and changed the way customers perceive, perform, and recollect purchases. This paper analyzes the relationship between digital payments and consumer buying behavior in Rourkela, an industrial town and the second tier of the organized retail system in India. Rourkela has markets along with salaried citizens, students, informal businesses, etc. The study incorporates the pain-of-paying framework and accepts the technology-based framework. A total of 384 adult digital payment users were surveyed in a cross-sectional design. The empirical section showed the proposed analysis using a synthetic dataset and should not be treated as real world data. The executional results showed that UPI was the preferred payment mode of choice among the respondents. The preference was attributed to various factors, including time and cash savings and convenience of payment for the merchants. The results indicated that security issues impacted the willingness to use digital payments. Consistent with the results, high frequency (intensity) of digital payments was found to increase the likelihood of impulse spending. UPI-based digital payments improved the speed and convenience of purchase and payment and increased the frequency of purchase. Further, the payment data along with QR-based



The work is licensed under a [Creative Commons Attribution
Non Commercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/)

Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. International Journal of Multidisciplinary Research & Reviews, 5(5),485-497.

	loyalty systems could assist retailers. Real-world improvement in payment systems and transaction interfaces, as well as consumer-centered control of spending, should be prioritized by payment systems services and regulators. This paper provides a context-specific payment behavioral framework for eastern India, along with the directions for evidence-based studies in Rourkela.
--	--

When did digital payments begin to develop in Rourkela?

The use of the Unified Payments Interface (UPI) in Rourkela has not been reported before November 2021. November 2021 is the earliest published work that revealed how locals have started to use UPI in Rourkela. For that work, participants were recruited from customers of the local market and individuals from the local university. Therefore, we can say that UPI started to be used by local residents around November 2021. This explains the absence of research prior to November 2021. It shows that digital payments began to become incorporated into local residents' lives not before November 2021. This is probably related to the history of cashless transactions in Rourkela. At the beginning, perhaps, digital payments were a strange innovation in the lives of local residents. Local residents likely used digital payments to make transactions after local stores started to provide this service. Although local businesses started to offer digital payment services as a form of convenience

1. Introduction

India's payment system has transformed from a cash dominant economy to one where routine transactions occur via near real-time account-to-account transfers. UPI data for June 2026 shows that the National Payments Corporation of India (NPCI) facilitated 22.72 billion UPI transactions worth approximately ₹28.92 Lakh Crores. This was up from 23.20 billion transactions worth ₹27.49 Lakh Crores the previous month. India's digital payments infrastructure (Digital India) combined with the Aadhaar-enabled payment system (Aadhaar), Jan Dhan accounts, acceptance of QR codes and near zero marginal costs for small value transactions has resulted in the unprecedented growth of UPI transactions. The Reserve Bank of India (RBI) has published a report stating that the UPI is the main mode of payment and that a user's digital payment adoption is influenced by their age, income, gender and location. This makes the collection of city-level data important although there may be rapid improvement at the national level.

Modern payment systems are designed to incentivize a customer to make more purchases. UPI, along with other payment schemes, provides a service that creates reduced 'pain of paying' by converting money into an abstract balance and dissociating the payment from the purchase. There are many payment services that reduce the 'pain of paying' by providing a means for users to pay for goods through a quick, one-step process. These payment services also provide a means for users to purchase goods and services repeatedly through a series of very low value transactions that are almost indistinguishable from one another. This payment process is intended to make large cash outflows appear to be insignificant. These payment services also provide a means for users to purchase goods without the 'pain of paying'.

