

# **A Study on Factor Influencing of Digital Marketing on Student's Online Purchase Behavior Using Credit Cards**

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## **Abstract**

This study examines the influence of digital marketing on student's online purchasing behaviour, with a special focus on credit card usage in e-commerce. The objectives include analyzing the effect of digital marketing on purchase decisions, understanding student's preference for using credit cards, evaluating the role of social media advertisements and promotions and identifying key factors motivating credit card usage. A descriptive research design was adopted and data were collected from 77 students through a structured questionnaire. The findings show that digital marketing significantly shapes online purchasing behaviour through frequent exposure to social media advertisements, promotional offers and personalized recommendations. Students show a conditional preference for using credit cards, mainly driven by economic benefits such as cashback, discounts and reward points, along with convenience during checkout. Trust in reputed platforms and visible security features enhances confidence, whereas fear of online fraud remains a barrier. The study highlights economic value, convenience and security perception as key drivers of credit card usage.

**Keywords:** Digital Marketing, Online Purchasing Behaviour, Credit Card Usage, Students, Social Media Advertising, E-commerce, Consumer Motivation, Security Perception

## **Introduction**

The expansion of information and communication technologies has significantly changed the nature of consumer search and evaluation of alternatives and the completion of purchase transactions in the digital marketplace. In particular, digital marketing including social media marketing, search engine advertising, influencer endorsements, personalized email campaigns

and mobile promotions - has become a dominant strategic tool for firms seeking to influence the consumer decision-making process throughout the entire purchase journey. Recent empirical research shows that online marketing strategies, e.g. targeted advertisements, social media promotions and engaging online content, have a significant impact on the consumer's perception, preferences and purchase intentions on e-commerce platforms and explain a large portion of variance in online purchase decisions among young consumers. Within this overall context, university students can be regarded as a highly attractive market segment because of their high level of internet usage, high level of responsiveness to online content and increasing purchasing power.

Parallel to the development of digital marketing, the development of e-commerce and services such as fintech has led to more use of electronic payment instruments, especially credit cards, for online shopping. For many consumers, credit cards serve not only as a convenient payment mechanism but as an enabling tool that takes the pain out of paying, deferring the payment and often offering rewards and offers that will further stimulate online purchasing. Prior research on consumer finance indicates that by making credit accessible, it might change consumer spending patterns, impulse purchasing behavior and how consumers perceive risk which in turn moderates the relationship between marketing stimuli and actual purchase behavior. Among students, who are usually at a transitional stage in their lives having limited but growing financial independence, the use of credit cards to make online purchases may have unique behavioral and psychological implications relative to older cohorts of consumers.

University students are some of the most active users of the internet and early adopters of digital applications, as they often interact with social media, online commerce marketplaces and mobile applications in their daily lives. Existing studies show that student's online purchase behavior is shaped by such factors as perceived usefulness and convenience of digital platforms, trust and privacy issues, website or app quality, product reviews and ratings and social media marketing activities. These findings highlight the fact that student's purchase decisions in an online context are not only influenced by price or products but are also influenced and defined by the digital environment and the marketing efforts built into the environment. However, much of the extant literature has treated payment mode as a secondary or control variable with limited focus on the ways in which the use of certain types of payment instruments-and especially credit cards-interacts with digital marketing exposures to affect the online purchase behavior of students.

Moreover, most of the existing research on student online buying behavior has been conducted either on general patterns of e-commerce use, platform choice as well as category of products purchased or on the role of social media marketing and online advertising in the decision to purchase. Although these studies offer meaningful insights into the digital consumer behavior among youth, they often overlook the financial mechanism through which the transactions are completed and how this financial mechanism might magnify or moderate the influence of digital marketing stimuli. In parallel, research into the use of credit cards has generally focused on issues such as indebtedness, financial literacy and risk and has relatively underdeveloped the

specific context of online purchasing, the influence of digital marketing communications on driving card-based transactions.

There is a clear gap in the literature in that there is dearth of empirical evidence on the influence of digital marketing efforts on the online purchase behavior of students when transactions are conducted specifically using credit cards. Tackling this gap is important for a number of reasons. From a theoretical perspective, a combined approach of perspectives from digital marketing, consumer behaviour and consumer finance can provide a more comprehensive view of the joint influence of marketing stimuli, methods of payment and individual characteristics on the outcome of online purchases. From a managerial point of view, information regarding how students might react to digital marketing offered on credit cards might be useful to firms in order to design better and responsible marketing campaigns, in order to optimize promotional offers associated with card payments and to manage the possible risks of overspending and impulse buying among young consumers. From the standpoint of policy and education, an understanding of these dynamics can be used to design interventions to encourage responsible use of credit cards and enhance financial literacy among students within an increasingly cashless and digitally mediated economy.

Against this backdrop, the current research investigates the influence of digital marketing on the online purchase behavior of students using credit cards as the major payment instrument. Specifically, the research attempts to examine (i) the extent and nature of the exposure of students to different forms of digital marketing activities, including social media based advertising, influencer marketing, email and SMS marketing and platform-based promotions (ii) the patterns of online purchases made using credit cards, including frequency of purchase, spending levels and product categories and (iii) the relationships between digital marketing exposures, attitudinal and psychological factors (such as perceived usefulness, trust, convenience and perceived risk) and actual online purchase behavior using credit cards. By concentrating on university students as a digitally active, but financially vulnerable, segment, this study aims to understand the interaction between digital marketing and credit card usage and how these concepts collectively contribute to the formation of online consumption patterns.

The contribution of this research is three fold. First, it expands the digital marketing and online consumer behavior literature by explicitly adding credit card usage as a key construct rather than as a backdrop to other behavior, such as payment. Second, it provides empirical insights to the existing body of research on factors that influence the use of credit cards for online shopping in a digital environment, in a nuanced way on influence of marketing communication, platform characteristics and individual perceptions. Third, it provides useful implications for marketers, financial institutions and educational stakeholders in order to design targeted digital strategies as well as educational initiatives that balance commercial goals with the promotion of responsible financial behavior for students. Consequently, the research not only makes a contribution to the academic understanding of consumer behavior in the digital age, but also addresses the most timely managerial and social issues related to the linkages and interactions between digital marketing, Internet shopping and credit card usage in a rapidly changing digital economy.

## **Literature reviews**

### **1. Rise of digital marketing in youth markets**

Over the last decade, companies have been increasingly allocating budgets to digital channels as opposed to traditional channels as they understand that the younger consumer base, particularly students, live their lives primarily on screens and social platforms (Gambo, 2024; La Ragione, 2026). Digital marketing is now becoming not only a communication tool, but also an interactive ecosystem where students search, evaluate and transact, frequently without even coming into contact with offline media (La Ragione, 2026; Yu, 2025).

