

Examining the impact of social media and credit cards on online impulse buying and post-purchase dissonance among Indian consumers

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Abstract

Purpose – The purpose of this study is to evaluate the interrelatedness between online impulse buying behavior and post-purchase dissonance, while examining the impact of social media and credit cards using the Stimulus–Organism–Response (S-O-R) framework.

Design/methodology/approach – A primary survey was conducted among 413 online shoppers to analyze how the use of social media and credit cards serves as external stimuli and leads to impulsive buying while also capturing their purchase patterns, modes of payment, impulse-shopping tendencies and post-purchase sentiments. The analysis was conducted using structural equation modeling (SEM), considering impulse purchase and cognitive dissonance as latent variables and credit card usage and social media impact as external stimuli.

Findings – Based on the analysis, it was found that there is a positive association between impulse purchases and post-purchase regret. Similarly, a positive association was found between impulse purchases and social media. It was also found that impulse buying behavior increases when payments are made through credit cards. The study also finds that the purchase of meals and cosmetics/perfumes through credit cards has a positive and significant relationship with impulsive purchases.

Research limitations/implications – Buyers and merchants can benefit from the outcomes of this study, which outlines social media strategies that are most prominent in sparking impulse buying behavior among online shoppers.

Originality/value – Prior studies on impulsive buying and cognitive dissonance have emphasized the use of social media and credit cards. However, there are limited studies on online impulse buying using the S-O-R framework in the Indian context.

Keywords Impulse buying, Purchase regret, Consumer behavior, Credit card usage, S-O-R framework

Paper type Research article

1. Introduction

Increasing income, alterations in lifestyle, entry of both national and foreign players in the market and the proliferating role of e-commerce have changed the retailing scene around the world (Muruganantham and Bhakat, 2013). As such, the purchase behavior of consumers holds a vital position in defining the success of the markets. Impulse buying refers to the phenomenon of making unplanned purchases after exposure to a stimulus (Rook, 1987).

Through their study, Amos *et al.* (2014) ascertained that impulsive purchases make up between 40% and 80% of total purchases, which varies according to the product category. Meena (2018) outlines that the causes of this impulsive behavior stem from an irresistible urge to buy and the lack of ability to weigh the consequences of one's actions. Even if the individual is conscious of the drawbacks of buying, the urge to fulfill the most urgent desires immediately outweighs this awareness. Impulse buying has attracted the attention



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of both researchers and organizations alike who have, over the years, attempted to understand the psychological drivers of this behavior and “impulse temptations” which can assist in escalating sales. The concept attracted the interest of scholars in the 1940s (Luna and Quintanilla, 2000) with some of the pioneering studies such as the DuPont Consumer Habits Studies conducted between 1945 and 1965 (Piron, 1991; Rook and Hoch, 1985). This further encouraged studies such as Clover (1950), Stern (1962), Patterson and Cox (1963) and Kollat and Willett (1967) on this subject. Hausman (2000) attributed hedonic rewards derived from the act of shopping and impulsive product selection and purchase to be the drivers of impulse buying. Apart from the theory that hedonic rewards drive impulse, another perspective on this is that since consumers spend a lot of their free time in places like malls and marketplaces, they are much more prone to make impulsive purchases as a result of being exposed to those settings (Sahai *et al.*, 2019).

Lately, a lot of consumers prefer a combination of shopping in online stores in conjunction with traditional shopping, with e-commerce growing at a significant rate. According to data from IIMedia (2021), global online shoppers have increased since 2015. There were 1.7 billion of them in 2018, reaching 1.92 billion in 2019. Statistics by UNCTAD (2021) stated that globally, the proportion of online retail sales in total retail sales escalated from 16% to 19% in 2020 as an outcome of the sharp expansion in e-commerce and the movement restrictions brought on by COVID-19. The advancement of e-commerce also has an impact on impulse buying, which has increased as a result of customers being able to make purchases regardless of time or location due to the Internet and smartphones. FOMO exerts a powerful influence on impulsive buying decisions (Özen and Hus, 2025).

Pre-installed shopping apps on smartphones, push notifications by shopping apps and websites and targeted advertisements on social media have been increasingly used as tools to promote purchases-both regular and impulse-driven (Patsiotis and Atik, 2017). Additionally, the adoption of targeted marketing on these platforms has also had an impact on how people make purchases. In the modern landscape, many social media influencers inundate their followers with excessive sponsored content primarily for monetary gain (Koay and Lim, 2025). The use of social media marketing for impulsive purchases was shown to be driven by several themes. Factors like availability of resources with the customer, intelligence, gender, family situations, culture, past experiences, product attributes, store and website design and mood (Redine *et al.*, 2023) are all influential to impulse purchases. The prevalence of social media and e-commerce innovation has significantly contributed to the growth of impulse buying, making them major drivers of this phenomenon.

Aragoncillo and Orus (2018) found that personalized advertisement recommendations on social media, the increased choice of products on websites/apps and the convenient procedures of making payments can all be effective incentives for impulsive online shopping. Dodoo and Wu (2019) found that the targeted nature of social media ads has a positive and significant impact on online impulse buying propensities. People on social media seek out content that aligns with who they are, and algorithms make this content even easier to find (Nyrhinen *et al.*, 2024). Varghese and Chitra (2022) found that customers using social media are influenced by their past ordeals, which further affect their future impulse buying patterns when using such platforms.

Consumers frequently make impulsive purchases using discrete methods of payment. Credit cards encourage prompt outlay by streamlining the transaction and eliminating the urgency of using cash. Roberts and Jones (2001) found that access to credit cards, which facilitates consumers to buy now and pay later, led to impulsive buying among American college students. A similar study by Park and Forney (2004) explored the cultural divergence in the usage of credit cards and impulse buying by Korean and American graduating students to better understand consumer behavior across cultures. In both groups of students, it was seen that the use of credit cards was significant in determining impulsive buying. Singh *et al.* (2022) studied the impact of credit cards on impulse buying behavior among Indian consumers. They identified that not only was there a drastic shoot-up in

impulse buying due to credit card usage but also a greater propensity of consumers to fall into situations of financial scarcity. The study by [Secapramana et al. \(2021\)](#) found that the probability of impulsive buying increases along with the usage of credit cards and a high probability of post-purchase regret that comes from this relation.