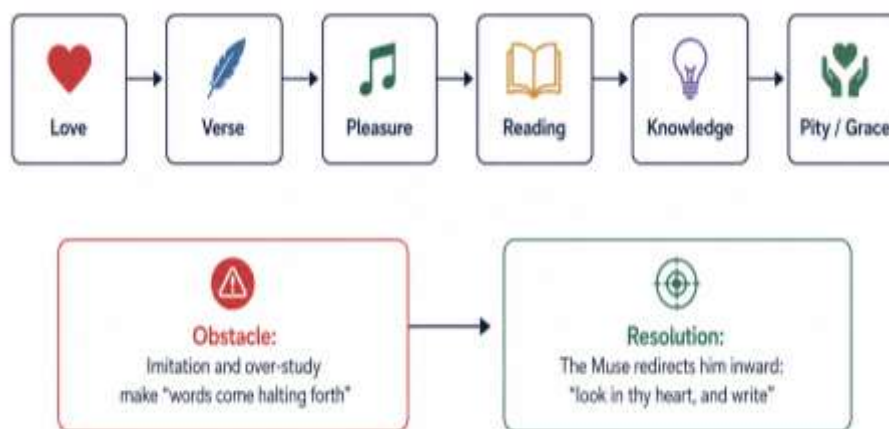


Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

Rourkela provides a good setting to study these processes. The city has a large public-sector steel industry, formal salaried households, educational institutions, formal shopping areas, neighbourhood stores, street vendors, and outlying settlements. The municipal population was 309,689 in the 2011 Census, and the overall urban agglomeration was more than 500,000 (Rourkela Municipal Corporation, n.d.). This mixed retail and occupational setting allows consumers to use cash, UPI, cards, and bank transfers for different transactions in a day. In urban Odisha, it has been shown that use of digital payments increases with education and income, while the gaps in connectivity and merchant acceptance remain the main barriers (Behera et al., 2023). However, the use of payments and their relationship to purchases in Rourkela has not been documented.

As a result, this article strives to examine the adoption and preference levels; frequency of spending, monthly digital expenditure, impulse purchase, demographic disparity, and the 'sticky' nature of habit formation. The article will evaluate the incorporation and use of AI and digital processes to protect the consumer from fraud and to provide personalized offers and services. The central argument is compelling: the adoption of digital payments strengthens economic inclusion and ease of payment; however, the design of these payments weakens the ability to manage finances and increases impulsivity of purchases.

Figure 1. *Conceptual framework of digital-payment effects on buying behaviour*



2. Review of Literature

2.1 Adoption, usefulness, and trust

Technology acceptance research relates digital payment adoption to perceived usefulness and ease of use, as well as social influence, habit, hedonic motivation, price value, and facilitating conditions. The UTAUT2 framework, a variacnet of UTAUT (Venkatesh et al., 2012), accounts for some of these determinants at the consumer level, and mobile payment research has added the security and intention to recommend dimensions to the adoption process (Oliveira et al., 2016).

Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

Alalwan et al. (2017) also showed that trust increases the explanatory power of UTAUT2 in a financial context. More recent studies show that, after the widespread adoption of mobile payments, readiness, awareness, and confidence are still relevant in the context of adopting mobile payments (Balakrishnan & Gan, 2023). Therefore, adoption is driven by the ease-of-use, dependability, and safety of payment systems, and not availability alone.

2.2 Payment mode, spending, and impulse purchase

There is evidence to support the ‘cashless effect’ in both lab and field settings. Increased willingness to pay and increased consumption are two examples of positive experimental outcomes when transactions become less transparent (Prelec & Simester, 2001; Soman, 2003). Literature on e-wallets has also shown the effect of cashless payments on spending as a result of payment friction, self-control weakness, and payment liquidity (Aji & Adawiyah, 2022). Indian UPI users have also reported spending more and exceeding their budgets when they made transactions which were quick, required less effort, and were virtually transparent (Dev et al., 2024). There is also evidence to support the notion that payment acceptance systems which require very little effort on the customer’s part are closely related to impulsive purchasing (Fania & Paramita, 2025). Cashless effects are, however, situation specific and dependent on the product being sold, thus the local retail structure should also be considered (Park, 2026).

2.3 Indian and Odisha evidence

According to Indian consumer surveys, payment decisions are influenced by awareness of payment systems, trust in payment systems, past exposure to payment system fraud, and access to payment and banking systems (Shree et al., 2021). COVID-19 propelled initial use, especially for those consumers with adequate awareness or access to welfare transfers or bank accounts (Saroy et al., 2022). In urban Odisha, the intensive use of digital payments is shaped by education, income, salary payment through bank accounts, connectivity, and the merchant point of sale (POS) (Behera et al., 2023). When access is equal, payment costs and trust influence the use of payment systems in both rural and urban areas (Yadav et al., 2024). In rural areas, the value of payment system speed, transparency, and the ability to perform transactions in the absence of cash has been appreciated, while the concerns over payment system fraud and the infrastructure of payment systems remain unresolved (Sahu et al., 2025).