### **2. Digital marketing as a strategic response**

Enterprises have adopted digital marketing as a strategic response to the growing online presence of consumers, aiming to improve performance through targeted and measurable campaigns (Gambo, 2024; La Ragione, 2026). Reviews of existing work highlight how search engine optimization, social media content and online customer relationship management has increasingly become central levers influencing consumer conduct and loyalty (Gambo, 2024; Yu, 2025).

### **3. Young consumers and students as prime targets**

Systematic reviews show that young people and students are consistently identified as priority targets because they are early adopters, highly connected and heavily influenced by peer communication (Sari & Hidayat, 2022; La Ragione, 2026). These studies emphasize that youth often experience all stages of the digital consumer journey—awareness, interest, conviction, purchase and post-purchase—almost entirely within online environments (Sari & Hidayat, 2022; Yu, 2025).

### **4. Stages of digital consumer behavior**

Using classic hierarchy-of-effects models, recent reviews map how digital marketing affects awareness, interest, belief, purchase and post-purchase behavior among young consumers (Sari & Hidayat, 2022). Evidence suggests that digital touchpoints first build awareness and curiosity, then gradually reduce uncertainty, culminating in purchase and eventually, advocacy through reviews and recommendations (Sari & Hidayat, 2022; Yu, 2025).

### **5. Social media as a dominant influence**

Numerous empirical studies indicate that social media is the dominant digital arena where students discover brands, compare options and form attitudes (Gambo, 2024; La Ragione, 2026). Followership, likes, comments and shares become signals of popularity and credibility, thereby shaping perceived value and increasing purchase intentions among student users (La Ragione, 2026; Yu, 2025).

## **6. Content, engagement and storytelling**

The literature emphasizes that it is not mere presence but the quality of digital content—visuals, narratives, interactivity—that drives engagement and behavioral responses (Gambo, 2024). Storytelling, influencer endorsements and interactive posts create emotional connections and parasocial relationships with brands, which in turn foster stronger intentions to purchase among students (La Ragione, 2026; Yu, 2025).

## **7. Theory-driven perspectives on digital adoption**

Systematic reviews using frameworks such as the Technology Acceptance Model, Theory of Planned Behavior and Theory of Reasoned Action highlights that perceived usefulness, ease of use, attitudes and subjective norms are central to explaining how digital marketing converts exposure into actual online buying (La Ragione, 2026). These reviews also highlight how perceived behavioral control and risk beliefs mediate the influence of digital campaigns, particularly in financial and credit-related contexts (La Ragione, 2026; Yu, 2025).

## **8. E-commerce and the student purchase journey**

Studies focusing on post-pandemic e-commerce document how college students now routinely use online platforms for a wide range of products, from fashion and electronics to services and subscriptions (Gambo, 2024). Exploratory factor-analytic work with student samples finds that convenience, variety and promotional attractiveness are dominant factors driving online purchase behavior in this cohort (Gambo, 2024; La Ragione, 2026).

## **9. Post-COVID acceleration of online behavior**

Research on the post-COVID-19 period reports a marked acceleration in student's online shopping, with digital marketing playing a crucial role in attracting and retaining these consumers (Gambo, 2024). Lockdowns and remote learning intensified student's dependence on digital channels, making them more receptive to targeted offers, personalized recommendations and seamless payment solutions (Gambo, 2024; Yu, 2025).

## **10. Digital marketing and attitudinal change**

Narrative reviews show that digital marketing not only drives individual purchase incidents but also reshapes attitudes toward brands and categories among students (La Ragione, 2026). Positive digital experiences—responsive service, transparent information and engaging campaigns—are linked to improved brand attitudes, higher satisfaction and stronger repurchase intentions (La Ragione, 2026; Yu, 2025).

## **11. Trust, risk and payment security**

A recurring theme is the centrality of trust in digital environments, especially where financial and credit card data are involved (La Razione, 2026). Perceptions of website security, privacy policies and reliable customer support significantly reduce perceived risk, thereby increasing students' willingness to transact online and store payment credentials (La Razione, 2026; Yu, 2025).

## **12. Credit cards and “pain of paying”**

While many studies focus on digital marketing per se, related work on consumer finance shows that credit cards reduce the immediate “pain of paying” by separating purchase from payment in time, which can encourage higher spending and impulse buying (La Razione, 2026). For students—with limited regular income but growing autonomy—this decoupling may intensify the behavioral impact of persuasive digital messages and flash promotions (La Razione, 2026; Yu, 2025).

## **13. Impulse buying and promotional cues**

Research shows that limited-time offers, discounts and countdown timers embedded in digital campaigns can trigger impulse purchases, especially when combined with one-click or stored-card payment options (Gambo, 2024; La Razione, 2026). Students, who are often browsing during leisure time on mobile devices, appear particularly susceptible to these cues, translating exposure into unplanned credit-card-based transactions (Gambo, 2024; Yu, 2025).

## **14. Reviews, e-WOM and social proof**

Studies consistently highlight the influence of electronic word-of-mouth and online reviews in student's decision processes (Gambo, 2024; La Razione, 2026). Ratings, comments and peer testimonials act as social proof, reducing uncertainty about quality and making students more comfortable committing funds via credit cards on platforms they may not fully know (La Razione, 2026; Yu, 2025).

## **15. Device and platform experiences**

Work on user experience shows that responsive design, intuitive navigation and fast loading times are not just technical issues but behavioral drivers (Gambo, 2024). For students, frictionless experiences across apps and websites make it easier to move from discovery to checkout, thereby amplifying the effectiveness of upstream digital marketing efforts (Gambo, 2024; La Razione, 2026).

## **16. Segmentation within student and youth cohorts**

Systematic reviews of young consumer behavior indicate that digital marketing does not affect all students equally; differences emerge by age segment, field of study and digital literacy (Sari & Hidayat, 2022; La Razione, 2026). Junior students and heavy social media users tend to be

more responsive to interactive campaigns, whereas more experienced or financially literate students show greater skepticism, particularly around credit-based offers (Sari & Hidayat, 2022; Yu, 2025).

### **17. Green and sustainable digital consumption**

Recent work in “green digital” contexts suggests that digital marketing can also nudge students toward sustainable choices, demonstrating that persuasive techniques are not limited to hedonic or impulsive purchases (La Ragione, 2026). Studies on behavioral change campaigns indicate that when messages emphasize environmental impact and align with student’s values, digital tools can encourage responsible consumption as well as responsible financial behavior (La Ragione, 2026; Yu, 2025).

### **18. Ethical concerns and over-consumption**

At the same time, systematic literature reviews caution that digital marketing can expose young consumers to over-consumption, privacy invasion and unhealthy financial habits (Sari & Hidayat, 2022). The constant presence of targeted ads and simplified credit card payments raises ethical questions about encouraging vulnerable groups—such as students with limited income—to overuse credit facilities (Sari & Hidayat, 2022; La Ragione, 2026).