Cognitive dissonance, which is associated with consumer behavior, is reflected in post-purchase dissonance. This type of purchase regret occurs when a customer decides on a particular item, buys it and afterward expresses displeasure with the item's or service's quality. As per [Secapramana et al. \(2021\)](#), this form of regret is highly correlated with impulsive buying behavior. Cognitive dissonance refers to a psychologically uneasy feeling linked to regret, worry and doubt ([Festinger, 1957](#); [Menasco and Hawkins, 1978](#); [Mowen and Minor, 1995](#)). Cognitive dissonance after an impulsive purchase is significantly higher when compared to its levels after a planned purchase ([George and Yaoyuneyong, 2010](#)), as the items are bought after rational thinking and not as a reaction to a stimulus. [Chen et al. \(2021\)](#) specifically studied cognitive dissonance in the context of online impulse buying behavior and the findings demonstrated that customers would perceive product dissonance more following an impulsive purchase.

India boasts 70 million global shoppers accounting for \$61 billion in B2C e-commerce sales ([UNCTAD, 2021](#)). Reserve Bank of India data states credit card payments in India have grown at a CAGR of 8.5% between 2017 and 2020 ([RBI, 2022](#)). Furthermore, in March 2022, India had 73 million credit card holders, who spent about Rs 68,327 crore (\$8.6 billion) on online purchases.

The objective of this study is to analyze Impulse buying among Indian buyers and factor in the impact of social media and credit cards in enabling this behavior. Post the COVID-19 pandemic, most of the physical stores have shifted to a digital format, thus making it easier for products to reach customers. The COVID-19 pandemic accelerated digital adoption in India, with e-commerce and quick commerce platforms like Flipkart, Amazon India, Reliance JioMart, Blinkit seeing explosive growth. According to recent industry reports, India's digital economy is expanding due to smartphone penetration, affordable Internet access and widespread adoption of digital services. By 2028, the digital economy is expected to contribute nearly 20% of India's GDP, supported by increasing Internet connectivity, mobile data consumption and digital payments ([Economic Times, 2024](#)). Examining impulse buying here is conceptually novel because it captures a "new normal" where digital stimuli (e.g. flash sales, personalized ads) interact with organismic factors (e.g. work from home) to drive responses (e.g. unplanned purchases). This has led to a greater proliferation of impulse buying tendencies and thus there is merit in understanding this behavior in a post-pandemic world. The study also investigates the onset of post-purchase dissonance among impulse buyers.

- RQ1. How strong is the relation between impulse purchases and purchase regret associated with various classes of Indian consumers after controlling for demographic factors of gender, age and income?
- RQ2. Does social media accentuate impulse purchases among consumers?
- RQ3. Does credit card usage impact impulse buying tendencies and does it differ across the various product categories?

In the following sections, the available literature related to impulsive buying, cognitive dissonance and factors linked with impulsive buying behavior has been examined to find the research gap. Thereafter, the hypothesis is formulated. The S-O-R model framework is formed and the results of data analysis are depicted. They are tracked by the presentation of results, discussion, interpretation, conclusions and recommendations.

2. Literature review

2.1 Impulse buying

Impulse buying behavior has been widely discussed in the literature by several social scientists. Most early research used the paradigm established by the DuPont experiments, which classified impulse purchases as “unplanned” purchases. Typically, this definition was operationalized as the discrepancy between a customer’s final number of purchases and the items they had identified as “intended purchases before entering a store” (DuPont, 1945, 1949, 1954, 1959, 1965). Rook (1987), along with Rook and Hoch (1985), found that cognitive reactions were essential when defining this behavior, which comprises experiencing psychological disequilibrium, and which may lead to feeling helpless; experiencing a psychological conflict and struggle; and experiencing a decline in decision evaluation. Piron (1991) demarcated two components within the various definitions-the first component is defined as a “rapid change in psychological states,” which captures how stimulation that results in a desire to buy happens suddenly and quickly. This temporary lack of self-control was referred to as the second dimension, or “state of psychological disequilibrium” and it is brought on by a “sudden and spontaneous desire to act.” He proposed a definition that encompasses discernment and flexibility within the phenomena. He stated that discernment is essential because the “on-the-spot” definitional criteria clearly distinguish unplanned purchases from impulsive purchases. Unplanned purchases that aren’t made right away after being exposed to the stimulus cannot qualify as impulse purchases. Second, flexibility is provided since impulsive purchases can be divided into groups based on whether or not emotional and cognitive reactions are being experienced. As per Rook and Gardner (1993), impulsive buying is an unplanned action characterized by snap judgments and a propensity to acquire goods hastily. More recently, Burton *et al.* (2019) defined that “sudden, powerful emotional aspirations that result from reactive conduct with little cognitive restraint led to impulse purchases”. Today, impulse buying is the key reason for a majority of sales within the modern retail industry (Sundström *et al.*, 2019; Zhang *et al.*, 2020). Crises like COVID-19 indicated a surge in impulse shopping behaviors.

2.2 Factors associated with impulse buying

Several studies have embarked upon outlining the factors that lead to impulse buying. Impulsive purchases are influenced by a variety of factors, including product characteristics, price, distribution process, promotional initiatives by the company, individual attributes, consumer moods, demographics, store environment and ambiance, social factors (store employees, other customers), economic structure (income level), generational cohorts, culture, hedonic consumption and situational factors (Hulte and Vanyushyn, 2011; Duarte *et al.*, 2013). Youn and Faber (2000) found inadequacy of control, stress and tendency to become immersed in self-involving experiences to be the drivers of impulse buying behavior and used these cognitive cues to categorize respondents into high and low-impulse buyers. Impulse buying tendencies also differ based on social or demographic cohorts, whereby age and gender potentially differ in impulse buying tendencies (Kacen and Lee, 2002; Wood, 1998; Tifferet and Herstein, 2012). Secapramana *et al.* (2021) found that discounts are something that attracts most of the customers to make impulsive purchases. Other than that, the appearance of the product, needs and the atmosphere at the stores encourage them to make impulsive purchases. Whereas Julaihah (2026) agrees that Internet interactions such as the use of social media and e-commerce platforms act as purchase stimuli and social media powerfully impacts their transaction behavior and that the use of credit cards can increase impulsive buying tendencies. A study based in Malaysia concluded that e-commerce platforms encourage the purchase of goods and services (Gunsangal *et al.*, 2026). Although many psychologists consider impulse buying harmful due to its link with compulsive shopping behavior (Lawrence and Elphinstone, 2021), marketing scholars generally take a more liberal perspective and consider it harmless (Olsen *et al.*, 2021). Extant literature has often linked

impulse buying with post-purchase emotions (Grigsby *et al.*, 2021), customer loyalty (Rao and Ko, 2021), word of mouth (Farah and Ramadan, 2020) and product return intention (Chen *et al.*, 2020).