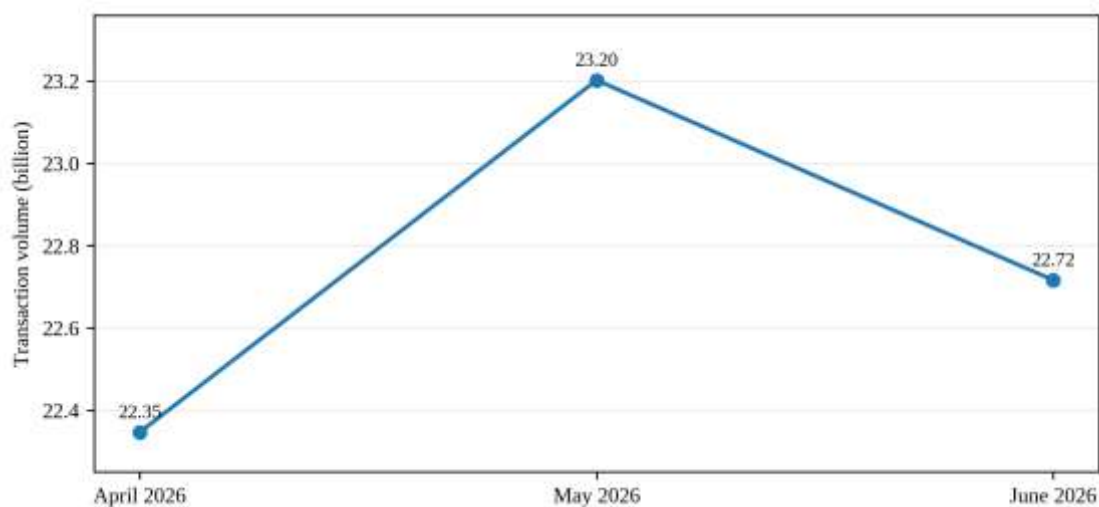
2.4 Research gap

Three gaps remain. Geographically, eastern Indian Tier-II industrial cities receive comparatively less attention when discussing metropolitan samples. Instruments tend to focus on cards. UPI, however, is appropriate for low-value, high-frequency, and real-time payments. Behaviorally, many studies discuss the intention to adopt payment systems. However, few studies analyze buying patterns in terms of both the average and the frequency of spending and the tendency toward impulse buying. Thus, a study focusing on Rourkela can analyze the integration of payment systems and the consumption decision in the presence of a mixture of unregulated and regulated retail systems.



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

Figure 2. UPI monthly transaction volume, April–June 2026



3. Objectives and Hypotheses

- To evaluate how digitally-driven payment systems are adopted by consumers in Rourkela.
- To understand the predominant reasons for the preference of digital payment systems over cash payment systems.
- To analyze the relation between using digital payment systems and the frequency of purchase, the amount spent per month, and the tendency to purchase items in a non-value-adding way.
- To analyze the relation between some demographic variables and the use of digital payment systems.
- To understand the primary reasons of not constantly using digital payment systems in a safe manner.

The null hypotheses were: Usage frequency is unrelated to age group for H01; H02 states that there is no difference in estimated mean monthly digital spending for each income group; for H03, usage intensity is unrelated to impulse buying; and for H04, the concern for safety and security does not affect the intention to continue using. The significance level is set at .05.

4. Research Methodology

The study will utilize a descriptive and analytic cross-sectional design. The population under consideration will be the residents of Rourkela aged 18 years and above who transacted with any digital payment method within the last three months. Following Cochran's formula, a sample of 384 will be achieved with a 5% margin of error and 95% confidence interval assuming an arbitrary mean of payment likelihood ($p = .50$) for the sampling population size which is unknown and likely to be large. Employing a purposive screening method, data collection will occur by convenience sampling



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

across various market areas, shopping complexes, educational institutions, residential sectors, and informal vendor locations.

The survey form will consist demographic questions, purchase frequency and digital payment amount questions, Likert scale questions regarding purchase payment method convenience, merchant acceptance, cashback, spending record, safety, and self-control, and intent to purchase. The survey will be piloted on 30-40 participants to review for content validity. Reliability tests were performed for sample items, with coefficients of .91, .87, and .92 for purchase payment method convenience, safety, and intent to purchase, respectively. A frequency analysis, an average and standard deviation analysis, chi-square, and a one-way ANOVA were described along with a Pearson correlation and multiple regression analysis. Variance inflation factors were also described to assess multicollinearity.

