

Bachelor Dissertation



Digital Payment Use Intensity and Consumer Spending Behavior Among Young Adults in Morocco



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Abstract:

Digital payment methods have become an important part of everyday consumption, especially among young adults. While these methods offer speed and convenience, they may also influence spending behavior. This study examined the relationship between digital payment use intensity, impulse buying, and spending self-control among young adults in Morocco.

The study adopted a quantitative approach and used a cross-sectional survey design. Data were collected through an online questionnaire distributed to young adults aged 18 to 25 in Morocco. The collected data were analyzed using descriptive statistics, reliability analysis, correlation analysis, and regression analysis.

The findings showed that digital payment use intensity was relatively high among respondents. The results also showed a positive and statistically significant relationship between digital payment use intensity and impulse buying. This suggests that respondents who used digital payment methods more frequently were more likely to report impulsive buying behavior. However, the relationship between digital payment use intensity and spending self-control was weak and not statistically significant. In other words, frequent use of digital payments did not clearly predict lower spending self-control in this study.

Overall, the study showed that digital payment use was more strongly related to impulse buying than to spending self-control. These findings contribute to a better understanding of the behavioral effects of digital payment use in the Moroccan context and may be useful for educators, financial institutions, and policymakers interested in young consumers' financial behavior.

Keywords: digital payment use intensity, impulse buying, spending self-control, young adults, Morocco

Résumé:

Les moyens de paiement digitaux occupent une place croissante dans les habitudes de consommation, en particulier chez les jeunes adultes. S'ils offrent rapidité et praticité, ils peuvent aussi influencer la manière dont les consommateurs perçoivent leurs dépenses et prennent leurs décisions d'achat. Dans ce contexte, cette étude examine la relation entre l'intensité d'utilisation des paiements digitaux, l'achat impulsif et la maîtrise de soi dans les dépenses chez les jeunes adultes au Maroc.

Cette recherche adopte une démarche quantitative fondée sur un questionnaire en ligne administré à des jeunes adultes âgés de 18 à 25 ans résidant au Maroc. Les données ont été analysées à l'aide de statistiques descriptives, d'analyses de fiabilité, de corrélation et de régression.

Les résultats montrent que l'intensité d'utilisation des paiements digitaux est relativement élevée au sein de l'échantillon. Ils mettent également en évidence une relation positive et statistiquement significative entre cette intensité d'utilisation et l'achat impulsif. Autrement dit, plus les répondants utilisent fréquemment les moyens de paiement digitaux, plus ils sont susceptibles d'effectuer des achats spontanés et peu planifiés.

En revanche, la relation entre l'intensité d'utilisation des paiements digitaux et la maîtrise de soi dans les dépenses apparaît faible et non significative sur le plan statistique. Cette différence suggère que l'usage fréquent des paiements digitaux influence davantage les décisions d'achat immédiates que la régulation financière à plus long terme, comme la planification des achats, le respect d'un budget ou le suivi des dépenses.

Dans l'ensemble, cette étude montre que l'utilisation des paiements digitaux est plus fortement associée à l'achat impulsif qu'à une diminution générale de la maîtrise de soi dans les dépenses.

Mots-clés : paiements digitaux, intensité d'utilisation, achat impulsif, maîtrise de soi dans les dépenses, jeunes adultes, Maroc

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Dedication:

To my mother

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Chapter 1. Introduction

1.1 Background and Context

For many young consumers, paying without cash has become a normal part of everyday life. Digital payment methods such as bank cards, mobile wallets, online transfers and contactless payments are now widely used because they make transactions faster and easier. In Morocco, digital financial services have expanded in recent years and payment methods have become more modern and more accessible. At the same time cash is still used in many everyday transactions, which makes Morocco an interesting context for this study.

Digital payments offer clear advantages, but they may also influence the way people experience spending. Prelec and Loewenstein (1998) explain that paying can create a feeling of psychological discomfort, often described as the pain of paying. When people pay digitally, this feeling may become weaker because the transaction feels less visible than paying with cash. As a result consumers may pay less attention to how much they are spending.

This issue is especially important for young adults. They are often more familiar with digital tools and more likely to use digital payments in their daily lives. At the same time, many of them are still developing their budgeting habits and financial discipline. This makes it important to understand how digital payment use may shape their spending behavior.

This study adopts a quantitative approach to examine the relationship between digital payment use intensity, impulse buying and spending self-control among young adults in Morocco aged 18 to 25.

1.2 Problem Statement

The growing use of digital payment methods has changed the way consumers make purchases. These methods are convenient and efficient, but they also raise concerns about spending control. Because digital payments are less tangible than cash, consumers may be less aware of the money they spend at the moment of purchase. This lower level of awareness may lead to faster and less deliberate buying decisions (Prelec & Loewenstein, 1998).

This concern is closely linked to impulse buying and spending self-control. Rook and Fisher (1995) describe impulse buying as an unplanned purchase driven by a sudden urge. More recent research also suggests that mobile payment use may be linked to overspending, which shows that the convenience of digital payments can influence how consumers manage their spending (Ahn & Nam, 2022).

Although earlier studies have examined payment methods and spending behavior, limited research has explored the relationship between digital payment use intensity, impulse buying and spending self-control among young adults in Morocco. This gap is important because digital payments are becoming more common in Morocco while cash is still widely used (Bank Al-Maghrib, 2025). Young adults are especially relevant because they are active users of technology and are still developing their financial habits. For this reason, this study aims to address the lack of empirical evidence on this relationship in the Moroccan context.

1.3 Justification of the Study

This study is important from an academic point of view because it goes beyond simply asking whether people use digital payments and looks instead at how frequent use may influence behavior. Digital payments are often discussed as a financial or technological innovation but fewer studies examine how regular use may affect impulse buying and spending self-control. In this way the study shifts the focus from adoption to behavior.

The study is also important in the Moroccan context. Bank Al-Maghrib (2025) shows that the payment ecosystem is changing and that digital payment services are becoming more common.

This makes it relevant to examine how these changes may influence consumer behavior especially among young adults. This group is particularly important because they are highly exposed to digital payments and are still developing their spending habits.

From a practical point of view the findings may be useful for banks payment service providers educators and policymakers. They may also help young consumers better understand how their payment habits can influence their spending decisions.

1.4 Research Objectives, Research Questions, and Hypotheses

This study aims to explore the impact of the frequency of digital payments on impulse buying and spending self-control in young adults in Morocco.

The specific objectives of the study are:

- to assess the level of digital payment use intensity among young adults in Morocco;
- to examine the relationship between digital payment use intensity and impulse buying among young adults in Morocco;
- to examine the relationship between digital payment use intensity and spending self-control among young adults in Morocco;
- to provide a better understanding of how digital payment behavior may influence consumer financial behavior among young adults.

The following objectives outline the scope of the primary research question:

What is the relationship between digital payment use intensity, impulse buying, and spending self-control among young adults in Morocco?

The study is guided by the following sub-research questions:

- What is the level of digital payment use intensity among young adults in Morocco?
- Is digital payment use intensity associated with higher impulse buying among young adults in Morocco?

- Is digital payment use intensity associated with lower spending self-control among young adults in Morocco?

In order to answer these questions, the following hypotheses are proposed:

H1: Digital payment use intensity is positively associated with impulse buying among young adults in Morocco.

H2: Digital payment use intensity is negatively associated with spending self-control among young adults in Morocco.

These hypotheses are supported by earlier work suggesting that less visible payment methods may reduce the psychological weight of spending and that impulse buying is linked to spontaneous purchasing behavior (Prelec & Loewenstein, 1998; Rook & Fisher, 1995; Ahn & Nam, 2022).

1.5 Research Method

This study used a quantitative research approach. More specifically, it adopted a cross-sectional survey design to examine the relationship between digital payment use intensity, impulse buying and spending self-control among young adults in Morocco.

Data were collected through a structured questionnaire distributed to respondents aged 18 to 25. The questionnaire covered four areas: demographic characteristics, digital payment habits, impulse buying and spending self-control. The study relied on a non-probability convenience sample, selected based on the accessibility and willingness of respondents to participate.