2.3 Impulse buying in India

Impulse buying is a pervasive phenomenon in Indian retailing which spans offline and online channels and is affected by a complex mix of consumer traits, situational factors, store environment and digital stimuli. Sharma *et al.* (2010), through their socio-psychological conceptual framework, suggested that hedonic gratification arising from variety-seeking behavior led to impulse shopping. Badgaiyan and Verma (2014) found a direct relation between materialism, the propensity to enjoy shopping and impulsive buying. Based on the research by Pradhan (2016), impulse buying is affected by the following factors: access to cash, POS terminal/ATM facility, consumer attitude, store layout, pricing, time availability, product advertising, store environment and reference group. Ali and Sudan (2018) assessed the influence of cultural factors on impulse purchases by surveying 724 consumers through questionnaires. The findings suggested that proximity to stores was significant in explaining impulse buying tendencies. Customer impulse purchases were found to be significantly impacted by age, gender and the period it took to make the purchase based on the results of Gandhi *et al.* (2015). The study surveyed 93 customers in Pune and analyzed the data by applying of the chi-square tests. Singh *et al.* (2020) found that shopping-enabling devices such as smartphones or laptops, the number of persons accompanying and a large salary at the beginning of the month are some of the variables that affect impulsive purchases. Their study used data from 120 respondents spread across India, and analysis was conducted using Multiple Regression Analysis.

Pal (2021) studied the factors affecting impulse buying in online shopping among 301 respondents using a structural equation modeling approach. The results indicated that scarcity of the product within the website (“only x left”), serendipity of the immediate environment and relaxed shopping experience through phones were drivers of online impulse buying. For India, the online impulse literature indicates that perceived web quality can influence impulse buying differently than in physical stores, and that sales promotions and payment options can moderate hedonic effects on impulse buying (Milaković and Ahmad, 2023; Verma and Singh, 2019; Bak *et al.*, 2022). Among Indian small-town consumers, online impulse buying was motivated by hedonic factors and marketing schemes based on a confirmatory factor analysis of 304 respondents (Agarwal *et al.*, 2021). Sen (2022) found that the COVID-19 pandemic had led to greater tendencies of impulse purchases. Parmar and Chauhan (2018) found that credit cards and excessive social media influence through advertisements led to online impulse purchases among the 106 respondents situated in Gujarat. Similar results were found by Akela (2020) on surveying 250 respondents across Jaipur using multiple regression analysis.

2.4 Assessment frameworks to measure impulse buying

The concept of impulse buying and the factors affecting it is well established in the literature on consumer behavior. However, despite this concept being well-established since the 1940s, the assessment of Impulse Buying only began to emerge in the 2000s. The seminal paper by Beatty and Ferrell (1998) pioneered the application of structural equation modeling for hypothesis testing. Self-reports are mostly used to gauge impulse buying behaviors as a personality attribute or as a reflection of remembered previous purchasing behaviors. Multiple-item measures show that personality traits associated with impulse purchases can be completely examined, though they are not characterized (Mandolfo and Lamberti, 2021). Self-reports are frequently evaluated using closed-ended scales that measure the degree of agreement across semantic elements or on agree-disagree scales. Literature also shows assessment through hypothetical situation descriptions and the respondent’s answers on semantic closed-ended scales as used by Chih *et al.* (2012) and Liu *et al.* (2013).

To measure Impulse buying tendencies, three different scales have been predominantly used across the literature developed by [Rook and Fisher \(1995\)](#), [Weun et al. \(1998\)](#) and [Verplanken and Herabadi \(2001\)](#). Among the three, the [Rook and Fisher's \(1995\)](#) scale is the most predominantly used scale in the literature ([Mandolfo and Lamberti, 2021](#); [Badgaiyan et al., 2016](#)). The scales that were initially created to gauge the propensity for impulsive purchases considered it as a one-dimensional entity. However, [Verplanken and Herabadi \(2001\)](#) revisited this aspect and factored in the underlying psychological structures, cognitive and affective dimensions to create a new scale.

[Rook and Fisher \(1995\)](#) developed a normative scale known as the Buying Impulsiveness Scale. The nine-item measure of buying impulsiveness was treated as a model for confirmatory factor analysis. The study deployed the analysis to measure the impulse-buying tendencies of 212 students in the USA. [Weun et al. \(1998\)](#) curated a five-item scale that measured through frequency responses that required respondents to rate themselves from engaging rarely to always. The impulse buying tendency scale was used across four different samples of 550 shoppers in the USA. [Verplanken and Herabadi \(2001\)](#) consists of a 20-item cognitive scale. Their study used the scale in principle component analysis model to gather insights on Norwegian shoppers.

2.5 Impulse buying and cognitive dissonance

Reviewing a purchase after it has been made to weigh its benefits and drawbacks is a typical human reaction. Cognitive dissonance, a psychological state that happens when there is a mismatch between the belief systems of a person and the information accessible to them that throws this into doubt, is the result of this review. Cognitive dissonance is a deliberate endeavor to reduce or articulate attempts to reduce discord, which is a result of conflicts between beliefs and actions ([Festinger, 1957](#)). Most buyers believe that the numerous marketing strategies used by the seller have undermined their cognitive consistency after making a purchase ([Cummings and Venkatesan, 1976](#)). All shoppers may have a distinct threshold for cognitive dissonance ([Sweeney et al., 2000](#)). Cognitive dissonance may also increase if a larger proportion of accompanying shoppers hold an opposing view of the purchase ([Matz and Wood, 2005](#)). Studies conducted in online and offline settings indicate that impulsive purchases are followed by higher levels of post-purchase regret in comparison to purposely planned purchases. For example, a study on impulse buying and cognitive dissonance among student shoppers shows higher post-purchase discomfort linked to impulsive, unplanned acquisitions ([George and Yaoyuneyong, 2010](#)). Empirical work on online impulse buying also highlights that post-purchase regret emerges when cognitive dissonance arises from a discrepancy between impulsive action and rational self-perception ([Sarwar et al., 2024](#)). Multiple studies in digital shopping contexts report a positive association between impulsive buying and regret, even when involvement and information are controlled ([Nurmalasari et al., 2024](#)). Literature on the buy now and pay later concept and impulse purchasing also posits regret as a central post-purchase outcome in many impulsive buying scenarios ([Nusir et al., 2026](#)).

In the Indian context, [Kumar et al. \(2021\)](#) investigated the association between impulse buying and post-purchase dissonance related to grocery shopping. The data were analyzed using an ANOVA model, and the findings were similar to [Kaur \(2014\)](#), whereby a strong and significant relation between the two aspects was found. However, it was seen that among the shoppers of the higher income category, the degree of post-purchase regret was significantly lower. The study by [Nigam et al. \(2022\)](#) used an experimental method to analyze the influence of conditional promotions on impulsive purchases and subsequent purchase cognitive dissonance in both online and offline store formats. According to their findings, impulse purchases made due to conditional promotion offers do not result in post-purchase regret as long as the total expenditure on all of the shopping carts does not exceed the threshold value of purchases intended by the customer. The range of threshold values from intended purchase expenditure was higher for customers with higher incomes, which led to lower regrets.