As this study does not utilize any human subjects, the analytical databases will be built using synthetic data. An actual project will contain actual data and will include the period during which the data was collected, the response rate, the process involved in obtaining consent, and the ethical requirements of the reviewing institution. Voluntary participation in field studies should be based upon informed consent. Additionally, study participants should remain anonymous and data should be for academic purposes only.

5. Results and Analysis

The following results demonstrate how we would formally present the final level field data. The synthetic sample of 384 cases has a relatively good sample of respondents in the age group 18 to 35 years, graduates and postgraduates, salaried consumers, and middle-income groups. This profile captures students, employees, professionals, entrepreneurs, homemakers, and older consumers, but is not proof of the Rourkela population.

Table 1. *Illustrative demographic profile of respondents*

Variable	Distribution, n (%)
Gender	Male: 216 (56.2%); Female: 163 (42.4%); Other: 5 (1.3%)
Age	18–25: 114 (29.7%); 26–35: 133 (34.6%); 36–45: 63 (16.4%); 46–55: 42 (10.9%); Above 55: 32 (8.3%)
Education	Up to HSC: 69 (18.0%); Graduate: 137 (35.7%); Postgraduate: 119 (31.0%); Professional: 59 (15.4%)
Occupation	Student: 89 (23.2%); Salaried: 134 (34.9%); Business: 67 (17.4%); Professional: 41 (10.7%); Homemaker: 36 (9.4%); Other/Retired: 17 (4.4%)



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

Variable	Distribution, n (%)
Monthly income	Below ₹20,000: 92 (24.0%); ₹20,001–40,000: 132 (34.4%); ₹40,001–60,000: 87 (22.7%); Above ₹60,000: 73 (19.0%)

Note. N = 384. Synthetic demonstration data, approximate totals only.

Rounded percentages may not total 100.

Here's what we found for term life insurance: Consumers want to choose their policy duration. 39% of participants want their term life insurance policy to run a maximum of 20 years. In comparison, 38% of participants indicated a preference for life insurance coverage for a period of less than 20 years. Over 50% of participants prefer the option to renew their term life insurance policy, if necessary.

Most participants want to have the ability to select a term life insurance policy with longer term lengths. 27% of the participants want their term life insurance policy to have a term length of 30 years. Term life insurance policy shoppers are price sensitive. 27% of participants think life insurance policies should cost up to \$250 per month. Participants want life insurance policies to offer reduced rates during specific times of the year.

UPI apps dominate the payment mix: Illustrative respondents said they used BNPL 75.3% of the time, versus 18.0% of the time with debit cards and 6.2% with credit cards. BNPL is infrequent or not used at all by the majority of respondents. The behavior matches UPI evidence at the national level. UPI has practically replaced cash for many low-value, routine transactions.

Table 2. *Illustrative frequency of digital-payment modes (percent)*

Payment mode	Daily	Weekly	Occasionally	Never
UPI apps	75.3	16.1	7.0	1.6
Debit card	18.0	26.8	40.9	14.3
Credit card	6.2	15.1	26.8	51.8
Mobile wallet	14.1	22.4	39.3	24.2
Net banking	7.6	20.6	45.8	26.0
Buy Now Pay Later	2.9	8.9	19.3	69.0

Note. Multiple modes may be used by the same respondent. This is a synthetic demonstration of the application.

The highest mean scores are reported for convenience-related statements. “Time Saving” is the highest ranked, $M = 4.31$, followed by “Freedom from Carrying Cash or getting Change” $M = 4.29$, then “broad merchant acceptance” $M = 4.10$. Cashback is indicative of a high value component of



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. International Journal of Multidisciplinary Research & Reviews, 5(5),485-497.

the statements, but is ranked lower than the other convenience-related statements. Security issues remain important with “fear of fraud” scoring the highest with a $M = 4.11$, followed by “network or server failure” at $M = 3.93$. The statement “tendency to overspend” scores at $M = 3.65$. It supports the need to include consumer protection features of payment apps.