Once collected, the data were analyzed using descriptive statistics, reliability analysis, correlation analysis and regression analysis. This combination of techniques was appropriate because it allowed the study to profile the sample, assess the consistency of the measurement scales and test the proposed relationships between the variables in a clear and structured way.

1.6 Structure of the Dissertation

This dissertation is divided into five chapters and each chapter has a specific role in addressing the research objectives.

Chapter 1 introduces the study. It presents the background and context of the research the problem statement the justification of the study the research objectives the research questions and hypotheses and an overview of the research method.

Chapter 2 reviews the academic literature related to the three main variables of the study which are digital payment use intensity impulse buying and spending self-control. It explains the theoretical foundations of the study and places the research within the existing body of knowledge.

Chapter 3 presents the methodological framework of the study. It describes the research design the data collection process the sampling strategy and the data analysis procedures used to test the proposed hypotheses.

Chapter 4 presents and analyzes the empirical findings of the study. It also discusses the results in relation to the research questions and hypotheses introduced in Chapter 1 and interprets them in light of the theoretical framework discussed in Chapter 2.

Chapter 5 concludes the dissertation. It summarizes the main findings discusses their theoretical and managerial implications acknowledges the limitations of the study and suggests directions for future research.

Chapter 2. Literature Review

2.1 Introduction

This chapter reviews the literature on digital payment use intensity, impulse buying and spending self-control in order to build the theoretical foundation of the study. Its purpose is to explain the main concepts, present the key theoretical perspectives and examine previous findings on how payment methods may shape consumer behavior.

The chapter begins by clarifying the three main variables of the study which are digital payment use intensity, impulse buying and spending self-control. These concepts need to be clearly understood before their relationships can be examined in a meaningful way.

It then turns to the main theories that support the study, namely the pain of paying perspective, payment mechanism theory and self-control theory. Together these perspectives help explain why digital payment methods may influence not only convenience but also spending awareness, purchase decisions and financial discipline.

The chapter also reviews previous empirical studies on the relationship between digital payment use intensity and impulse buying as well as the relationship between digital payment use intensity and spending self-control. This review helps show what is already known, where the findings remain limited and why more research is needed in the Moroccan context.

The focus on young adults is especially relevant because they are among the most active users of digital tools and payment technologies. At the same time they are still developing their spending habits and financial discipline. This makes them an appropriate group for examining the possible behavioral effects of digital payment use.

Overall this chapter places the study within the wider literature on consumer behavior and digital payments. By combining conceptual definitions, theoretical discussion and previous empirical findings it provides the basis for the conceptual framework and hypotheses developed in this dissertation.

2.2 Definitions of Key Concepts

2.2.1 Digital Payment Use Intensity

Digital payments are payment methods that allow transactions to be completed electronically instead of through physical cash. These methods include bank cards mobile wallets online transfers and contactless payment options. In general digital payments are often linked to convenience speed financial inclusion and technological change in consumer transactions (World Bank, 2022). In Morocco the growth of digital financial services and the modernization of the payment system have made digital payments more visible in everyday life even though cash still remains important in many transactions (Bank Al-Maghrib, 2025).

In this study the focus is not limited to whether consumers have access to digital payment tools or whether they have used them at least once. The main concern is the intensity of use in daily life. Digital payment use intensity refers to how often and how regularly individuals rely on digital payment methods when making personal purchases. This distinction is important because adoption and intensity are not the same. A person may own a payment card or a mobile wallet and still use cash most of the time. Another person may use digital payments in most daily transactions and may depend on them as a normal part of spending.

This means that digital payment use intensity is better understood as a behavioral variable rather than a purely technological one. It reflects the extent to which digital payment methods become part of consumers' regular spending routines. This idea is important for the present study because repeated use of a payment method may have stronger effects on behavior than simple access or occasional use. When a payment method becomes familiar and routine it may also begin to shape the way consumers think about purchases and respond to spending situations.

Digital payment use intensity is therefore not only about using digital tools. It is also about the place these tools occupy in everyday consumption. The more often consumers use digital payments the more likely those payment habits are to influence the way they experience spending and make purchase decisions. For this reason digital payment use intensity is treated in this study as a central variable for understanding possible changes in consumer behavior.

2.2.2 Impulse Buying

Impulse buying is generally understood as a spontaneous and immediate purchase made without prior planning. It is different from planned buying because it is driven less by careful thinking and more by a sudden urge to buy. Rook and Fisher (1995) describe impulse buying as a type of purchasing behavior influenced by spontaneous desire as well as social and situational factors. This means that impulse buying is not simply random. It is often linked to emotions attractive buying opportunities and a lower level of deliberate thinking at the moment of purchase.

In consumer behavior research impulse buying is usually associated with quick decision making strong purchase temptation and weak resistance to immediate desire. It often happens when consumers respond quickly to internal feelings or external cues such as promotions convenience or attractive product presentation. Because of this impulse buying is often linked to lower reflection during the buying process and a weaker ability to delay consumption in favor of future financial priorities (Rook & Fisher, 1995).

Impulse buying is important in the context of this study because it represents one possible behavioral outcome of frequent digital payment use. When payment becomes easier faster and more convenient the movement from desire to purchase may also become quicker. In this kind of situation consumers may be less likely to stop and think carefully before completing a transaction. This makes impulse buying especially relevant when studying digital payment behavior.

In the context of digital payments the act of paying may feel less restrictive than paying with cash. Ahn and Nam (2022) suggest that mobile payment use may be associated with overspending behavior. This supports the idea that convenient digital payment methods can encourage more impulsive buying patterns. In the present study impulse buying is understood as a tendency to make unplanned and immediate purchases with less attention to prior budgeting or careful financial consideration.

2.2.3 Spending Self-Control

Spending self-control refers to the ability of individuals to stay disciplined when making spending decisions. It reflects the extent to which consumers are able to keep their spending in line with their intentions priorities and budget. In this sense spending self-control is more specific than general self-control because it focuses directly on money and consumption choices. Consumers with strong spending self-control are more likely to resist unnecessary purchases delay consumption when necessary and remain committed to their financial goals.

Dew and Xiao (2011) link financial management behavior to actions such as planning controlling expenditure and managing financial obligations responsibly. Their work is useful for understanding spending self-control because it shows that financial discipline is expressed through everyday behavior and not only through financial knowledge or attitude. Spending self-control is therefore not simply a personal trait. It is also reflected in repeated choices about when how and why money is spent.

This concept is especially important in the present study because it helps explain whether digital payment methods may influence a consumer's ability to regulate spending. If paying becomes less visible and less psychologically noticeable consumers may be less likely to pause and reconsider their decisions at the point of purchase. In that case the issue is not only whether people buy more but also whether they feel able to manage their spending in a disciplined way.

In this study spending self-control is treated as a key behavioral outcome that may be influenced by payment method. It is used to capture the extent to which consumers monitor their expenses follow a budget and avoid unnecessary spending. For this reason spending self-control is central to research on digital payments because it helps show whether convenience in payment may also be linked to weaker financial discipline.

2.3 Theoretical Foundations

2.3.1 Pain of Paying Perspective

One of the most important theoretical perspectives for this study is the pain of paying. Prelec and Loewenstein (1998) argue that payment is not only an economic act but also a psychological experience. In simple terms paying for a good or service can create a feeling of discomfort because consumers become aware that they are giving up money in exchange for consumption. This discomfort is often described as the pain of paying. The theory suggests that the experience of spending depends not only on what is purchased but also on how the payment is made.

An important idea in this perspective is that payment methods do not all create the same psychological reaction. Cash is usually seen as more visible and more tangible because consumers can physically see and feel the money leaving their hands. Digital payment methods make the outflow of money less direct. A card tap an online click or an automatic transfer can reduce the immediate psychological weight of the transaction. As a result consumers may pay less attention to the financial sacrifice involved in the purchase (Prelec & Loewenstein, 1998).

This perspective is highly relevant to the present study because it helps explain why digital payment use may be linked to consumer behavior. If the pain of paying becomes weaker when payment is made digitally consumers may become less sensitive to cost at the moment of purchase. In that situation they may be more likely to buy spontaneously and less likely to pause before spending.