The available literature studies impulsive buying and cognitive dissonance. The use of social media and credit cards has also been emphasized in the literature. However, there is a limited use of the SOR framework to examine the impact, especially in the Indian context. Further, there is hardly any study that works on flow experience as one of the variables as O (organism) of the SOR framework. This study is therefore an empirical extension of the existing SOR framework in the context of online impulsive buying. Some of the relevant studies have been summarized in [Table 1](#) to highlight the existing research gap.

2.6 Hypotheses development

2.6.1 Impulsive buying and post-purchase regret. [Kumar et al. \(2021\)](#) found a positive but weak correlation between post-purchase regret and impulsive purchasing. It was also found that the higher the buying impulse, the more is the regret felt by the customers. The customers do not think rationally at first, but it plays an important role during the post-evaluation phase. After making a purchase, the cognitive aspects come into play, which results in regret ([Sarwar et al., 2024](#)). Understanding this relationship in terms of online buying is essential for marketers, as on the one hand, it can result in increased purchases; on the other, it can create a faulty definition of their product before the customer.

H1. There is a positive and statistically significant relation between impulse purchases and purchase regret.

2.6.2 Social media marketing and impulse purchases. [Al-Zyoud \(2018\)](#) indicated that the integration of social media does result in impulsive buying, considering that people want a variety in their shopping experiences. In an environment where social media users encounter influencers and celebrities while browsing, they are more prone to making impulsive purchases ([Zafar et al., 2021](#)). [Budree et al. \(2021, July\)](#) accepted that social media acts as a stimulus to make buyers justify their impulsive purchases. Hence, it is essential to understand the influence of social media marketing techniques on impulsive buying behavior. Social media often triggers impulse buys. When influencers promote products, viewers quickly learn about them and feel excited, leading to unplanned purchases ([Liu et al., 2025](#)). [Liu et al. \(2025\)](#) study on impulsive buying in the context of social media influencer marketing found that authenticity and influence impact impulsive buying behaviors.

H2. There is a positive and statistically significant relation between social media marketing and impulse purchases.

2.6.3 Credit card usage and impulsive purchase. [Secapramana et al. \(2021\)](#) observed that when people have a high tendency to make purchases using credit cards, they are even more attracted to impulse purchase behavior. Understanding the use of credit cards is essential to predict impulsive buying behavior ([Joo and Forney Judith, 2004](#)). [Rodrigues and Oliveira \(2021\)](#) studied the use of credit cards for buying footwear. However, they found a relationship that was not statistically significant between the use of credit cards and impulse buying behavior.

H3. There is a positive and statistically significant relation between credit card usage and impulse purchases.

H4. There is a positive and statistically significant relation between credit card usage and impulse purchases for all product categories.

Table 1. Research gap

Research work	Contributions	Gap identified
Muruganantham and Bhakat (2013)	Entry of overseas goods into the Indian market, the growth of organized retail, rising availability in hands for spending, favorable demographic divisions and altering culture and the standards of living result in impulse buying	Do not consider impulsive buying in the online context
Kollat and Willett (1967), Moreira et al. (2017)	Effect of demographic and lifestyle factors, unanticipated needs, visual stimuli, marketing crusades and/or a decline in the ability to evaluate the pros and cons of impulse purchases	Did not consider factors like the role of social media and credit card usage and the flow experience
Parsad et al. (2019) and Huo et al. (2023) Stern (1962)	Considering the role of social media and sales promotion Identified the 4 types of impulsive purchases and the factors affecting them- money, physical effort and mental effort	Did not consider the impact of credit cards Related to in-store purchases. Based on products of one particular company
Pallikkara et al. (2021)	Used factor analysis. The atmosphere of the shop, the availability of credit cards, the buyer’s current mood, in-store promotions, deals and discounts, goods provided for sale in the checkout area and bulky items might lead to impulsive purchases	Lack of focus on the online shopping environment. The factors identified are related to in-store shopping
Rai and Yadav (2022)	Investigated online impulse buying behavior among working women. Showed that social media is a significant precursor to online impulse buying behavior	Limited geographical area – Gorakhpur district, Uttar Pradesh. Considered only women
Telci et al. (2011)	Impulsive Internet buyers frequently face post-purchase dissonance, brought on by worry about potential unanticipated outcomes	The role of social media and credit cards was missing
George and Yaoyuneyong (2010), Rook (1987), Hoch and Loewenstein (1991), Stilley et al. (2010), Lin et al. (2005) Kaur (2014)	Impulsive purchases cause more cognitive dissonance than more planned purchases Found a powerful and significant relationship between impulsive buying and subsequent post-purchase regret. Studied the role of sales promotion schemes	Insufficient evaluation of the factors that catalyze impulsive purchases Sales promotion schemes used across social media need further exploration
Jain et al. (2018)	Studied young Indian customers. Identified hedonic shopping gratification alongside promotional schemes that aided impulse shopping behavior and post-purchase dissonance, leading to the consumers returning products	Considered only hedonic shopping as a factor behind impulsive buying

2.7 The S-O-R model

The Stimulus-Organism-Response model, often known as the S-O-R model, demonstrates several external factors (external stimuli) and how they can affect a person’s feelings and actions. The S-O-R model highlights a variety of indications that appear during impulsive online purchases ([Setyani et al., 2019](#)). Environmental triggers that affect a person’s internal state are specified as stimuli. The term “organism” refers to a person’s inner personality, which includes their feelings and thoughts. It is suggested that an organism-related component called “flow experience” affects consumers’ impulsive purchases ([Huo et al., 2023](#)). A response is

when someone reacts, such as avoiding or approaching. Finally, the Stimulus-Organism-Response model has shown that mood and task cues can influence people's emotional and cognitive reactions, which in turn have led to people making impulsive purchases. According to [Chang et al. \(2014\)](#), situational factors may limit the impact of customers' reactions and positive emotional responses. Accordingly, the S-O-R model can facilitate understanding of impulse purchase behavior within the study. To model the variables within the S-O-R model, we create the conceptual framework depicted in [Figure 1](#) according to the developed hypothesis.