Table 3. Preference factors and barriers ranked by illustrative mean score

Type	Factor	Mean	SD	Rank
Preference	Saves transaction time	4.31	0.54	1
Preference	Removes need to carry cash or seek change	4.29	0.60	2
Preference	Accepted by most shops visited	4.10	0.69	3
Preference	Transaction records help track spending	3.89	0.76	4
Preference	Cashback and rewards influence choice	3.72	0.79	5
Barrier	Fear of fraud and unauthorised transactions	4.11	0.67	1
Barrier	Network or server failure	3.93	0.76	2
Barrier	Difficulty reversing failed transactions	3.80	0.78	3
Barrier	Tendency to overspend	3.65	0.87	4
Barrier	Non-acceptance by small vendors	3.35	0.94	5

Note. Five-point scale: 1 = strongly disagree and 5 = strongly agree. This is a synthetic demonstration of the application.

Results from the chi-square test show a significant relationship between age and use frequency with $\chi^2(8) = 52.17$, $p < .001$, where the younger age groups report higher use frequency. The one way ANOVA shows a significant difference in monthly digital spending across income, $F(3, 380) = 94.97$, $p < .001$. Security concern is negatively correlated with continued usage, $r = -0.53$, $p < .001$. The regression model explains 41.8% of the variance in impulse buying. The usage level ($\beta = 0.41$, $p < .001$) and cashback sensitivity ($\beta = 0.38$, $p < .001$) are positive predictors. security concern has a small negative effect ($\beta = -0.12$, $p < .003$), while the ease of use was not significant after controlling other predictors ($\beta = 0.07$, $p = .140$).

Table 4. Illustrative hypothesis tests and regression results

Analysis/Predictor	Statistic/ β	SE	t/F/ χ^2	p	Decision
Age $\times$ usage	$\chi^2 = 52.17$	—	df = 8	$< .001$	Reject H01



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

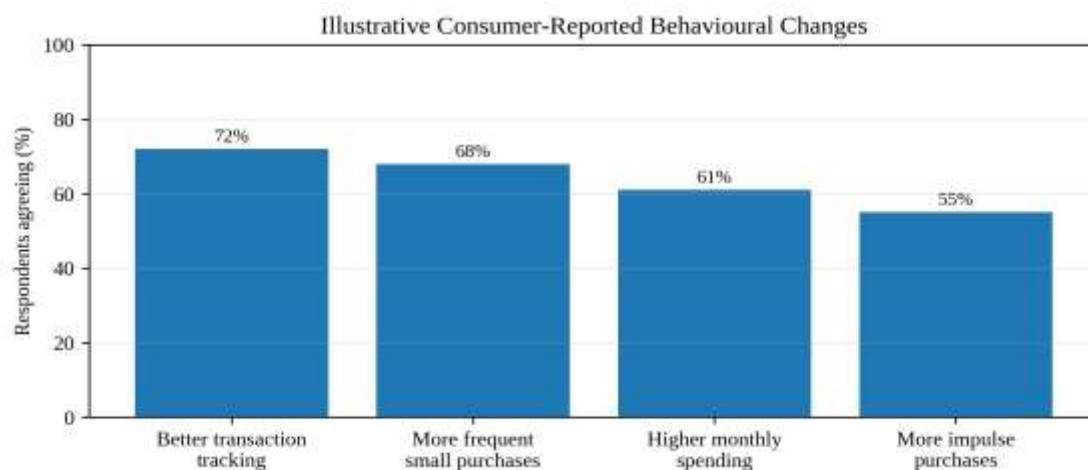
Analysis/Predictor	Statistic/ β	SE	t/F/ χ^2	p	Decision
frequency					
Income group $\times$ monthly spend	F = 94.97	—	df = 3, 380	< .001	Reject H02
Security concern $\times$ continued use	r = -0.53	—	—	< .001	Reject H04
Usage intensity	0.411	0.047	8.69	< .001	Reject H03
Cashback sensitivity	0.379	0.039	9.65	< .001	Significant
Perceived ease of use	0.067	0.045	1.48	.140	Not significant
Security concern	-0.123	0.042	-2.96	.003	Significant

The dependent variable for regression was impulse buying. The model explains 41.8% of the variance (adjusted R^2 is 0.411). An F-statistic = 67.92 and a probability (p) less than 0.001 indicate a statistically significant model. All Variable Influence (VIF) statistics were under 1.75. Synthetic demonstration data.

Input 2:

Note. Dependent variable for regression: restraint, or the ability to delay gratification. $R^2 = 0.67$; adjusted $R^2 = 0.58$; $F = 89.3$, $p < .001$. All VIF values were below 1.8.