For this reason the pain of paying perspective provides an important theoretical basis for understanding both impulse buying and spending self-control. It suggests that when payment feels less psychologically noticeable consumers may find it easier to spend and harder to maintain discipline in some buying situations. This idea is central to the present study because it helps explain why frequent use of digital payment methods may be associated with changes in spending behavior.

2.3.2 Payment Mechanism and Spending Behavior

A second important theoretical contribution comes from Soman (2001) who examined how payment mechanisms influence spending behavior. Soman argues that different payment methods shape the way consumers mentally process spending because they differ in timing visibility and the amount of attention they require. In particular when payment is immediate visible and easy to remember consumers are more likely to stay aware of how much they spend. When payment is delayed less visible or less actively processed the connection between the purchase and its financial cost becomes weaker.

This perspective complements the pain of paying theory by showing that spending behavior is influenced not only by emotional discomfort but also by the structure of the payment process itself. Consumers do not react to all payment methods in the same way. Some payment methods create a stronger mental record of spending while others reduce it. For example cash usually involves direct contact with the amount spent whereas many digital payment methods reduce the need to fully notice or remember the transaction in the same way. This can weaken spending awareness and make consumers more likely to spend more freely (Soman, 2001).

For the present study this theory helps explain why digital payment use intensity matters. If consumers use digital payment methods only occasionally the effect on their spending behavior may be limited. However when digital payments become a regular and dominant habit the lower visibility and lower cognitive salience of payment may become a repeated part of everyday consumption. In this sense payment mechanism theory supports the argument that frequent digital payment use may be linked to changes in purchase decisions and financial regulation over time.

2.3.3 Self-Control and Consumer Spending Behavior

A third important theoretical foundation for this study is self-control in consumer behavior. Self-control refers to a person's ability to regulate thoughts emotions and behavior in line with long-term goals rather than immediate desires. This idea is especially important in consumer behavior because many purchasing decisions involve a tension between short-term satisfaction and long-

term financial discipline. Consumers often have to choose between immediate consumption and more mindful spending.

According to Baumeister (2002) impulse buying can be understood as a form of self-control failure. Consumers may buy products that do not align with their financial goals when they are unable to resist temptation or when they fail to monitor their spending carefully. This perspective matters because it links impulse buying to the broader idea of self-regulation. It suggests that impulse buying does not happen only because products are available but also because consumers differ in their level of self-control in buying situations.

This perspective is also relevant to digital payment behavior because payment methods may either support or weaken self-control at the point of purchase. If digital payments reduce the psychological and cognitive barriers linked to spending they may make it harder for some consumers to stop and think carefully before making a decision. This does not mean that digital payments automatically lead to poor financial behavior. It does suggest however that the ease and speed of digital transactions may create conditions in which self-control becomes more difficult to maintain. This may be especially important for young adults who are still developing stable financial habits.

Taken together these perspectives suggest that spending self-control can be understood both as a broader self-regulatory ability and as a set of visible financial management behaviors. In this study this combined understanding is useful because it allows spending self-control to be interpreted from both a psychological and a behavioral point of view.

Table 2.1. Summary of Theoretical Foundations

Theory	Author(s)	Core Idea	Relevance to This Study
Pain of Paying	Prelec & Loewenstein (1998)	Paying creates psychological discomfort; less visible payments reduce this feeling	Explains why digital payments may lower spending awareness and encourage impulse buying
Payment Mechanism Theory	Soman (2001)	Different payment methods affect how consumers mentally process spending	Explains why frequent digital payment use may weaken the mental connection between purchase and cost
Self-Control Theory	Baumeister (2002)	Impulse buying is a form of self-control failure when resisting temptation	Explains why easier payment methods may make it harder to maintain spending discipline

Note. Theoretical foundations underpinning the conceptual framework of this study.

Table 2.1 summarizes the main theoretical foundations discussed in this section and highlights their relevance to the present study.

2.4 Relationship Between Digital Payment Use Intensity and Impulse Buying

The relationship between digital payment use intensity and impulse buying has received growing attention in consumer behavior research. This is because payment methods do not only make transactions easier. They may also shape the way consumers make purchase decisions. Compared with cash digital payment methods reduce the physical and psychological effort involved in paying. They make transactions faster smoother and less tangible, which may reduce the pause that often exists between wanting a product and actually buying it.

Impulse buying is generally understood as a spontaneous immediate and unplanned purchase made with limited prior reflection (Rook & Fisher, 1995). It often happens when consumers respond quickly to desire attraction or situational cues rather than to a clearly planned need. In this context the payment stage becomes especially important. When the act of paying is simple and almost frictionless consumers may be more likely to complete a purchase without fully reconsidering its necessity or financial consequences.

This relationship can be explained through the pain of paying perspective. Prelec and Loewenstein (1998) argue that payment can create a form of psychological discomfort because spending money is experienced as a loss. Cash payments make this loss more visible and concrete, while digital payments reduce the salience of the transaction. When payment feels less emotionally noticeable consumers may experience less resistance at the moment of purchase. This can create conditions that are more favorable to impulse buying especially in situations where decisions are made quickly.

The argument is also supported by the broader literature on payment mechanisms and spending behavior. Soman (2001) suggests that payment methods influence how consumers mentally process their purchases because they differ in visibility immediacy and cognitive impact. When

the payment process is less noticeable the connection between the act of buying and the awareness of cost may become weaker. Under these conditions consumers may focus more on the immediate attractiveness of the product than on the financial sacrifice involved in obtaining it.

More recent empirical work points in the same direction. Ahn and Nam (2022) suggest that mobile payment use may be associated with overspending, which supports the idea that convenient payment methods can encourage less controlled purchasing behavior. Although overspending and impulse buying are not identical concepts they are closely related because both may result from reduced spending awareness and weaker hesitation during the transaction process. Taken together these studies suggest that frequent use of digital payment methods may increase the likelihood of spontaneous and less deliberate purchases.

At the same time this relationship should not be treated as automatic or universal. Consumers differ in their level of financial awareness budgeting habits and self-regulation. Some individuals may use digital payment methods very frequently while still maintaining careful control over their purchases. Nevertheless the literature generally supports the expectation that greater digital payment use intensity is associated with higher impulse buying. For this reason the present study proposes a positive relationship between these two variables.

2.5 Relationship Between Digital Payment Use Intensity and Spending Self-Control

Digital payment use intensity may also be related to spending self-control, although this relationship appears more complex than the one with impulse buying. Spending self-control refers to the ability of individuals to regulate their purchases remain consistent with financial priorities and manage expenditure in a disciplined way over time. Unlike impulse buying which reflects behavior at a specific purchase moment spending self-control captures a broader pattern of financial regulation. For this reason it is important to examine whether frequent use of digital payment methods affects not only immediate buying decisions but also the wider ability to control spending.

One reason for expecting such a relationship is that payment methods differ in the degree to which they make spending psychologically noticeable. Cash is usually considered more tangible because consumers can physically see the money leaving their hands. This visibility may strengthen spending awareness and encourage more deliberate decision making. Digital payment methods by contrast may reduce the immediate salience of the transaction. A payment made by card mobile wallet or online transfer can feel less concrete, which may weaken the mental reminder that money is being spent.

This view is consistent with the pain of paying perspective developed by Prelec and Loewenstein (1998). Their argument suggests that the discomfort associated with payment can serve as a natural restraint on consumption. When this discomfort becomes weaker the consumer may become less sensitive to the cost of purchases at the point of decision. Soman (2001) adds that less visible and less actively processed payment mechanisms may reduce the consumer's awareness of expenditure. Together these perspectives suggest that repeated use of digital payment methods could make it more difficult for some consumers to regulate spending effectively.

The relationship is also relevant from the perspective of financial management behavior. Dew and Xiao (2011) show that financial discipline is reflected in practices such as budgeting monitoring expenses and avoiding unnecessary purchases. Spending self-control is therefore not limited to resisting a single temptation. It also involves maintaining regular habits that support responsible money management over time. If digital payment methods reduce the psychological weight of individual transactions they may gradually make it harder for some consumers to preserve these habits consistently.