Credit cards and social media act as external stimuli that lead the person to make impulse purchases in the context of online buying. Internal psychological activities are a series of indications that prompt a person's assessment of his feelings (joy, i.e. positive feelings or regret, i.e. negative feelings). Purchase regret is used as a mediating variable affecting the flow experience. A similar analysis has been conducted in [Hetharie et al. \(2019\)](#). The relationship between purchase regret and Impulse Buying can be a two-way relation wherein regret affects consumers in the stages of post-decision and pre-decision, which can impact the consumer's behavior and future decisions. Consumers may make certain decisions to regulate anticipated and experienced regret ([Zeelenberg and Pieters, 2007](#)). Thus, the model assesses a two-way link between impulse purchases and purchase dissonance, which in the context of the questionnaire alludes to treating it as both anticipated regret and experienced regret in past purchases.

3. Research design

Literature on impulse buying and the impact of social media and the use of credit cards suggests that there is a strong and direct relation between these elements. Furthermore, there is also a greater chance of cognitive dissonance post an impulse purchase. The objective of this study is to gauge these relations in the context of Indian consumers in the post-pandemic era, whereby most of the shopping outlets allow for shopping online and have a strong digital marketing base. To operationalize these constructs, a structured questionnaire was developed and [Table 2](#) presents the details of its development, including the variables, measurement scales and sources used.

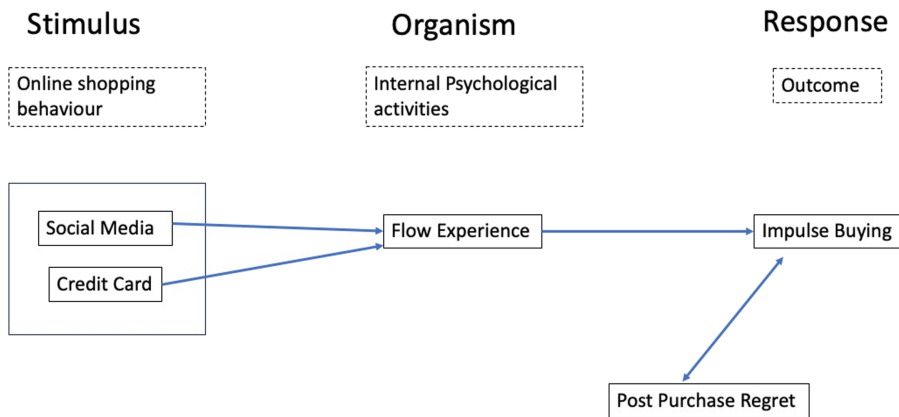


Figure 1. Conceptual presentation of the SOR model. Source(s): By authors (2025)

Table 2. Questionnaire development

Variables	Analysis	Measurement scale	Sources
Impulse buying	The nine-item framework is presented through questions 7–15 of the questionnaire	5-point Likert scale (strongly disagree or agree)	Rook and Fisher (1995)
Cognitive dissonance score	The assessment factors are assessed through questions 16–19 of the questionnaire. The answers to the four questions yield the cognitive dissonance score	5-point Likert scale (strongly disagree or agree)	Saleh (2012) and Lee and Cotte (2009)
Credit card usage	Credit card usage is treated as a dummy variable in the model. If respondents select credit card as their payment option in Question 20 of the questionnaire, the variable takes the value of 1; otherwise, it is coded as 0. Additionally, factors influencing the use of credit cards are captured through Question 21 of the questionnaire	Respondents are required to choose from the given options	Credit card usage is operationalized as a dummy variable because it may not be the preferred payment mode for all consumers. If a respondent indicates credit card as their preferred mode of payment, the variable is coded as 1; otherwise, it is coded as 0. This binary coding allows the study to capture the presence or absence of credit card preference in the analysis (Chen et al., 2023)
Impact of social media	These facets are analyzed through the responses to questions 22–25 of the questionnaire	5-point Likert scale (strongly disagree or agree)	

3.1 Data collection

The general use of a questionnaire, according to [Ghauri and Grønhaug \(2005\)](#), is to test a theory by gathering data. To account for the presence of impulse buying behavior and the subsequent cognitive dissonance, the study adopts different frameworks present in the literature to measure these tendencies. The study subsequently uses these as variables in the econometric model. The data used in this study consist of primary data from 413 consumers across India, collected through an online questionnaire.

3.2 Statistical analysis

Studies including the one by [Hetharie et al. \(2019\)](#) use a variety of empirical tools such as SEM (structural equation modeling) or partial least squares (PLS) path modeling methods to test SOR model frameworks. Confirmatory factor analysis (CFA) was used to test the model fit of the conceptual framework.

The research model, i.e. the SOR model outlined in the conceptual framework, was estimated using structural equation modeling (SEM). The strength of the suggested model and the given hypotheses were evaluated using the two latent variables- Impulse Buying Score and Purchase Regret. Social media impact variables and credit card were used as external stimuli, i.e. exogenous variables. The mediating impact of variables such as age, gender, income and product categories was also included in the equation.

4. Results

4.1 Respondent profile

[Table 3](#) presents the summary of the 413 respondents’ profiles concerning the various demographics and online purchase behavior. Many respondents were females (64.4%), while

Table 3. Respondents' profile

Variable	Description	Frequency	Percentage of sample
<i>Gender</i>	Female	266	64.41%
	Male	147	35.59%
<i>Age</i>	Under 18 years	1	0.24%
	18–30 years	235	56.90%
	30–40 years	119	28.81%
	40–50 years	37	8.96%
	50 years and above	21	5.08%
<i>Employment</i>	Businessman	60	14.53%
	Homemaker	32	7.75%
	Other	10	2.42%
	Retired	4	0.97%
	Salaried Employee	196	47.46%
<i>Monthly Earnings</i>	Student	111	26.88%
	Nil	119	28.81%
	Less than Rs. 50,000	69	16.71%
	Between Rs. 50,000–Rs. 1,00,000	61	14.77%
	Rs. 1,00,000–Rs. 1,50,000	60	14.53%
	Rs. 1,50,000–Rs. 2,00,000	41	9.93%
<i>Online Purchases</i>	Over Rs. 2,00,000	63	15.25%
	Groceries	206	49.88%
	Meals	354	85.71%
	Clothes and/or Accessories	314	76.03%
	Electronic Appliances	270	65.38%
	Cosmetics or Perfumes	267	64.65%
	Other Products	40	9.69%
<i>Preferred Mode of Payment</i>	Credit Card	209	50.61%
	UPI	106	25.67%
	Cash	59	14.29%
	Debit Card	39	9.44%
Total observations		413	100%

Source(s): Authors' Calculations Using Primary Survey Data

males accounted for 35.6% of the sample. Among the age-group demographic, the largest share of the participants belonged to the bracket of 18–30 years. In terms of employment, a sizeable proportion of the sample were Salaried employees (47.5%). Nearly 28.8% of the sample reported their monthly earnings as 0, owing to their job status as a student/retired/homemaker. While reporting the online product purchase behavior, Meals (85.71%), followed by clothes and/or Accessories (76%) and Electronic Appliances (65.4%), were the top purchased items. Credit cards were the most popular mode of payment, accounting for a share of 50.6%, followed by UPI (25.7%).