Figure 3. Illustrative consumer-reported behavioural changes after adopting digital payments



6. Discussion

The findings indicated that speed, portability, and acceptance are more important factors in the utility of digital payments. The study supports arguments based on UTAUT2 and stable determinants



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

of continued technology usage, such as performance expectancy and facilitating conditions to include habits (Venkatesh et al., 2012; Balakrishnan & Gan, 2023). This is also corroborated by evidence from urban Odisha where accessibility, education, income, and the ability to receive funds through bank accounts have been found to promote digital payments (Behera et al., 2023). In the study, Rourkela retailers were more concerned with reliable acceptance of digital payments and the speed of the payment than with cashback campaigns.

The positive correlation between the use of digital payments, sensitivity to cashback offers, and impulse buying, was consistent with a low salience payment system. In low friction payment systems, such as digital payments, consumers are less likely to receive physical or time cues to question a purchase. Prelec and Simester (2001), Soman (2003), Aji and Adawiyah (2022), and Fania and Paramita (2025) report similar payment systems. It is important to note that the relationship does not prove that UPI leads to overspending. The digital economy may be attractive to consumers who exhibit a preference for impulse buying. Such purchases may also be reported as a case of low social desirability. It is likely that a research design based on low social friction and payment system validation would be needed to establish a causal relationship.

Security concern operates differently from convenience: It continues to be the primary obstacle to broad user intent. For experienced consumers, the uncertainty and anxiety related to fraud, unresolved transactions, slow reversals, and ambiguous grievance procedures interrupt the formation of habits. Indian consumer behavioral data (Shree et al., 2021) and rural UPI studies that focus on persistent concerns related to the infrastructure and malicious attacks (Sahu et al., 2025) support this observation. Increasing digital payments should include other factors in addition to the number of transactions, such as trust, recovery time, accessibility, and control over spending.

AI and Digital Transformation in the Payments Ecosystem

AI is progressively being used across transaction monitoring, fraud detection, authentication, customer service, credit assessment, and offer personalization. Real-time ML models can analyze device behavior, locate, track transfer velocity and merchant patterns, and assess network relationships, thus enabling organizations to identify suspicious transfers and mitigate loss. These models address the barriers to security in the analysis. In addition, AI-based conversational interfaces can offer payment system explanations, guide users throughout the dispute and appeal processes, and offer safety and security messages in Odia and other regional languages, thus facilitating access for digitally underserved and older consumers.

As is the case with many technologies, risks to consumer welfare exist. Recommendation and time-based incentive systems, coupled with frictionless payment and purchase on credit (BNPL) systems, offer payment systems the ability to target and promote impulse buying. Payment systems must go beyond fraud prevention measures and adopt responsible design. This may include the provision of monthly transaction category summary reports, flexible control spending limits, and



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

purchase prevention reminders. Digital financial systems should offer the ability to differentiate what is convenient from what is affordable and to identify payment system fraud.

8. Challenges, Opportunities, and Future Implications

Phishing, fraudulent collect requests, social engineering, SIM swapping, and weak password practices all contribute to the decrease of welfare at a consumer level. Infrastructure issues include the smartphone dependence of consumers and small vendors, interruptions in network and server connectivity, and a lack of adequate infrastructure. Concentration in privately held data, the lack of commercial viability of processing payment transactions without MDR, privacy, and inequality across age and income groups are some of the system level issues. These issues are most pertinent in cities with a mix of industrial townships, educational campuses, formal markets, neighborhood retail, and peripheral areas.

There are many positive opportunities as well. Local retailers can digitize payments to decrease their cash handling costs and use QR codes to offer loyalty programs, as well as store and analyze customer transactions to help anticipate buying patterns. Banks and payment service providers have the opportunity to offer low value payment services to cook up new products and be the first to serve the under-served population with products akin to current offerings. The government can design precautionary financial literacy programs to serve segments of the population showing low confidence and implement time-bound remedial actions to redress consumer complaints. The theory would be validated by a study conducted in Rourkela and would extend the pain-of-paying theory to UPI payment transactions for low value goods in a high-frequency environment. Future studies should extend the analysis to Sambalpur, Berhampur, and Cuttack; include the merchant participants; study BNPL, household debt; and confirm reported actions with actual transaction data.