However the relationship between digital payment use and spending self-control is not necessarily direct. Digital tools can also support financial discipline in ways that cash cannot. For example digital payments may provide account records notifications spending summaries and other features that help consumers monitor their expenses more easily. In addition factors such as financial literacy personal discipline income constraints and budgeting habits may influence spending self-control independently of payment method. This means that digital payment use alone may not be enough to explain differences in spending self-control across individuals.

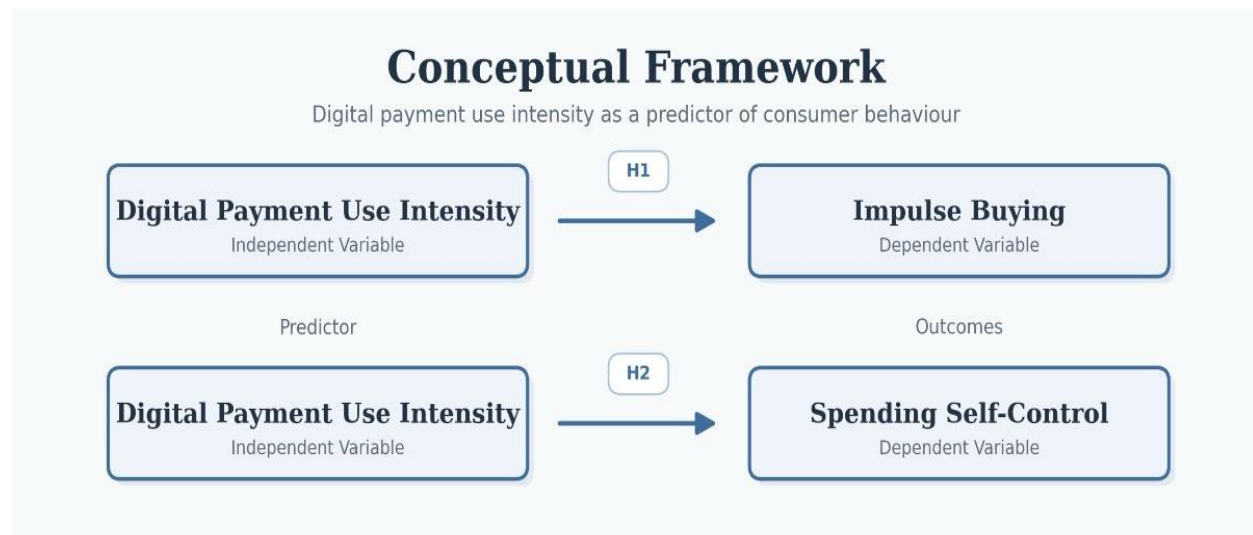
For this reason the literature suggests a possible negative relationship between digital payment use intensity and spending self-control, but one that is likely to be more nuanced than the relationship with impulse buying. Digital payment use may weaken spending awareness in some situations, yet its broader effect on financial self-regulation may depend on additional personal and contextual factors. This makes spending self-control an important but more complex outcome in the study of digital payment behavior.

2.6 Conceptual Framework and Hypotheses Summary

The literature reviewed in this chapter suggests that digital payment use intensity may influence the way consumers experience and manage spending. The pain of paying perspective shows that less visible payment methods may reduce the psychological weight of spending (Prelec & Loewenstein, 1998). Payment mechanism theory also suggests that the structure of the payment process can shape spending awareness (Soman, 2001). In addition, self-control theory suggests that when spending becomes easier, consumers may find it harder to regulate their behavior in line with long-term financial goals (Baumeister, 2002).

Based on these arguments, this study treats digital payment use intensity as the independent variable and impulse buying and spending self-control as the dependent variables. In other words, the study expects that greater use of digital payments will be associated with higher impulse buying and lower spending self-control among young adults in Morocco.

The conceptual framework is presented as follows:



Based on this framework the study proposes the following hypotheses:

H1: Digital payment use intensity is positively associated with impulse buying among young adults in Morocco.

H2: Digital payment use intensity is negatively associated with spending self-control among young adults in Morocco.

This chapter has reviewed the main concepts theories and empirical findings related to the study variables. It has also identified the research gap that supports the need to examine these relationships in the Moroccan context. The next chapter presents the methodology used to test these hypotheses empirically.

2.7 Research Gap and Relevance of the Study

The literature reviewed in this chapter shows that digital payment methods have received growing attention in consumer behavior research. However several important gaps still remain. First many previous studies focus mainly on whether consumers adopt or use digital payment methods. Less attention has been given to the intensity of use, even though frequent use may have stronger behavioral effects than simple access or occasional use.

A second gap concerns the research context. Much of the existing literature comes from developed or larger markets, while limited evidence is available for Morocco. This is important because payment habits, financial practices and the pace of digital adoption may differ from one context to another. As a result findings from other countries cannot always be applied directly to young consumers in Morocco.

A third gap is linked to the population studied. Young adults are among the most active users of digital tools and payment technologies, yet they are still developing their spending habits and financial discipline. Despite this they remain less explored in the literature than broader consumer groups. Focusing on young adults is therefore relevant because it allows the study to examine digital payment behavior at a stage where financial routines are still taking shape.

A final gap concerns the behavioral outcomes examined in earlier studies. Previous research often discusses overspending or impulsive consumption in a general way, but less attention is given to the distinction between impulse buying and spending self-control. This distinction matters because the two concepts are related but they do not reflect exactly the same aspect of consumer behavior. Impulse buying is more immediate and situational, while spending self-control refers to broader financial regulation over time.

For these reasons the present study is relevant both academically and practically. It addresses a context that remains underexplored, focuses on a population that is especially exposed to digital payment use and distinguishes between two important but different spending outcomes. In doing so it aims to provide a more precise understanding of how digital payment use intensity may relate to consumer behavior among young adults in Morocco.

Chapter 3. Methodology

3.1 Research Methodology

This study used a quantitative research approach. This approach was suitable because the research focused on variables that could be measured and compared statistically. The aim was to examine the relationship between digital payment use intensity, impulse buying, and spending self-control

among young adults in Morocco. Quantitative research is often used when the purpose is to test relationships between variables in a clear and structured way (Creswell & Creswell, 2018; Saunders et al., 2019).

More specifically, this study adopted a cross-sectional survey design. This meant that data were collected from respondents at one point in time through a structured questionnaire. A cross-sectional design was appropriate for this research because it allowed the study to capture the current behaviors and opinions of young adults regarding their use of digital payments and their spending habits (Creswell & Creswell, 2018).

The study included one independent variable, digital payment use intensity, and two dependent variables, impulse buying and spending self-control. It examined whether more frequent use of digital payments was associated with higher impulse buying and lower spending self-control. This logic was based on earlier studies suggesting that payment methods can influence how consumers experience spending and control their financial behavior (Prelec & Loewenstein, 1998; Soman, 2001; Baumeister, 2002).

The hypotheses guiding this study were presented earlier in Section 2.6.