### **19. Need for financial literacy and policy responses**

Several authors argue that the intersection of digital marketing and easy credit underscores the need for financial education and policy safeguards for students (La Ragione, 2026; Yu, 2025). Suggested responses include university-level financial literacy programs, clearer disclosure of credit terms in online offers and guidelines discouraging overly aggressive campaigns aimed at financially inexperienced youth (La Ragione, 2026; Yu, 2025).

### **20. Gaps and directions for student–credit card research**

Recent systematic reviews of digital marketing and consumer behavior note that, although young consumers and students are widely studied, relatively few works explicitly integrate digital marketing variables with specific payment modes such as credit cards in student samples (La Ragione, 2026). This points to a gap for more focused empirical research on how digital marketing exposures, psychological drivers and credit card usage jointly shape student’s online purchase behavior, including both beneficial and problematic outcomes (La Ragione, 2026; Yu, 2025).

## **Problem Statement**

Students are increasingly influenced by digital marketing strategies while shopping online. However, limited research exists on how these marketing activities shape their decision to use

credit cards for online purchases. This study aims to understand the relationship between digital marketing exposure and students' online buying behaviour using credit cards.

## Objectives of the Study

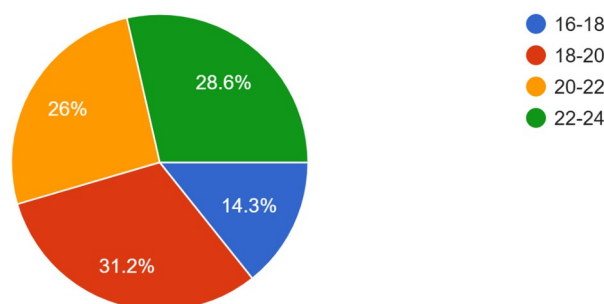
1. To analyze how online marketing affects their online purchasing decisions among students.
2. To investigate the inclination of students to the use of credit cards in online shopping.
3. To evaluate the impact of social media advertisement and online promotions on online credit card purchases.
4. To identify the most important factors among students that influence them to use credit cards in e-commerce dealings.

## Research Methodology

The research design adopted in this research is descriptive research design and quantitative research approach to analyse the variables that influence online purchase behaviour by students using credit cards in digital marketing. The structured questionnaire of Google Forms was used to gather data, comprising 25 questions formulated to reflect the stated research objectives. Students of different streams were considered as the target population and the method of convenience sampling was applied to collect answers. The sample size is between 77 students. The collected data was interpreted with the help of descriptive statistics, digital marketing influence and credit card usage. All the answers were anonymous and were not utilized to any other end.

## Data analysis and interpretation

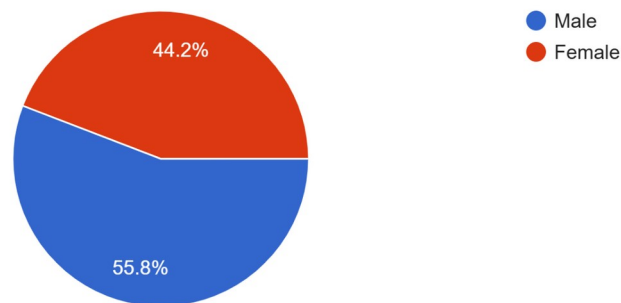
Age (In year's)  
77 responses



### Interpretation:

It is a mostly tech-savvy and actively digital-consuming group of late adolescents and young adults that are mostly represented in the sample. This is the same age group as the years of higher education when people become even more inclined to experiment with online transactions and electronic forms of payments. Therefore, the results are indicative of the views held by a population that is not only highly responsive to digital marketing but also strategically significant in the case of financial and e-commerce organizations.

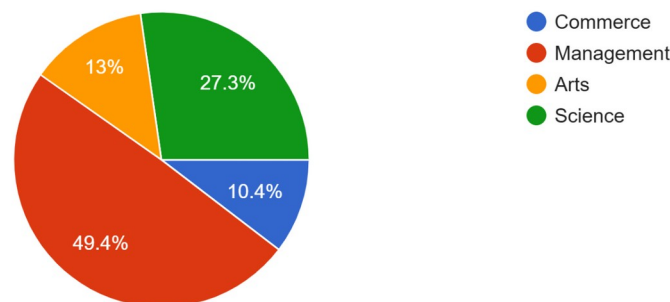
Gender  
77 responses



### Interpretation:

Distribution of gender is quite even with a slight advantage of the female respondents. This balance enables the study to incorporate gendered attributes in the online purchasing behaviours and credit card use though any gender comparisons must take into consideration the small over-representation of females. The information indicates that both boys and girls students are significantly represented in online shopping.

Which academic stream are you currently pursuing?  
77 responses



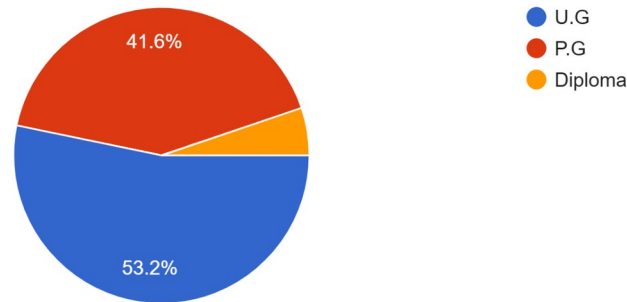
### Interpretation:

The population is of a commerce and management-dominated type which means that a great number of the interviewees will have certain knowledge about business, finance and marketing issues. This writing can raise their level of awareness of digital marketing strategies and credit

card provisions and this may affect their risk judgment, advantages and convenience consideration. The findings are therefore especially useful in the study of digitally mediated financial behaviour of business-oriented groups of students.

Which academic program are you currently pursuing?

77 responses

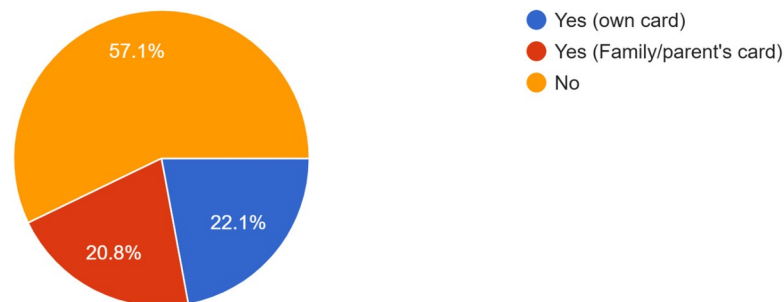


### Interpretation:

The fact that postgraduate students were the majority of the sample implies that the participants are relatively mature and well-educated people, potentially with greater financial literacy and the ability to make their own decisions independently. This can impact their willingness to use credit cards, consider online deals and judge risks to security more carefully. The results are thus majorly based on the views of students in the higher level of education.

Do you own or use a credit card?