4.2 Credit card usage

To rationalize the choice of credit cards, the respondents were asked to state their reason for preferring credit cards during online shopping. The results, elaborated upon in [Figure 2](#), depict that promotional offers/cashback/points were the leading reasons respondents chose to use credit cards. This was followed by the ability to pay later for transactions incurred through a credit card and the availability of the option of EMI payments in case of high-value purchases.

4.3 Social media impact

To evaluate the influence of social media marketing on online purchase behavior, the participants were requested to rate the extent to which they are impacted by price discounts,

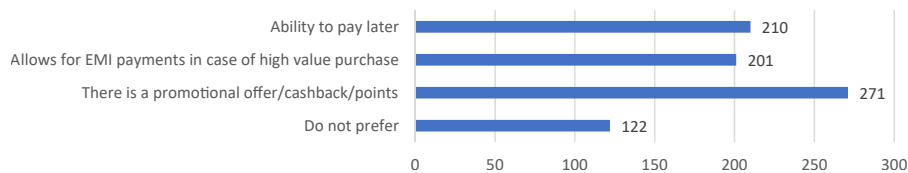


Figure 2. Reasons for preferring credit cards during online shopping. Source: Authors’ calculations using primary survey data

promotions by influencers and celebrities, repeat advertisements and product reviews/ratings on a scale of 1 (not influenced) to 5 (highly influenced). The summary of the respondents presented in Figure 3 shows that most consumers are influenced by product reviews and ratings, followed by price discounts, repeat advertisements and promotions. The results for each of the four questions are presented in the various panels. The high rating score recorded indicates that social media marketing and usage have a strong imprint on the buying behavior of respondents.

4.4 Results of the measurement model

Considering the Impulse Buying variable and Cognitive Dissonance, i.e. Purchase Regret, is not directly observed from data but rather through the questions stated in the questionnaire, the study uses the Impulse Buying variable and Purchase Regret as latent variables and the set of answered questions as the observed variables. The results of CFA suggested an acceptable

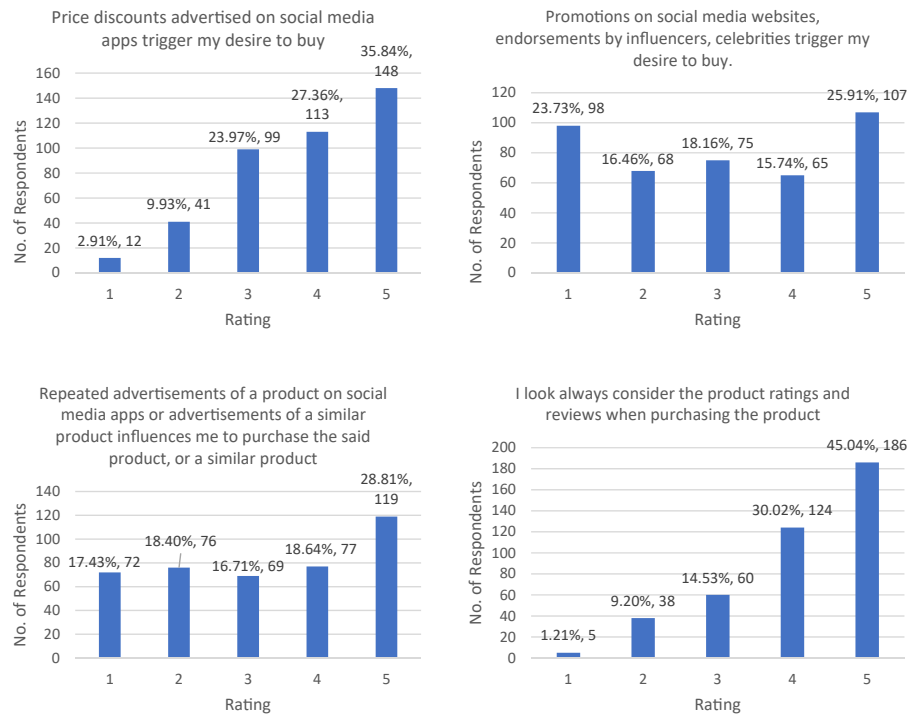


Figure 3. Social media impact on online shopping behavior

general model fit with minimum χ^2/df (5.395), RMSEA (0.103), CFI (0.918), TLI (0.900) and GFI (0.902). It is worth noting that the RMSEA value of 0.103 indicates a moderate rather than strong fit; however, taken together with the CFI (0.918), TLI (0.900) and GFI (0.902) values, which all exceed the 0.90 threshold, the overall fit of the measurement model is considered acceptable for this study. The confirmatory factor analysis results show that the loading factors for all the items (i.e. observations) and average variance extracted (AVE) for the latent observations were greater than the cut-off value of 0.50.

Similarly, the Composite reliability scores were higher than 0.70, indicating the reliability of the model construct. Here it is important to note that according to Fornell and Larcker (1981), with AVE less than 0.5 and composite Reliability (CR) above 0.6, the convergent validity of the construct is still tolerable. Table 4 presented below details the outcomes of the confirmatory factor analysis of the questions used to estimate the latent constructs of Impulse Buying and Purchase Regret.

4.5 Analysis of the structural model -hypothesis testing

The goodness of fit metrics chi-square minimum to the degree of freedom (1.644), the comparative fit index (0.978), the goodness of fit index (0.948), the Tucker–Lewis index (0.951) and the root mean square error of approximation (0.040) indicate the estimated model is an excellent fit with the data. Table 5 presents the results of the structural model, including the path coefficients, z-values, significance levels and hypothesis testing outcomes.