Table 3.1. Variables and Measures

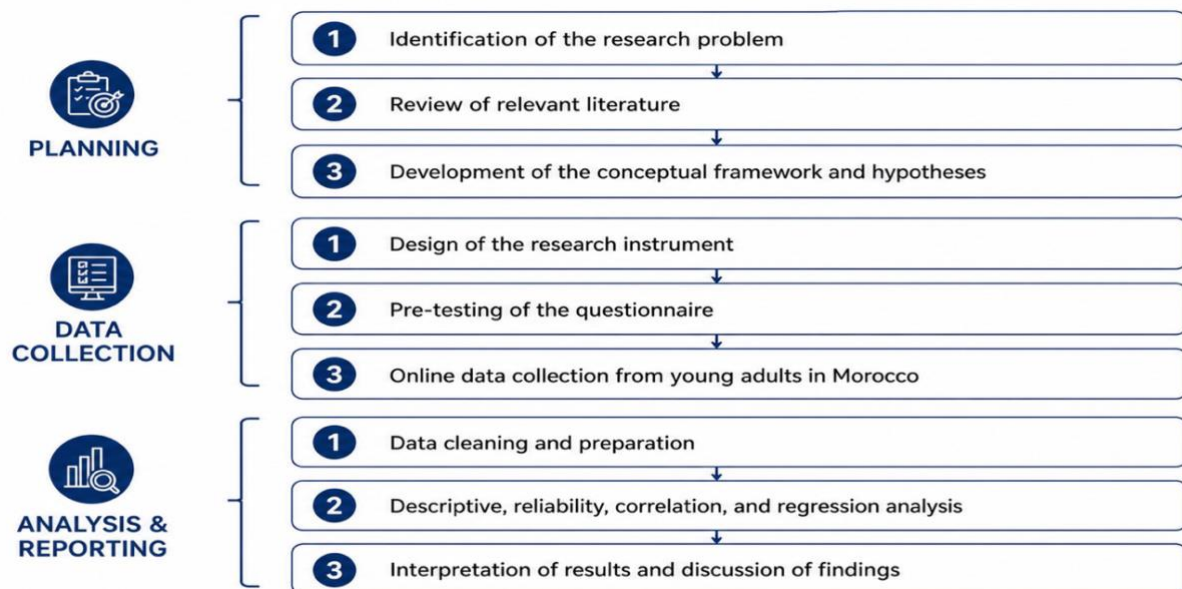
Variable	Variable Type	Items	Measurement Scale	Source
Digital Payment Use Intensity	Independent variable	4	Five-point frequency scale (1 = Never; 5 = Very often)	Researcher-developed items based on the study context

Impulse Buying	Dependent variable	5	Five-point Likert scale (1 = Strongly disagree; 5 = Strongly agree)	Adapted from Rook and Fisher (1995)
Spending Self-Control	Dependent variable	6	Five-point Likert scale (1 = Strongly disagree; 5 = Strongly agree)	Adapted from Dew and Xiao (2011)

Note. All scales use a five-point response format. Variable names and item counts are aligned with the study questionnaire.

The digital payment use intensity items were developed to reflect the frequency with which respondents use digital payment methods in their daily purchases.

Figure 3.1. Research Process Flowchart



3.2 Data Collection Process

The data for this study were collected through a structured online questionnaire created using Google Forms. This method was chosen because it was simple, practical, and easy to distribute to young adults, who are generally active online. It also made data collection faster and more manageable for a student research project.

The questionnaire was divided into four sections.

The first section collected demographic information. It included questions such as age, gender, educational level, and employment or student status. This information was important because it helped describe the sample and confirm that respondents belonged to the target group of the study.

The second section measured digital payment use intensity. This part focused on how often respondents used digital payment methods in their daily purchases. Since the study was interested in intensity of use and not only access, the questions were designed around the frequency of using bank cards, mobile wallets, online transfers, and contactless payments.

The third section measured impulse buying. The items in this section were adapted from Rook and Fisher (1995), who described impulse buying as spontaneous and unplanned purchasing behavior. These items were used to assess whether respondents tended to make sudden purchases without much prior thought.

The fourth section measured spending self-control. The items in this section were adapted from Dew and Xiao (2011). These items helped assess whether respondents were able to regulate their spending, follow a budget, and make disciplined financial decisions in daily life.

Before distributing the questionnaire on a larger scale, a pre-test was carried out with a small number of respondents. This step was useful because it helped identify unclear wording, confusing questions, or technical issues in the form. It also improved the overall quality of the questionnaire before the actual data collection began.

After that, the questionnaire link was shared through student groups, social media platforms, messaging applications, and personal contacts. Participation was voluntary. Respondents were informed that their answers would remain confidential and would be used only for academic purposes.

3.3 Sampling Design and Sample Size

The target population of this study consisted of young adults in Morocco aged 18 to 25. This group was relevant because young adults are generally more familiar with digital technologies and more

likely to use digital payment tools in everyday life. At the same time, many of them were still developing their budgeting habits and financial discipline. This made them an appropriate population for studying impulse buying and spending self-control in the context of digital payments.

This study used a non-probability convenience sampling method. Respondents were selected based on their accessibility and willingness to participate. This method is common in student research because it is practical and manageable, especially when time is limited and when it is difficult to access a complete list of the target population (Saunders et al., 2019; Sekaran & Bougie, 2016).

The study initially aimed to collect between 100 and 150 responses. However after data cleaning and the exclusion of incomplete or ineligible questionnaires, the final sample consisted of 53 valid responses. Although this sample size was smaller than originally expected, it was considered sufficient for an exploratory quantitative study at the bachelor level (Hair et al., 2019). This is acknowledged as a limitation of the study and is discussed further in Section 5.6.

Some elements of snowball sampling were also present, as respondents shared the questionnaire with other young adults who fit the age range of the study. This helped increase the number of responses. However, it may also have reduced the representativeness of the sample, which should be recognized as a limitation.

Only complete questionnaires from respondents who met the age requirement and lived in Morocco were included in the final analysis. Incomplete responses and responses from individuals who did not meet the study criteria were excluded.

3.4 Measurement of Variables

This study was based on three main variables: digital payment use intensity, impulse buying, and spending self-control. A summary of these variables was already presented in Table 3.1.

Digital payment use intensity was the independent variable. It was measured through four items developed by the researcher based on the context of the study. These items reflected how often respondents used digital payment methods in their daily purchases. The focus was on frequency and regularity of use, not simply on whether the respondent had access to digital payment tools. Each item was measured using a five-point frequency scale ranging from 1 = Never to 5 = Very often.

Impulse buying was the first dependent variable. It was measured through five items adapted from Rook and Fisher (1995). These items were used to assess the tendency to make spontaneous and unplanned purchases. The items were measured using a five-point Likert scale ranging from 1 = Strongly disagree to 5 = Strongly agree.

Spending self-control was the second dependent variable. It was measured using six items adapted from Dew and Xiao (2011). These items evaluated the respondent's ability to monitor, regulate, and control spending decisions. This construct was also measured using a five-point Likert scale ranging from 1 = Strongly disagree to 5 = Strongly agree.

3.5 Data Analysis Procedures

After the data were collected, the responses were exported from Google Forms and organized in Microsoft Excel for preparation and cleaning. The first step was data cleaning. This included checking for missing values, removing incomplete questionnaires, and excluding cases that did not meet the study criteria. This step was important because the quality of the analysis depended on the quality of the data.

The second step involved descriptive analysis. Frequencies, percentages, means, and standard deviations were used to describe the characteristics of the sample and summarize the main variables. This provided an overall picture of respondents' digital payment use intensity, impulse buying tendencies, and spending self-control.

The third step involved reliability analysis. Cronbach's alpha was used to assess the internal consistency of the multi-item scales, especially for impulse buying and spending self-control.

Reliability analysis was important because it helped show whether the items used for each construct measured the same concept in a consistent way (Pallant, 2020).

The fourth step involved correlation analysis. This analysis was used to examine the direction and strength of the relationships between digital payment use intensity, impulse buying, and spending self-control. Correlation was useful at this stage because it showed whether the variables were associated with each other before testing predictive relationships.

The fifth step involved regression analysis. Regression was used to test whether digital payment use intensity predicted impulse buying and spending self-control. In other words, this step helped determine whether more frequent use of digital payment methods was associated with higher impulse buying and lower spending self-control. Regression analysis was appropriate because it allowed the hypotheses of the study to be tested in a structured way (Hair et al., 2019).

The findings were then interpreted in relation to the research objectives and hypotheses presented earlier. If the results showed a positive and significant relationship between digital payment use intensity and impulse buying, the first hypothesis was supported. If they showed a negative and significant relationship between digital payment use intensity and spending self-control, the second hypothesis was also supported. If the relationships were weak or not statistically significant, this was also discussed.

3.6 Ethical Considerations

This study followed basic ethical principles throughout the data collection process. Participation in the survey was fully voluntary. Before answering the questionnaire respondents were informed about the purpose of the study and the general use of the data. They were also informed that their responses would remain confidential and would be used only for academic purposes.

No respondent was under any pressure to participate. Each person was free to answer the questionnaire by choice and was also free to stop at any moment without any consequence. This was important because ethical research should respect the freedom of participants and protect their right to decide whether they want to continue or not.