77 responses

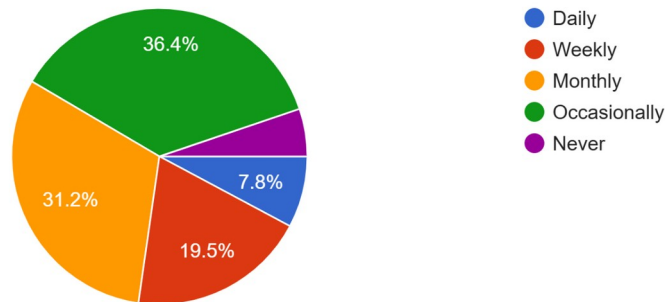


### Interpretation:

Despite the restrained individual ownership, which is probably caused by age and income brackets, the general access to the use of credit cards is extensive, based on parental cards. This means that the number of students who are using credit cards online, although not being the primary cardholders, is very high. This is essential to the current research, as digital marketing messages and card-linked offers are able to affect actual transactional behaviour, not simply attitudes since a huge percentage has a viable connection to credit cards.

How often do you buy products online?

77 responses

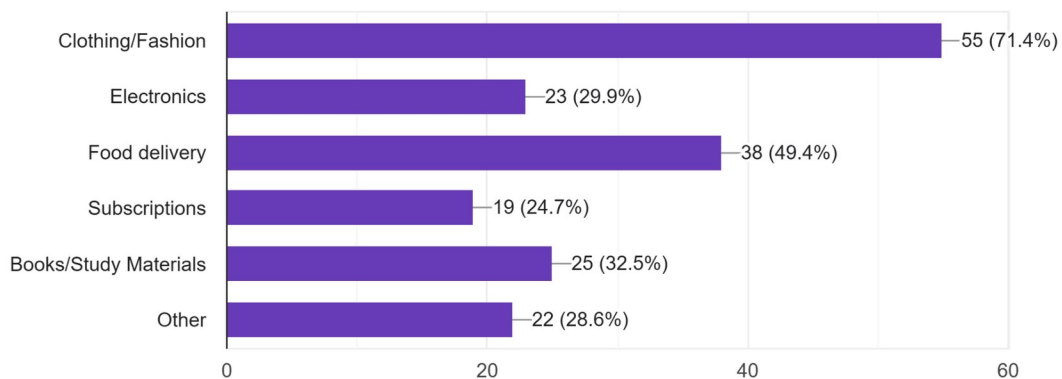


### Interpretation:

Most respondents do online shopping on a regular basis, though the weekly and monthly purchase cycles are considered normal. The close to universal use of online purchasing implies that students are so consumed by digital consumption platforms and thus are very likely potential targets of online advertising and promotion programs. The insignificant proportion of non-users highlights that online shopping has become a widely accepted behaviour within this population.

What type of products do you mostly buy online?

77 responses

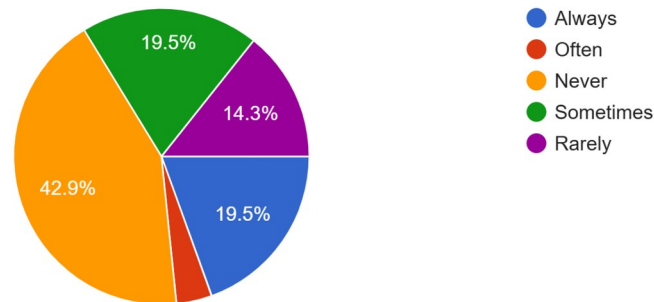


### Interpretation:

Students are the largest users of the online platforms in lifestyle and convenience-related products, particularly fashion and food. Another area of academic need is portrayed by the buying of books and study material. These groups are quite competitive and active in the digital space, which means that the respondents are constantly subjected to violent forms of digital marketing and card-based promotional offers (cashback, discounts, EMI). This enhances the applicability of examining the role of digital marketing in the usage of the credit card in these segments.

How often do you use a credit card for online purchases?

77 responses

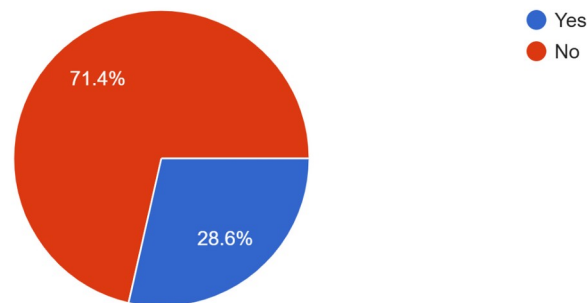


### Interpretation:

The usage of credit cards is neither extreme nor popular: the usage of credit cards is selective and not a general practice by the majority of the students. The large sometimes and never sizes are evidence that payment alternatives are occasion-dependent and can rely on variables like perceived risk, promotion advantages and the presence of other alternatives like UPI or wallets. This trend upholds the argument that the decision to change the payment method at the point of purchase is triggered by digital marketing stimuli.

Have you ever saved your credit card details for faster checkout?

77 responses

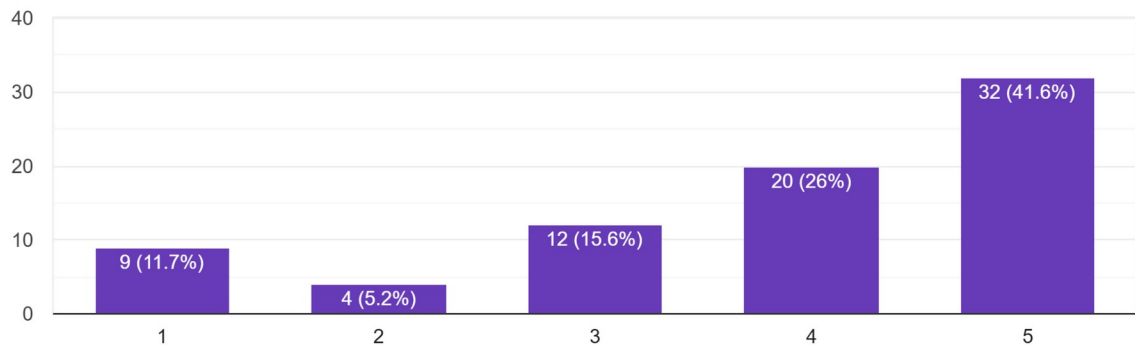


### Interpretation:

The Majority of respondents have been found to sacrifice security in favor of convenience by storing card details despite the known security concerns. This behaviour decreases transaction friction and it can lead to more frequent or impulse purchases especially when linked to persuasive digital marketing stimulus. It likewise shows a strong degree of assurance in platform security and payment gateways which partially compensates fears of abuse.

I frequently see advertisements for online shopping on social media.