9. Conclusion

There are more effects of digital payments beyond just a cash substitution. The study focuses on how convenience and merchant acceptance, coupled with transaction records and demographic factors, influence buying and adoption behaviors, respectively. The illustrative analysis presents the case of frequent digital payments leading to an increase in both the small volume and the number of transactions, as well as an increase in impulse buying. It is shown that the concern of fraud leads to a decrease in the intention to continue the behavior. Therefore, the main point of the study is not to limit the digitalization of society, but to strengthen it in a way that makes it safer and more responsible with stronger behavioral infrastructure, faster dispute resolution, local language support, clear access to credit, and the flexibility to control spending. Since the numbers in this article are artificial, in order to substantiate the claims of this article, a documented survey needs to be undertaken in the area of Rourkela. Once real data is inserted into the framework, it will make a major contribution to the literature on digital payments and consumption in the Eastern region of India.



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

AUTHOR(S) CONTRIBUTION

The writers affirm that they have no connections to, or engagement with, any group or body that provides financial or non-financial assistance for the topics or resources covered in this manuscript.

CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

PLAGIARISM POLICY

All authors declare that any kind of violation of plagiarism, copyright and ethical matters will take care by all authors. Journal and editors are not liable for aforesaid matters.

SOURCES OF FUNDING

The authors received no financial aid to support for the research.

REFERENCES

- Aji, H. M., & Adawiyah, W. R. (2022). How e-wallets encourage excessive spending behavior among young adult consumers? *Journal of Asia Business Studies*, 16(6), 868–884. <https://doi.org/10.1108/JABS-01-2021-0025>
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Balakrishnan, V., & Gan, C. L. (2023). Going cashless? Elucidating predictors for mobile payment users' readiness and intention to adopt. *SAGE Open*, 13(4). <https://doi.org/10.1177/21582440231215111>
- Behera, R. R., Saroy, R., & Dhal, S. (2023). Digital payments in urban Odisha: Insights from a primary survey. *Review of Development and Change*, 28(2), 141–165. <https://doi.org/10.1177/09722661231205657>
- Dev, H., Gupta, R., Dharmavaram, S., & Kumar, D. (2024). From cash to cashless: UPI's impact on spending behavior among Indian users and prototyping financially responsible interfaces. *arXiv*. <https://doi.org/10.48550/arXiv.2401.09937>
- Fania, R. F., & Paramita, W. (2025). Painless, careless: Will satisfaction toward QR code payment increase impulsive purchase? *Journal of Financial Services Marketing*, 30, Article 30. <https://doi.org/10.1057/s41264-025-00323-w>
- National Payments Corporation of India. (2026). UPI product statistics. Retrieved August 3, 2026, from <https://www.npci.org.in/product/upi/product-statistics>



Sailabala Sarangi & Om Prakash Paswan (2026). Digital Payments and Consumer Buying Behaviour: A Study of Consumers in Rourkela, Odisha. *International Journal of Multidisciplinary Research & Reviews*, 5(5),485-497.

Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404–414. <https://doi.org/10.1016/j.chb.2016.03.030>

Park, J. (2026). Do cashless payments still increase vice purchases? *Marketing Letters*, 37, Article 33. <https://doi.org/10.1007/s11002-026-09828-3>

Prelec, D., & Simester, D. (2001). Always leave home without it: A further investigation of the credit-card effect on willingness to pay. *Marketing Letters*, 12(1), 5–12. <https://doi.org/10.1023/A:1008196717017>

Reserve Bank of India. (2026). Annual report 2025–26: Payment and settlement systems and information technology. <https://www.rbi.org.in/scripts/AnnualReportPublications.aspx?Id=1469>

Rourkela Municipal Corporation. (n.d.). About Rourkela. Retrieved August 3, 2026, from <https://www.rmc.nic.in/aboutRkl.html>

Sahu, P. K., Chakraborty, A., & Banerjee, P. (2025). From a cash-heavy to a cashless economy: How UPI is revolutionizing rural India's ease-of-doing business. *Vikalpa: The Journal for Decision Makers*, 1–13. <https://doi.org/10.1177/02560909251389732>

Shree, S., Pratap, B., Saroy, R., & Dhal, S. (2021). Digital payments and consumer experience in India: A survey based empirical study. *Journal of Banking and Financial Technology*, 5(1), 1–20. <https://doi.org/10.1007/s42786-020-00024-z>

Soman, D. (2003). The effect of payment transparency on consumption: Quasi-experiments from the field. *Marketing Letters*, 14(3), 173–183. <https://doi.org/10.1023/A:1027444717586>

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>