The study also avoided collecting unnecessary personal information. The questionnaire focused only on information that was relevant to the research objectives. No names or identifying details were required for the analysis. This helped reduce privacy concerns and encouraged respondents to answer more honestly.

In addition the analysis was based on grouped responses rather than individual identity. The purpose of the study was to understand general patterns in payment behavior and not to examine any participant on a personal level. For this reason the data were handled in a way that respected anonymity and protected the privacy of the respondents.

Overall these ethical considerations were important for ensuring that the study was conducted in a respectful responsible and academically appropriate manner.

Chapter 4. Results and Discussion

4.1 Introduction

This chapter presents the findings of the empirical study. It draws on the data collected through the questionnaire and examines the results in relation to the research objectives and hypotheses. The chapter begins with a profile of the respondents, then moves to descriptive statistics, reliability analysis, correlation analysis, and regression analysis. The final section discusses the findings in light of the literature reviewed earlier.

4.2 Profile of Respondents

The analysis included respondents from different demographic backgrounds. The questionnaire collected information on gender ,current status and education level in order to describe the sample clearly and place the findings in context.

Women made up the larger share of the sample at 70 percent while men represented 30 percent. This suggests that female respondents were more strongly represented in the study. The sample was also largely student based. Students alone accounted for 60 percent of participants. A further 21 percent reported being both students and employed. Those who were employed represented 17 percent. This distribution shows that the study mainly captured the responses of young people who are still in education ,or who are in the early stages of combining study and work.

The educational profile points in the same direction. Most respondents were in higher education and their level ranged from Bac +2 to Bac +5. This means that the sample was mainly made up of young educated adults. Such a profile is relevant to the topic because this group is more likely to be familiar with digital tools and digital payment methods in everyday life.

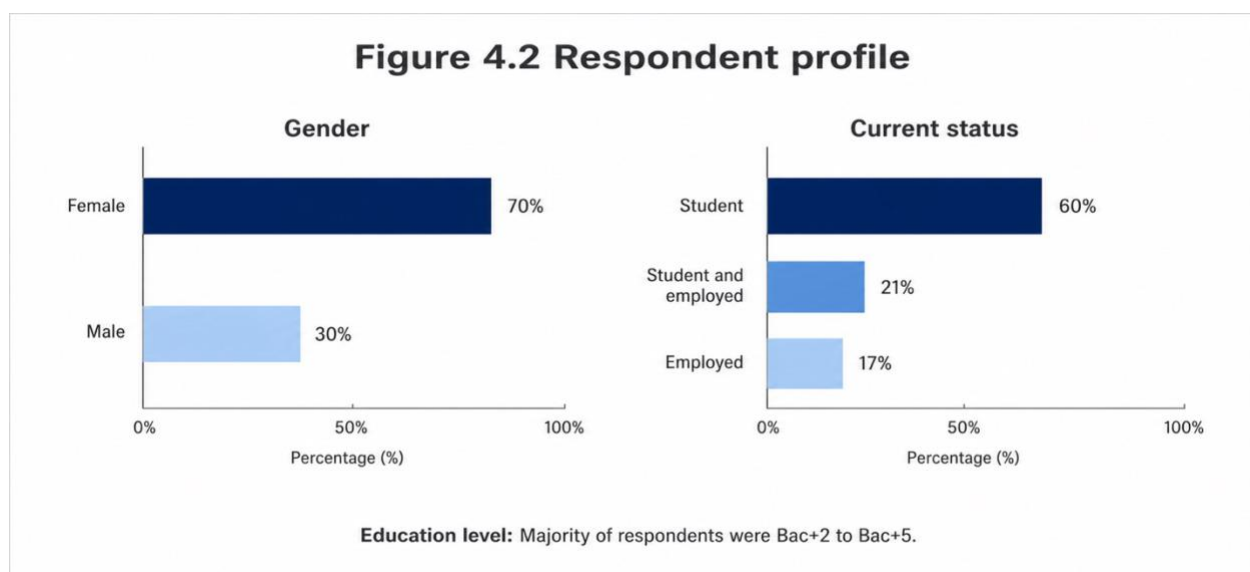
These characteristics help define the population reflected in the data. The findings should therefore be read mainly as representing the views and spending behavior of young educated adults in Morocco rather than the wider population as a whole.

Table 4.1. Profile of Respondents

Variable	Category	Percentage
Gender	Female	70
Gender	Male	30
Current status	Student	60
Current status	Student and employed	21
Current status	Employed	17
Education level	Bac +2 to Bac +5	Majority of respondents

Table 4.1 shows that the sample was largely composed of students and that female respondents formed the larger share of participants. This profile is consistent with the target population of the study.

Figure 4.1. Profile of Respondents



4.3 Descriptive Statistics

Descriptive statistics were used to provide an initial view of the three main variables in the study which are digital payment use intensity, impulse buying and spending self-control. This step was important because it helped show the general level of each variable before moving to the later analyses.

The results show that digital payment use intensity had the highest mean score at 3.94 with a standard deviation of 0.73. This suggests that respondents relied on digital payment methods fairly often in their daily purchases. Impulse buying followed with a mean of 3.61 and a standard deviation of 0.82. This points to a noticeable tendency toward spontaneous and unplanned buying among the respondents. Spending self-control recorded a mean of 2.93 with a standard deviation of 0.70. This indicates a moderate level of control over spending and suggests that respondents did not report a particularly strong ability to regulate their financial behavior.

Taken together these results show a clear pattern. Digital payment use appears to be common among the respondents. Impulse buying is also present at a visible level while spending self-control remains more moderate. This descriptive picture provides an important basis for the correlation and regression analyses presented in the following sections.

Table 4.2. Descriptive Statistics of the Main Variables :

Variable	Mean	Standard Deviation	Minimum	Maximum
Digital Payment Use Intensity	3.94	0.73	2.0	5.0
Impulse Buying	3.61	0.82	1.6	5.0
Spending Self-Control	2.93	0.70	1.5	5.0

As shown in Table 4.2 digital payment use intensity recorded the highest mean among the three variables. This indicates that digital payment methods are used quite frequently by the respondents and suggests that these methods have become part of their regular spending habits. Such a result is consistent with the growing visibility of digital payment tools in everyday consumption among young adults.

Impulse buying also recorded a noticeable mean score. This suggests that spontaneous and unplanned purchases are present at a meaningful level within the sample. The result is important because it shows that impulse buying is not only occasional but represents a relevant aspect of respondents' spending behavior.

By contrast spending self-control recorded the lowest mean and remained at a moderate level. This indicates that respondents reported some ability to regulate their spending but not at a particularly strong level. In other words the descriptive results suggest a balanced picture in which financial control exists but may not always be firmly maintained.

Taken together these findings provide an important descriptive overview of the sample. They show that digital payment use is relatively high impulse buying is present at a visible level and spending self-control remains moderate. This initial pattern provides a useful basis for the next stage of the analysis which examines whether these variables are statistically related.

Figure 4.2. Mean Scores of the Main Variables



Figure 4.2 provides a visual comparison of the mean scores of the three main variables. Digital payment use intensity recorded the highest mean, followed by impulse buying, while spending self-control showed the lowest mean. This visual pattern is consistent with the descriptive statistics presented in Table 4.2.

4.4 Reliability Analysis

Before examining the relationships between variables, it was necessary to check whether the scales used in the questionnaire were internally consistent. Cronbach's alpha was used for this purpose.

The results indicate that all three scales reached acceptable reliability levels. Digital payment use intensity had a Cronbach's alpha of 0.768, which indicates acceptable internal consistency. Impulse buying produced an alpha of 0.884, while spending self-control produced 0.873. These values show that the items used to measure the constructs worked together in a consistent way.

Table 4.3. Reliability Analysis of the Scales

Scale	Number of Items	Cronbach's Alpha	Interpretation
Digital Payment Use Intensity	4	0.768	Acceptable
Impulse Buying	5	0.884	Good
Spending Self-Control	6	0.873	Good

The values reported in Table 4.3 are all above the commonly accepted threshold of 0.70. This indicates that the scales used in the study had satisfactory internal consistency. In practical terms it means that the items within each scale measured the same underlying construct in a coherent way. As a result the scales can be considered reliable and appropriate for the following stages of the analysis including correlation and regression.