77 responses

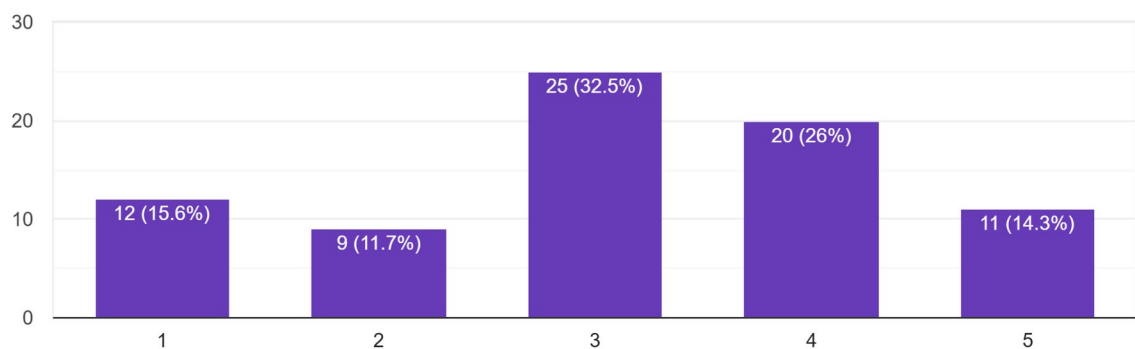


### Interpretation:

The findings verify a very high exposure to online shopping advertisements on a social media basis. This widespread advertising will guarantee repetition of brand messages and offers and will expose students to a high-involvement digital marketing environment. This also gives digital marketing a fertile land to build awareness and the consequential purchase or payment behaviour.

Influencers/bloggers affect my interest in buying products online.

77 responses



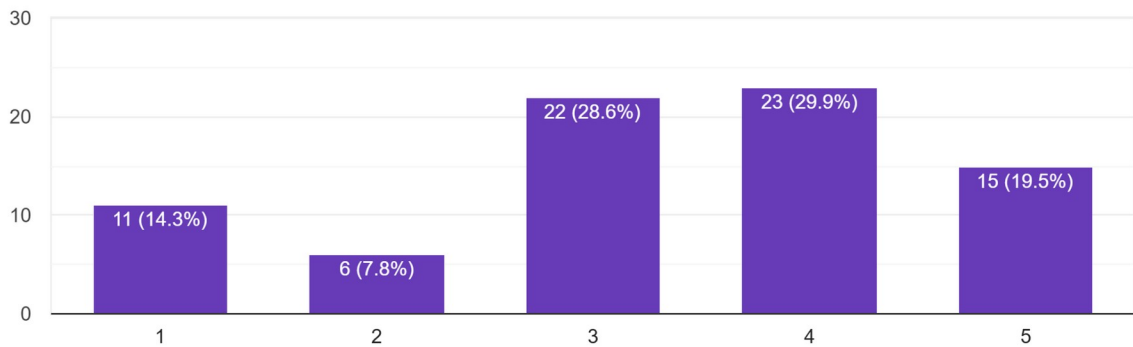
### Interpretation:

The influence of influencer marketing has a moderate but not a universal effect. Although a large portion recognizes the influence, a large percentage of people remain either uninfluenced or opposed. This suggests that particular groups of students are persuaded by the influencers

who also act as opinion leaders depending on their credibility, relevancy of the contents and the category of the product.

Online promotions such as limited-time offers encourage me to check products.

77 responses

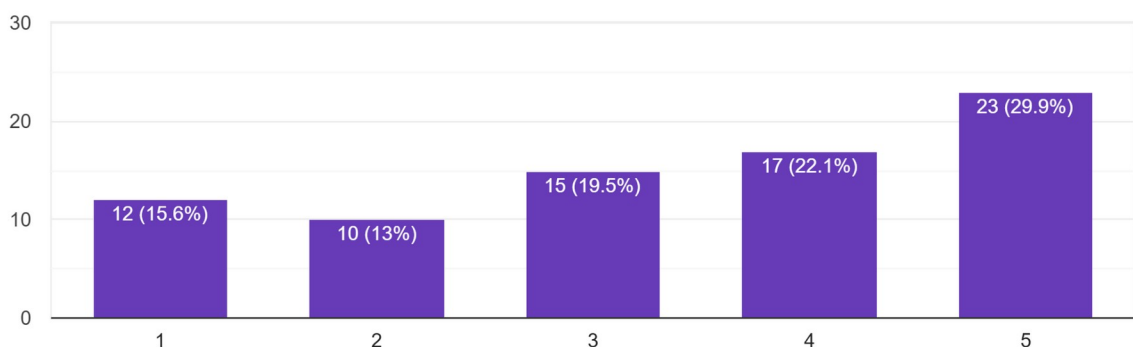


### Interpretation:

Special deals and other promotional activities like limited-time offers will work well to produce exploratory behaviour. Although some of them might not always lead to purchases, they effectively reach the product pages or apps and get students into the initial phases of the online purchase funnel. This highlights the importance of promotional urgency in the generation of interest in the digitally marketed products.

I often click on online ads to explore products.

77 responses



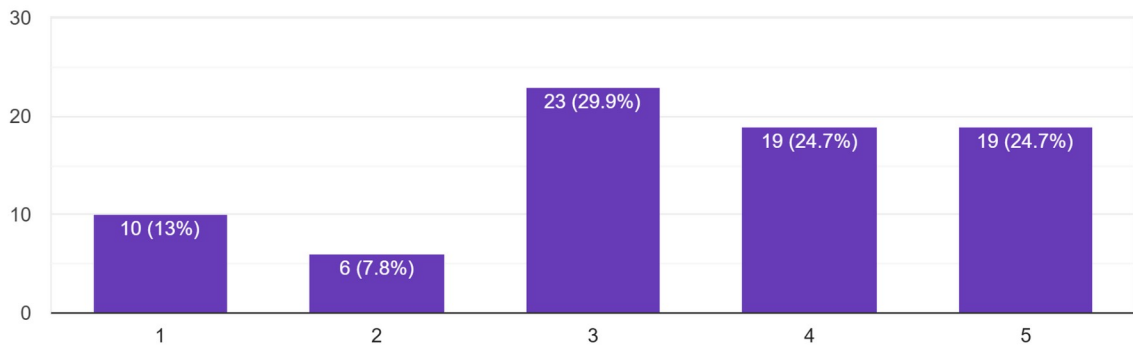
### Interpretation:

The statistics indicate that online advertisements are not some background noise and a significant group of them discussively participate by clicking and browsing. This implies that

the quality of creative, relevancy and targeting of adverts are enough to translate exposure into active participation among a large population of students. It will help to prove the hypothesis that online advertising will be effective at triggering product consideration among such populations.

Personalized product recommendations influence my buying behavior.

