

Impact of Mobile Payment Apps on Consumer Spending Habits

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Abstract: *The proliferation of mobile payment apps such as Google Pay, Paytm, and PhonePe has significantly altered consumer spending behavior. This study investigates how these apps impact purchasing frequency, impulsive spending, and financial awareness. Employing a mixed methods approach, the research combined survey responses from 160 users with qualitative interviews. Findings revealed that app users tend to spend more frequently, especially on non essential items, due to ease of use, gamified incentives, and emotional detachment from money. Younger users and those with lower financial literacy showed higher susceptibility to impulsive spending. The study underscores the importance of promoting financial literacy and ethical fintech design to safeguard consumer well-being.*

Keywords: *gamified incentives*