5. Discussion

The SOR framework was used to logically examine how people make impulsive buying decisions based on cause-and-effect indications where cause can be both internal and external factors (Feng *et al.*, 2024). In the context of online shopping, it explained the role of social media and credit cards as stimuli that impact customers' impulsive buying behavior. To test the relation between purchase regret and impulse buying, the study first considers purchase regret as anticipated regret. The relation was positive but statistically non-significant. This shows that anticipatory regret does not affect impulse buying behavior in consumers shopping through online modes, and the relation is not strong. Anticipatory regret, the expectation of regret before or during decision-making, is an antecedent to online impulse buying. However, across studies it is evident that anticipatory regret does not consistently drive online impulse

Table 4. Results of the measurement model

Construct	Items	Factor loadings	Cronbach's α	CR	AVE
Impulse Buying Score	IBV1	0.746	0.906	0.9383	0.6338
	IBV2	0.833			
	IBV3	0.878			
	IBV4	0.849			
	IBV5	0.880			
	IBV6	0.846			
	IBV7	0.808			
	IBV8	−0.468			
	IBV9	0.773			
Purchase Regret	PPR1	0.750	0.9164	0.7188	0.4015
	PPR2	0.438			
	PPR3	0.754			
	PPR4	0.531			

Note(s): AVE: Rule of thumb – should exceed 0.50; CR: Rule of thumb – should exceed 0.70

Source(s): By authors (2025)

Table 5. Results of structural model

Hypothesis	Hypothesis path	Coefficient	z-value	$p \leq$	Result
H1	Purchase Regret → Positive Effect → Impulse Buying Score	0.004	0.04	0.965	Hypothesis H1 is not supported
H2	Impulse Buying Score → Positive Effect → Purchase Regret	0.576	7.24	0	Hypothesis H1 supported
	Social Media Price Discount Ads → Positive Effect → Impulse Buying Score	0.258	4.67	0.000 ^a	Hypothesis H2 supported
	Social Media Promos and Endorsements by celebrities/influencers → Positive Effect → Impulse Buying Score	0.135	2.34	0.019 ^b	Hypothesis H2 supported
	Social Media Repeat Ads → Positive Effect → Impulse Buying Score	0.153	2.51	0.012 ^b	Hypothesis H2 supported
	Social Media Ratings → Positive Effect → Impulse Buying Score	−0.093	−2.13	0.033 ^b	Hypothesis H2 is not supported
	Credit Card → Positive Effect → Impulse Buying Score	0.27	6.21	0 ^a	Hypothesis H3 supported
	Credit Card Preference for Groceries → Positive Effect → Impulse Buying Score	−0.026	−0.59	0.555	Hypothesis H4 is not supported
H4	Credit Card Preference for Meals → Positive Effect → Impulse Buying Score	0.098	2.45	0.014 ^b	Hypothesis H4 supported
	Credit Card Preference for Clothes Accessories → Positive Effect → Impulse Buying Score	0.036	0.78	0.434	Hypothesis H4 is not supported
	Credit Card Preference for Cosmetics Perfumes → Positive Effect → Impulse Buying Score	0.097	1.89	0.059 ^c	Hypothesis H4 supported
	Credit Card Preference for Electronic Appliances → Positive Effect → Impulse Buying Score	−0.016	−0.35	0.729	Hypothesis H4 not supported

Note(s): ^aAccepted at 1% level, ^bAccepted at 5% level, ^cAccepted at 10% level

Source(s): By authors (2025)

purchasing (Barta *et al.*, 2022), and when relationships are detected, they are context-dependent rather than uniform (Guan *et al.*, 2023). Next, when looking at post-purchase regret as experienced regret, positive and statistically significant results were observed, which align with those found in Kumar *et al.* (2021).

Secondly, for the hypothesis on the influence of social media on impulse purchases, the results indicate that different factors associated with social media are all significant but have different impacts on impulse buying. Price discount advertisements marketed through social media; promotions and endorsements by Influencers and well-known persons on social media and repeat advertisements all have a direct and relevant impact on impulse buying by consumers and the hypothesis stands supported. This aligns with Liu *et al.* (2025), who found that while perceived product value is central, influencer reputation is peripheral to customers’ impulsive purchases. However, interestingly, product reviews on social media have a negative and significant impact on impulse buying. This result is like the one found by Fan and Zhang (2015), who rationalized these findings as an offshoot of the theory of adjusting orientation. The finding is also in line with Chen *et al.* (2022), in which it was found that negative comments in online reviews reduce emotional trust and hinder consumers’ buying intentions, because consumers use negative feedback to avoid risk and reduce impulsive decisions.

Thirdly, the impact of credit cards on impulse buying was analyzed, and the results depicted that credit cards have a positive and statistically significant impact on impulse buying. This result indicates that credit card usage leads to an intensified impulse shopping behavior compared to other modes of payment and is aligned with the findings of [Secapramana et al. \(2021\)](#), which also supports the relationship between the use of credit cards, impulsive purchases and post-purchase regret. They found that higher use of credit cards results in more impulsive purchases, which leads to higher regret. Thus, the hypothesis stands supported.

The last hypothesis delves deeper into the association between discharging payment through credit cards in online shopping and impulse buying to analyze the product categories that are impulsively purchased online using credit cards. The results indicate that among the specified product categories, only the categories of meals bought using credit cards have statistically significant and positive coefficients. Meals and cosmetics/perfumes bought using credit cards have a statistically significant and positive coefficient. This depicts that credit cards are often used to impulsively shop for meals from online platforms such as Swiggy, Zomato, etc. A key rationale that was outlined in the study was that price discounts lead to greater use of credit cards. The marketing strategies used by such meal delivery applications enable consumers to avail greater discounts on the use of a credit card ([Yadav and Muraleedharan, 2021](#)). Thus, the results obtained are closely aligned with the evidence found in the literature. Similarly, online purchases of cosmetics and perfumes with credit cards are also significant in explaining impulse purchase behavior. Cosmetics and Perfumes are a set of items that can be classified as high-frequency hedonistic items, greatly benefiting from price discount schemes and fads that further drive impulse purchases of the product.

However, with the onset of fintech, the payment system has become more advanced for Gen Z than what was present for the preceding generations. This generation prefers convenience, is comfortable with digital interfaces and prefers real-time services. These digital payment infrastructures further trigger impulsive purchases ([Rusdian et al., 2026](#)).

6. Implications

This study carries both practical and theoretical implications from the perspective of consumer behavior research:

- (1) Social media marketing strategies differ in their effectiveness-product reviews/ratings are the most influential, followed by price discounts, repeat advertisements and promotions. Marketers can prioritize review generation and price discount campaigns as key drivers for augmenting online impulse purchases.
- (2) Credit card usage is a significant driver of online impulse purchases. Platforms offering credit card-linked discounts, cashbacks and EMI options, particularly food delivery apps such as Swiggy and Zomato, can expect elevated impulse buying. Merchants and payment platforms can leverage this insight to structure promotional offers strategically.
- (3) The product category breakdown reveals that meals are the primary category leading impulsive purchases via credit cards. This leads us to look at the theoretical implications of this study. Meals or food not just satiates the emotional (hunger) but also physical urges of an individual.
- (4) Another category with more online impulse purchases is Cosmetics/Perfumes. This is explained by both the hedonic nature of these products and the prevalence of credit card discount schemes in this segment.
- (5) Theoretically, the study extends the S-O-R framework to the Indian post-pandemic online shopping context and introduces purchase regret as a mediating variable. The

finding that experienced post-purchase regret is a stronger driver of future purchase behavior than anticipated regret adds nuance to existing SOR models.