77 responses

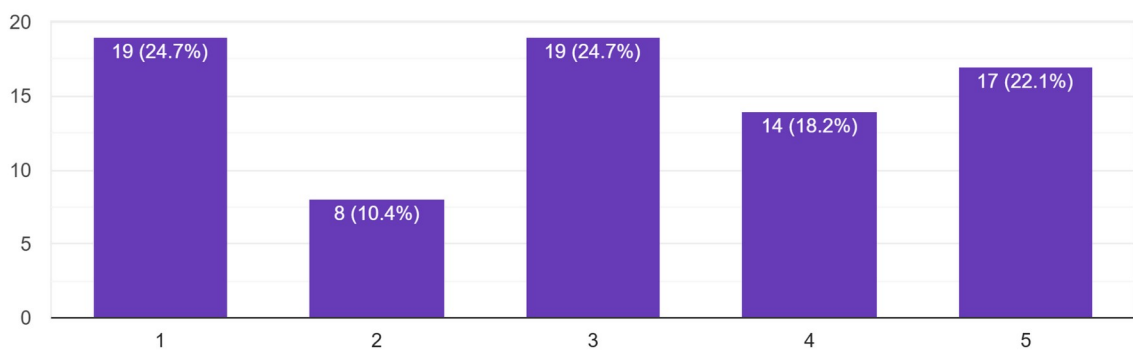


### Interpretation:

Personalized recommendations can be delivered at the individual level using browsing history, past purchase data or algorithmic systems, which can significantly influence purchasing decisions. Such recommendations cues appear to be highly accepted by students and may guide them toward products they were not actively seeking. This supports the view that data-driven personalization is a key factor shaping online consumer behaviour among students.

Digital marketing encourages me to use a credit card for online purchases.

77 responses



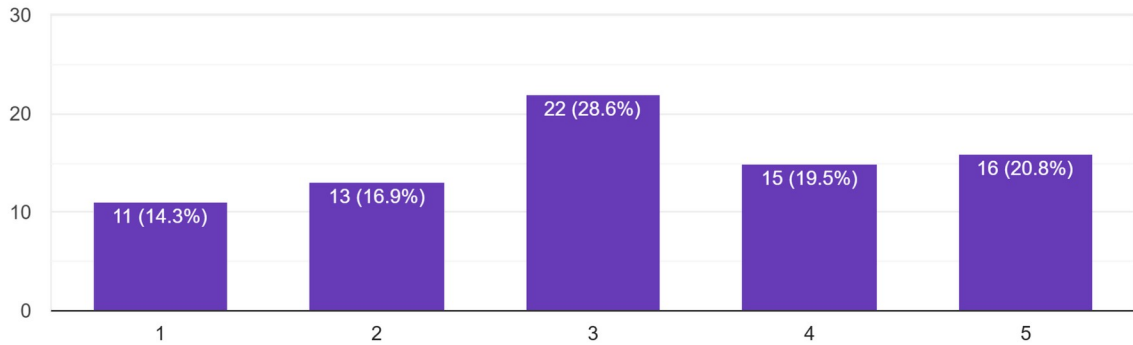
### Interpretation:

The effectiveness of digital marketing messages is not consistent to drive the students to use the credit cards. Some of them may find offers and promotions provided by the means of cards hard to resist and others can choose other types of payments, as well as be suspicious. It shows that

digital marketing is a conditional stimulates credit card usage: its influence probably is determined by the perceived value, confidence and personal financial attitudes.

Cashback and reward offers increase my tendency to use a credit card.

77 responses

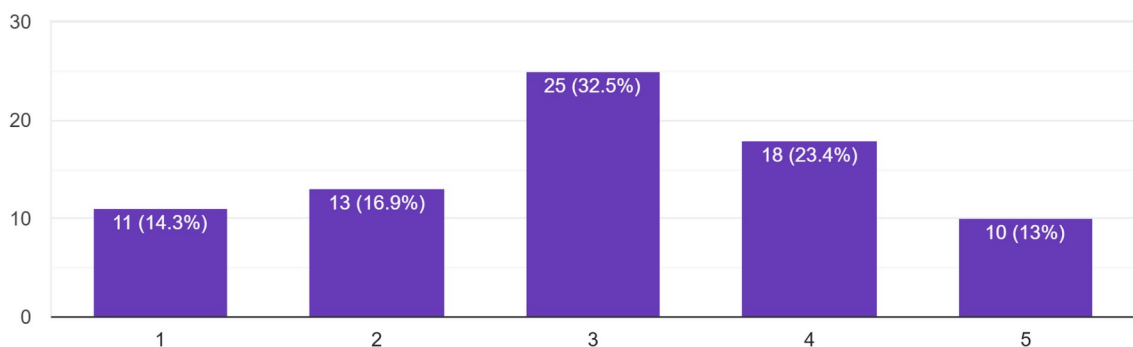


### Interpretation:

The rewards and cashback are a major incentive framework among most students. Although not all will be influenced, a significant share of respondents indicated a willingness to use credit cards when clear financial gains are perceived. This highlights the need of card issuers and e-commerce organizations to develop appealing reward systems that will encourage card-based purchase.

No-cost EMI options make me more comfortable using credit cards.

77 responses



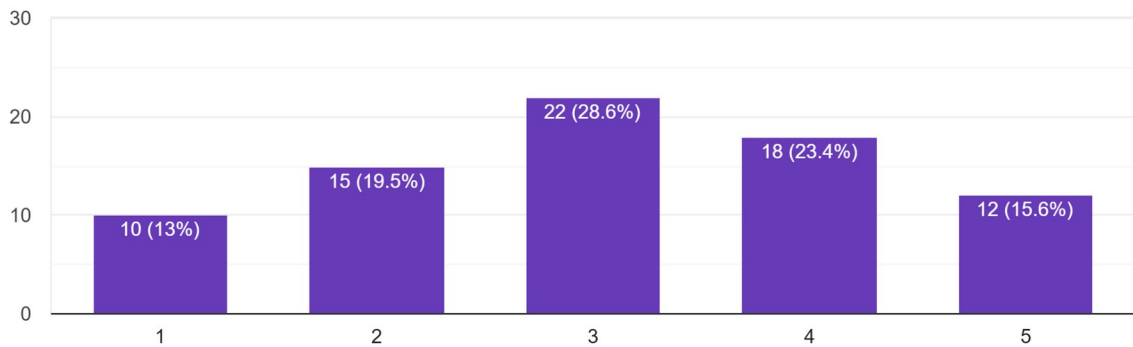
### Interpretation:

No-cost EMI offers moderately enhanced comfort with credit card use, particularly for high-value purchases such as electronics or gadgets. However, the significant neutral and disagreement groups suggest that such schemes are not universally attractive, possibly due to

limited awareness, scepticism about hidden charges, or lower need for instalment plans. Still, EMI options remain a strategic lever for increasing card adoption in certain product categories.

I prefer platforms that highlight credit-card discounts at checkout.