4.5 Correlation Analysis

To examine the relationships between the variables, Pearson correlation analysis was conducted.

This analysis was useful because it made it possible to assess both the direction and the strength of the associations between digital payment use intensity impulse buying and spending self-control.

The results show a positive and statistically significant relationship between digital payment use intensity and impulse buying ($r = 0.426$, $p = 0.0015$). This indicates that respondents who used digital payment methods more frequently also tended to report higher levels of impulse buying. The result is consistent with the first hypothesis and suggests that greater reliance on digital payments may be associated with more spontaneous buying behavior.

By contrast the relationship between digital payment use intensity and spending self-control was negative but very weak and not statistically significant ($r = -0.057$, $p = 0.684$). Although the direction of the relationship is in line with the second hypothesis the effect was too weak to provide empirical support for it. This suggests that more frequent use of digital payment methods did not clearly correspond to lower spending self-control in the present sample.

The strongest relationship in the analysis was the negative relationship between impulse buying and spending self-control ($r = -0.534$, $p < 0.001$). This means that respondents who reported stronger impulse buying tendencies also tended to report lower levels of spending self-control. This result is important because it highlights a clear connection between impulsive purchasing behavior and reduced financial regulation.

Table 4.4. Correlation Matrix of the Study Variables

Pair of Variables	r	p-value	Interpretation
Digital Payment Use Intensity and Impulse Buying	0.426	0.0015	Significant positive relationship
Digital Payment Use Intensity and Spending Self-Control	-0.057	0.684	Not significant
Impulse Buying and Spending Self-Control	-0.534	< 0.001	Significant negative relationship

Note. r = Pearson correlation coefficient.

$p < 0.01$.

Table 4.4 indicates that digital payment use intensity was positively associated with impulse buying. This relationship was statistically significant and suggests that respondents who used digital payment methods more frequently were also more likely to report impulsive buying behavior. By contrast no significant relationship was found between digital payment use intensity and spending self-control. Although the association was negative its strength was too weak to support a meaningful link in the present study.

The table also shows a stronger negative relationship between impulse buying and spending self-control. This suggests that respondents with higher impulse buying tendencies were more likely to report lower levels of spending self-control. In this sense the results point to a clearer connection between impulsive purchasing behavior and reduced spending discipline than between digital payment use and spending self-control directly.

4.6 Regression Analysis

Regression analysis was conducted to test whether digital payment use intensity predicted impulse buying and spending self-control. This step was important because it made it possible to examine whether digital payment use had a meaningful effect on the two dependent variables.

The first regression model examined the effect of digital payment use intensity on impulse buying. The results show a positive and statistically significant effect ($\beta = 0.426$, $p = 0.0015$). The model explained 18.1 percent of the variance in impulse buying ($R^2 = 0.181$) with an F value of 11.29. This indicates that more frequent use of digital payment methods was associated with higher levels of impulse buying. In other words respondents who relied more on digital payments were also more likely to report impulsive buying behavior. On this basis the first hypothesis was supported.

Table 4.5. Regression Results for the Effect of Digital Payment Use Intensity on Impulse Buying

Dependent Variable	Predictor	Beta (β)	R^2	F	p-value	Result
Impulse Buying	Digital Payment Use Intensity	0.426	0.181	11.29	0.0015	Supported

The second regression model examined the effect of digital payment use intensity on spending self-control. The coefficient was negative but the effect was not statistically significant ($\beta = -0.057$, $p = 0.684$). The model explained only 0.3 percent of the variance in spending self-control ($R^2 = 0.003$) with an F value of 0.167. This indicates that digital payment use intensity did not have a meaningful predictive effect on spending self-control in the present study. Although the direction of the relationship was consistent with the second hypothesis the result was too weak to provide empirical support for it. For this reason the second hypothesis was not supported.

Table 4.6. Regression Results for the Effect of Digital Payment Use Intensity on Spending Self-Control

Dependent Variable	Predictor	Beta (β)	R²	F	p-value	Result
Spending Self-Control	Digital Payment Use Intensity	-0.057	0.003	0.167	0.684	Not supported

Taken together the regression results suggest that digital payment use intensity was more clearly linked to impulse buying than to spending self-control. In the present study digital payment use showed a meaningful predictive effect on impulse buying while its effect on spending self-control remained weak and not statistically significant.

4.7 Discussion of Findings

The findings of this study provide partial support for the proposed hypotheses. The first hypothesis was supported since digital payment use intensity was positively and significantly associated with impulse buying. This means that respondents who used digital payment methods more frequently were also more likely to report unplanned and spontaneous purchases.

This result is consistent with the pain of paying perspective discussed in Chapter 2. Prelec and Loewenstein (1998) argue that less visible payment methods reduce the immediate psychological discomfort associated with spending. When payment becomes smoother and less tangible consumers may become less aware of the financial sacrifice involved in the purchase. The positive coefficient observed in this study ($\beta = 0.426$, $p = 0.0015$) supports the idea that the convenience of digital payment methods may encourage more impulsive buying behavior.

However, the second hypothesis was not supported. Although the relationship between digital payment use intensity and spending self-control was negative it was very weak and not statistically

significant. This suggests that digital payment use does not necessarily reduce a respondent's broader ability to manage spending.

One possible explanation is that spending self-control depends on more than the payment method alone. It may also be influenced by budgeting habits spending awareness personal discipline financial knowledge and the regular monitoring of expenses. This also suggests that digital payment use may not be sufficient on its own to explain differences in spending self-control across individuals. A respondent may use digital payment methods frequently and still maintain a certain level of control over spending.

Nevertheless, digital payment use appears to be more directly linked to impulse buying at the moment of purchase than to the broader ability to manage spending in a disciplined way. Impulse buying and spending self-control are related but they do not represent exactly the same aspect of consumer behavior. Impulse buying is more closely linked to immediate urges and spontaneous purchases at the moment of decision. Spending self-control is broader and refers to a more general ability to regulate money over time. This means that a person may sometimes make impulsive purchases while still feeling able to manage spending in a relatively controlled way.

The strongest relationship in the analysis was the negative association between impulse buying and spending self-control ($r = -0.534$, $p < 0.001$). This result suggests that respondents who reported stronger impulse buying tendencies were also more likely to report lower levels of spending self-control. However, this pattern does not appear to be driven directly by digital payment use alone.

Taken together these findings suggest that digital payment use intensity has a clearer relationship with impulse buying than with spending self-control. In other words digital payment use seems to influence the immediacy of buying decisions more directly than the broader ability to regulate spending. This is an important result because it shows that the behavioral effects of digital payments may be more specific than originally expected.

4.8 Chapter Summary

This chapter presented the findings of the empirical study and examined them in relation to the research objectives and hypotheses. It first described the profile of the respondents and then provided descriptive statistics for the three main variables of the study. The results showed that digital payment use intensity was relatively high among the respondents while impulse buying appeared at a moderate to relatively high level. Spending self-control remained moderate which suggests that respondents reported some ability to manage their spending but not at a particularly strong level.

The chapter also assessed the reliability of the measurement scales. The results confirmed that the scales used to measure digital payment use intensity, impulse buying and spending self-control were internally consistent and suitable for further analysis. This supported the quality of the measurement instrument used in the study.

The correlation and regression analyses provided more specific evidence regarding the proposed relationships. Digital payment use intensity was positively and significantly associated with impulse buying which supported the first hypothesis. By contrast the relationship between digital payment use intensity and spending self-control was weak and not statistically significant which meant that the second hypothesis was not supported. The findings therefore suggest that digital payment use intensity was more clearly linked to impulse buying than to spending self-control.

The discussion of findings showed that the behavioral effect of digital payment use may be more specific than initially expected. The results suggest that digital payment use may influence the immediacy of buying decisions and encourage impulse buying without necessarily weakening broader spending self-control in a direct way. The next chapter presents the overall conclusion of the study together with its theoretical and practical implications its limitations and suggestions for future research.