- (6) The linkage between impulsive product categories and Maslow's Need Hierarchy offers a new theoretical lens — impulse purchases span both physiological needs (food) and hedonic/esteem needs (cosmetics, perfumes), suggesting that the hierarchy of needs can inform segmentation of impulse-buying propensity by product type.

7. Conclusion

This study investigates the link between impulsive buying behavior and post-purchase regret in conjunction with the impact of the employment of credit cards and social media in the aftermath of the pandemic. In the Indian context, where nearly 70 million online shoppers are spending \$61 billion on B2C online purchases, the analysis of the relationship between online impulse buying must be examined. The study provides a unified model, offering an explanation about how external stimuli are translated into impulsive buying behavior using the S-O-R framework.

The results suggest that both external cues, such as social media exposure and credit card usage significantly influence flow experiences of the consumer, in turn affecting impulsive buying behavior. Additionally, impulsive buying behavior further affects post-purchase regret. Thus, immersive experiences of the consumer while shopping online result in impulsive buying and it may result in regret, which highlights the trade-off between gratification and dissatisfaction. Moreover, the mediating role of flow experience underscores its crucial role.

Furthermore, several online websites offer greater discounts, cashbacks and EMI options when using credit cards, which could accentuate the implementation of this mode of payment. The credit card also offers the ability to pay later, which can exacerbate online impulse shopping. Credit card payments in India have increased by nearly 8.5% between 2017 and 2020, with the online transactions on credit cards amounting to Rs 68,327 crore (\$8.6 billion) in online purchases in March 2022 alone. Impulse purchases have also increased with the onset of various social media marketing strategies that display advertisements of products based on search history, location and data from individuals' digital footprints. With 518 million social media users, there is a higher chance that customers may act impulsively when making purchases based on triggers of social media marketing.

The study involved a survey of a sample of 413 participants across India who indulge in online shopping. The online survey (detailed in [Appendix](#)) probed the types of products shopped online, modes of payment used, the reasons for preferring credit cards (if it is a dominant mode of payment), etc. The survey also comprised questions that measured impulse-buying tendencies and purchase dissonance based on the framework developed by [Rook and Fisher \(1995\)](#) and [Lee and Cotte \(2009\)](#), respectively. To analyze the impact of social media, the survey also investigated the different social media marketing strategies and whether they influenced the impulse buying behavior of the respondents.

The study's findings indicate that among the sampled respondents, the most purchased items were meals, followed by clothes and/or accessories and electronic appliances. Credit cards were the most popular mode of payment, followed by UPI. The top reason for preferring credit cards was the promotional offers/cashback/points offered on credit card transactions.

This research examined the associations between impulse buying and purchase regret, credit card usage and social media impact, using a Structural Equation Model approach under the S-O-R Framework. Credit cards and social media are introduced in the framework as external stimuli leading to the person making impulse purchases using the medium of online shopping. The internal psychological activities prompt a person's assessment of feelings (joy, i.e. positive feelings or regret, i.e. negative feelings). Purchase regret is used as a mediating variable affecting the flow experience. The two-way relation between impulse purchases and purchase regret exists due to purchase regret affecting consumers in the stages of post-decision

and pre-decision, leading to an impact on the consumer's behavior and future decisions. Consumers may make certain decisions to regulate anticipated and experienced regret. The model used in the study assesses a two-way relation between impulse purchases and purchase regret, which alludes to treating it as both anticipated regret and experienced regret in past purchases. Confirmatory Factor Analysis is used to compute the latent variables- Impulse Buying and Purchase Regret.

The findings indicate that there is a positive and statistically significant relation between impulse buying and post-purchase regret in the context of the sampled population. This indicates that impulse buying behavior is leading to online shoppers experiencing significantly high regrets, i.e. increase in impulse buying increases the "experienced" post-purchase regret. These results also highlight an important finding that experienced post-purchase regret is more significant than the anticipated regret within the study sample in terms of impact on online impulse purchasing.

Researchers have found that social media impacts impulse purchase behavior in a positive and significant manner. Thus, social media marketing strategies serve as strong triggers for impulse purchases. However, specifically, product ratings decreased impulse buying behavior, while promotions and endorsements by celebrities/social media influencers, price discounts and repeated advertisements all significantly increased impulse purchases. The role of reviews cannot be ignored. Online reviews, especially negative reviews, act as preventive mechanisms for online impulse shopping; thus, the negative impact of product ratings on impulse buying is logical and well-founded in literary evidence.

It is an addition to the existing literature as it outlines the type of social media strategies that are most influential in triggering impulse buying behavior among online shoppers. Further, the study finds that impulse buying behavior increases if the payments are made through credit cards by the shoppers. When credit card usage across the different product categories is analyzed, the study finds that the purchase of meals through credit cards has a positive and significant relationship with impulsive purchases. One could likely attribute this not just to the price and promotional offers by the food delivery applications but also because food is an impulse that not just satiates the emotional but also physical urges of an individual. Further, the relatively hedonistic product category of cosmetics and perfumes purchased through credit cards is found to have increased impulse purchases.

7.1 Limitations and future scope

The use of a primary survey introduces the risk of response bias, which is a limitation of this study. Common method bias has been addressed by keeping the questions non-repetitive, maintaining an easy language and keeping similar questions together so that the respondents remain motivated (Podsakoff *et al.*, 2024). Further, the questionnaire framework sourced from Rook and Fisher (1995) uses questions that test impulse shopping tendencies, whereby the questions may lead to habituation bias among respondents. Also, a limitation of this study is the dependence on self-reported data for measuring credit card usage. However, self-reported measures are commonly used in consumer behavior research, and future studies could complement them with objective transaction data to reduce reporting bias. Further studies can be undertaken to study the impact of specific strategies on impulsive buying. The scope also extends to studying the influence of different variables on impulsive buying and post-purchase dissonance, like hedonic motives, demographics of the sample, etc. Future studies may also include changes in cognitive dissonance over time and compare it with traditional buying. It can also be compared with online buying using the cash-on-delivery method. Additionally, Cognitive Dissonance Theory may help explain post-purchase sentiments and the psychological discomfort experienced after impulsive purchases. Future studies may also draw on the Theory of Planned Behavior to examine how attitudes, perceived control and social influences affect impulsive buying intentions.

Supplementary material

The supplementary material for this article can be found online.

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