77 responses

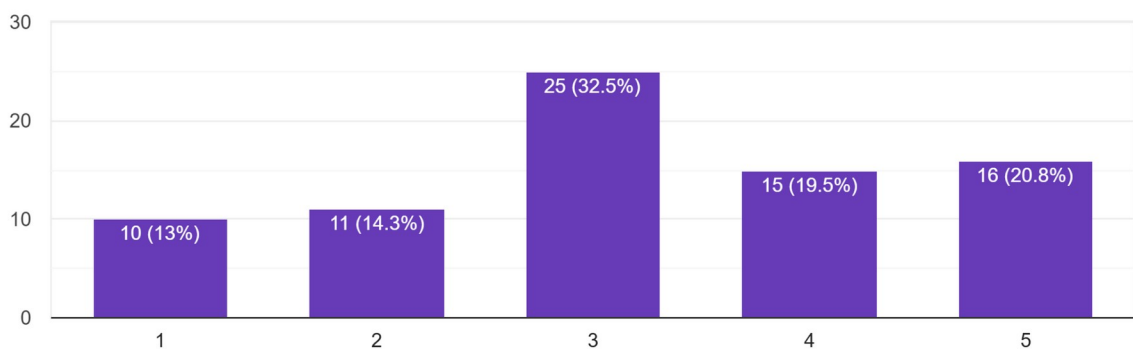


### Interpretation:

The importance of card-based discounts at the checkout is also highly rated by a large percentage of respondents, which means that the price transparency and instant savings have a role in the choice of the platform. Nevertheless, the large neutral and disagreeing categories of voters indicate that, although this information is useful, it is not the factor that will decide the choice of the platform. Payment-linked promotions are also likely to interact with other factors (brand trust, usability, product range) in influencing user preference.

Online ads make me feel that credit card payment is easy and convenient.

77 responses



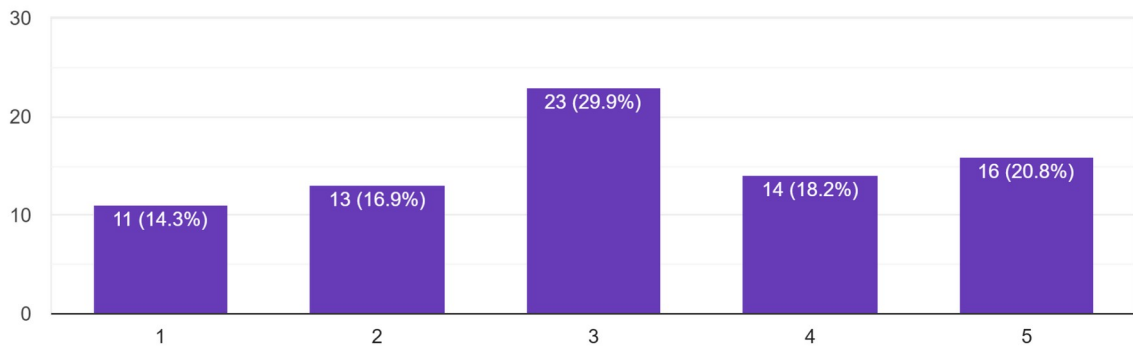
### Interpretation:

Digital marketing communication seems to somewhat be effective in making credit cards acceptable and easy payment methods. To a large portion of students, advertisements support the idea that a card is fast, convenient and part of online payment systems. Nevertheless, the existence of a large sceptical pool of respondents suggests that there is still worry or favouring

alternative modes of payment, which means that convenience messaging has no ability to resolve reservations entirely.

Promotional notifications lead me to make unplanned purchases.

77 responses

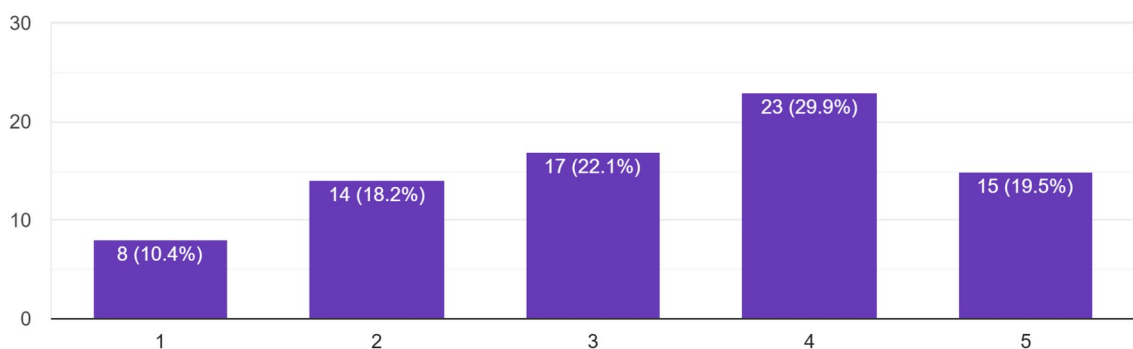


### Interpretation:

Push notifications, via apps, email or SMS, have a major role in spurring impulsive or unthought-out purchases among a lot of students. This suggests that digital marketing plays a transformative role by influencing not only consumer awareness but also purchase timing and perceived need, which may make the purchase with a card more frequent. Such behaviour brings in the question of self-restraint, discipline in budgets and over dependence to credit among the young consumers. This suggests that digital marketing plays a transformative role by influencing not only consumer awareness but also purchase timing and perceived need.

I trust well-known e-commerce sites for safe credit card transactions.

77 responses



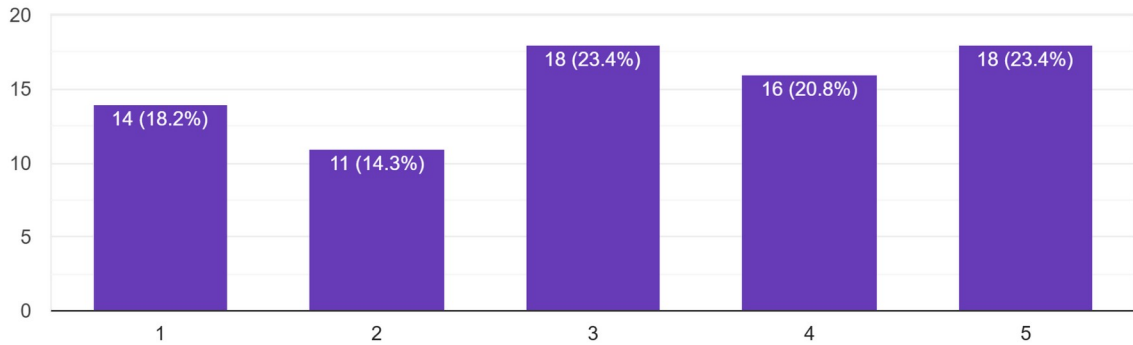
### Interpretation:

Reliability in the proven e-commerce sites is usually great but not universal. Brand reputation and the perceived professionalism become a guarantee of payment security to many students. Nevertheless, the large population of mistrusters demonstrates that security issues are still a

topical impediment, which can undermine the uptake of credit cards despite positive marketing and promotions.

Fear of online fraud affects my decision to use a credit card.

77 responses

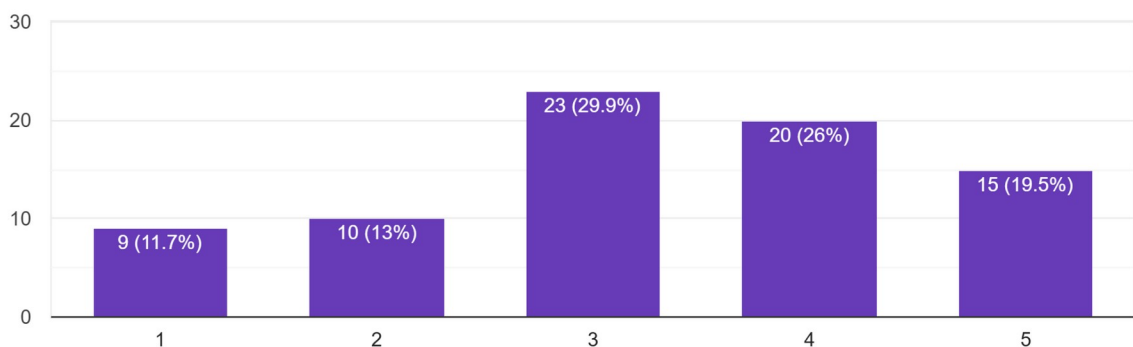


### Interpretation:

The fear of fraud is a major psychological limitation of a considerable group of respondents and actively affects their choice of using cards. Simultaneously, a significant portion is quite indifferent and heterogeneity in the perception of risk is observed. This dichotomy implies that the interventions would have a pronounced effect on a change in usage patterns by improving security communication and educating consumers.

Seeing secure payment badges increases my confidence in using credit cards.

77 responses



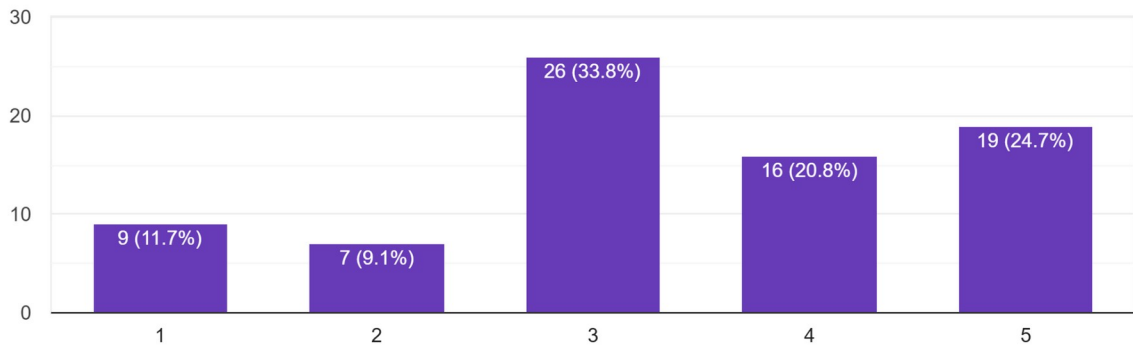
### Interpretation:

The presence of the security cues like the use of the SSL logo, the use of the secured by characterization and the use of the trustworthy gateway symbols makes many students feel safer and helps them overcome the fear of online fraud. These visual cues are heuristics of trust,

which elevates the possibility of using credit cards on platforms that place these indicators in strategic positions. Nevertheless, their weak impact on a minority suggests that they are not used by all users using more profound or alternative criteria of trust.

Credit card rewards and points influence my decision to use a credit card.

77 responses

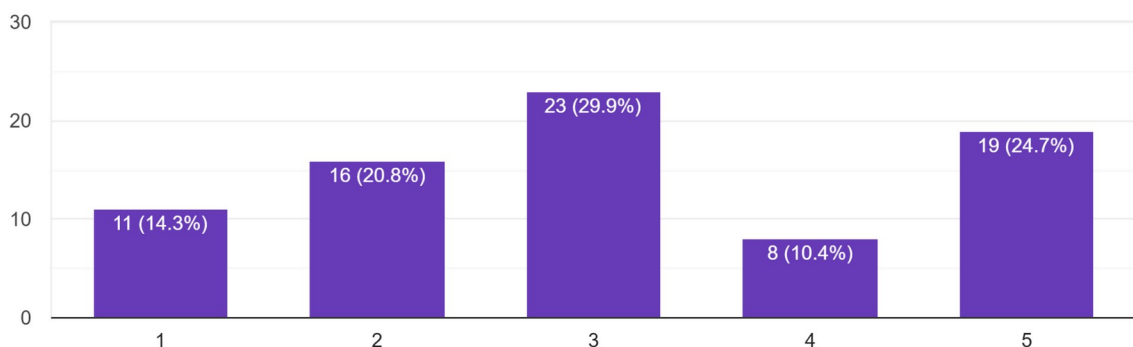


### Interpretation:

Many student users are interested in rewards and loyalty points as important behavioural drivers. They also add to the value of perception and can explain the selection of credit cards compared with other modes of payments particularly when purchasing high value commodities or regularly. These results highlight the strategic importance of reward structures in influencing continued use of the card and brand loyalty among the young consumers.

I plan to increase my credit card use for online shopping in the future.

77 responses



### Interpretation:

The intentions are divided in future but a significant percentage of students show their willingness to use their credit cards more frequently when making online purchases. This indicates unrealised growth potential in the student market amongst card issuers and online merchants so long as issues of security and debt are dealt with sufficiently. The neutral segment

implies the possibility of specific interventions to influence the future adoption of credit cards in a positive way, namely, through education, open communication and enticing benefits.

## Conclusion

The research shows that online marketing is an important factor that determines online purchases of students. Repeated visits to social media ads, special promotions, targeted recommendations and campaigns might stimulate product interest and may tend to make unplanned buying decisions. There is a conditional tendency by the students to use credit cards in the procedure of online shopping: students are more willing to use credit cards when they can see evident benefits of using credit cards like cashback, promotions, reward points and free EMI arrangements.

Comfort and trust are also brought up as significant aspects as a number of students save card information to get out quicker and trust common e-commerce sites and security badge placements to feel safe during a transaction. Nevertheless, the issue of online fraud still remains a hindrance to certain users. Altogether, these economic advantages, convenience and security perception are the dominant factors that affect the students to use credit cards during e-commerce transactions.

## Suggestions

According to the results, it is possible to suggest the following recommendations:

1. **Improve the Security Communication:** To minimize fear of internet fraud, e-commerce sites and banks need to be more informative concerning the secure payment procedures, fraud precaution and online privacy.
2. **Enhance Reward and Cashback Programs:** The credit card issuers need to provide incentives of rewards, cashback and students incentives, to promote more use of the cards.
3. **Market Promotions on Cards:** Credit card discounts and EMI, as well as these choices, should be displayed prominently on platforms after checkout so that they can foster informed decision-making and adoption.
4. **Enhance Digital Marketing Customization:** Specific and targeted advertising materials have a likelihood to boost the involvement and decrease advertising fatigue among students.
5. **Education on Financial Awareness:** Safe online transactions, credit-wise responsiveness and debt management awareness initiatives must be carried out by educational institutions and financial bodies.

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