Chapter 5. Conclusion

5.1 Summary of Main Findings

This study examined the relationship between digital payment use intensity, impulse buying, and spending self-control among young adults in Morocco. The findings showed that digital payment methods were used quite frequently by the respondents. This suggests that digital payments have become a regular part of everyday consumption for many young adults and confirms that these methods are now well integrated into their daily spending habits.

The analysis also revealed a clear positive relationship between digital payment use intensity and impulse buying. Respondents who reported more frequent use of digital payment methods were also more likely to report higher levels of impulse buying. This result supported the first hypothesis and suggests that the convenience speed and lower visibility of digital payments may encourage more spontaneous purchase decisions. In other words when payment becomes easier and less tangible consumers may be less likely to pause before buying.

By contrast the second hypothesis was not supported. Although the relationship between digital payment use intensity and spending self-control was negative it remained weak and not statistically significant. This means that frequent use of digital payment methods did not clearly predict lower spending self-control in the present study. This result suggests that digital payment use may affect immediate buying behavior more directly than broader financial regulation over time.

A possible explanation is that spending self-control depends on more than the payment method itself. It may also be shaped by budgeting habits spending awareness personal discipline financial knowledge and the regular monitoring of expenses. Because of this a respondent may use digital payment methods frequently and still maintain a certain level of control over spending. This helps explain why digital payment use intensity was significantly associated with impulse buying but not with spending self-control.

Another important finding concerns the relationship between impulse buying and spending self-control. The results showed a strong negative association between these two variables. In practical terms respondents who reported higher levels of impulse buying were also more likely to report

lower levels of spending self-control. This result is important because it confirms that impulsive purchasing behavior and financial discipline remain closely connected even if digital payment use itself was more clearly associated with impulse buying than with spending self-control.

Taken together the findings suggest that digital payment use intensity has a more visible effect on the immediacy of buying decisions than on broader financial self-regulation. This gives the study a more nuanced conclusion. Rather than showing that digital payment use weakens all aspects of spending control the results suggest that its main influence may appear first in spontaneous buying behavior.

5.2 General Conclusion

This study shows that digital payment use intensity is related to consumer spending behavior among young adults in Morocco, but not in the same way across all outcomes. The findings indicate that more frequent use of digital payment methods was associated with higher impulse buying. This suggests that the convenience, speed and lower visibility of digital transactions may make spontaneous purchases easier to complete. By contrast the relationship between digital payment use intensity and spending self-control was negative in direction but not statistically significant. This means that frequent use of digital payments did not clearly predict weaker overall spending regulation in the present study.

These results suggest that the behavioral effect of digital payment use may be more immediate than broad. In other words digital payment methods seem more clearly linked to impulsive buying at the moment of transaction than to the wider ability to manage money over time. This distinction is important because it shows that impulse buying and spending self-control, although related, should not be treated as identical outcomes. A payment method may make purchases quicker and less reflective without necessarily weakening broader financial discipline in a direct or consistent way.

The study is particularly relevant in the Moroccan context where digital payment services are expanding while cash remains an important part of daily transactions. In such a setting young

adults represent an important group for analysis because they are highly exposed to digital tools while still developing stable spending habits. The findings therefore support the view that digital payments should be understood not only as a technological or financial innovation but also as a factor with behavioral implications for everyday consumption.

Overall the study provides a more nuanced understanding of how digital payment use intensity relates to consumer behavior. Rather than showing a general weakening of all aspects of financial control the results suggest that the influence of digital payments appears more clearly in impulsive purchasing behavior than in broader spending self-regulation. This conclusion gives the study both academic and practical relevance and provides a clear basis for the implications and recommendations that follow.

5.3 Contribution of the Study

This study makes a contribution at both the contextual level and the analytical level. From a contextual point of view it focuses on young adults in Morocco, a group that is highly exposed to digital tools and changing payment habits. At the same time this group remains underexplored in research on digital payment behavior. Since digital payment services are expanding in Morocco while cash still remains important in everyday transactions, studying this population provides useful insight into how payment innovation may be linked to consumer behavior.

From an analytical point of view the study contributes by distinguishing between two related but different outcomes of spending behavior, namely impulse buying and spending self-control. The findings suggest that digital payment use intensity was more clearly linked to impulsive buying behavior than to broader spending self-regulation. This is an important contribution because it shows that the behavioral effects of digital payment use should not be treated as uniform. Instead the results suggest that digital payment convenience may have a more direct influence at the moment of purchase than at the level of longer-term financial discipline.

The study also contributes methodologically by treating digital payment use intensity as a behavioral variable based on frequency of use rather than simply focusing on adoption or access.

This distinction is useful because it moves the discussion from whether consumers use digital payments to how strongly these payment methods are part of their everyday spending habits. In this sense the study offers a more behavior-oriented view of digital payment use and its possible effects on consumer decision making.

Although the study remains modest in scope it provides empirical evidence that helps clarify the relationship between digital payment behavior and selected spending outcomes in a specific national context. Its contribution therefore does not lie in making broad universal claims, but in offering a more precise and context-sensitive understanding of how digital payment use intensity may shape consumer behavior among young adults in Morocco.

5.4 Answer to the Main Research Question

The main research question of this study asked whether digital payment use intensity is related to impulse buying and spending self-control among young adults in Morocco. Based on the findings the answer is that digital payment use intensity was clearly related to impulse buying but not clearly related to spending self-control.

More specifically respondents who used digital payment methods more frequently were also more likely to report impulsive buying behavior. This suggests that the convenience speed and lower visibility of digital payments may make spontaneous purchases easier. By contrast the relationship between digital payment use intensity and spending self-control was negative in direction but weak and not statistically significant. This means that frequent digital payment use did not clearly predict lower spending self-control in the present study.

The answer to the research question is therefore more nuanced than a simple yes or no. Digital payment use intensity does appear to influence consumer behavior, but its effect seems to be more visible in immediate purchase decisions than in broader financial self-regulation over time.

5.5 Theoretical and Practical Implications

From a theoretical point of view the findings support the idea that payment methods can influence consumer behavior beyond their transactional function. The positive relationship between digital payment use intensity and impulse buying is consistent with the pain of paying perspective and with broader arguments about the lower salience of digital transactions. When payment becomes easier faster and less psychologically noticeable consumers may be more likely to act on immediate desire instead of pausing to reflect before completing a purchase. In this sense the findings support the view that the payment method itself can shape how spending is experienced at the moment of decision.

However, the absence of a statistically significant relationship between digital payment use intensity and spending self-control adds nuance to the literature. It suggests that payment methods may affect immediate purchasing behavior more directly than broader financial regulation over time. This distinction is theoretically important because it shows that impulse buying and spending self-control should not be treated as interchangeable outcomes. A consumer may be more vulnerable to spontaneous purchases in some situations without necessarily losing the broader ability to monitor expenses follow a budget or remain financially disciplined in general.

This also suggests that digital payment use may not be sufficient on its own to explain wider patterns of financial self-regulation. Other factors such as budgeting habits financial literacy personal discipline and income constraints may also shape the way consumers manage their spending over time. Nevertheless, the findings still show that digital payment use can have a meaningful behavioral effect even when that effect appears more clearly in impulse buying than in spending self-control.

From a practical point of view the findings are relevant for banks fintech companies and payment service providers. The results suggest that greater convenience in payment may come with behavioral side effects especially in relation to spontaneous buying. This does not mean that digital payment tools are harmful. It does however suggest that service providers may have a role in encouraging more conscious spending behavior. Features such as real-time notifications spending

summaries budget alerts or optional transaction limits could help users remain aware of their expenditure and reduce impulsive purchase decisions.

The findings are also relevant for financial education initiatives. As digital payment methods become increasingly common young consumers may benefit from greater awareness of how payment habits influence everyday purchasing behavior. Financial education often focuses on budgeting saving and financial planning. However, the present findings suggest that attention should also be given to the behavioral side of payment methods. Helping young adults understand how convenience and low payment visibility may affect spending decisions could support more reflective financial habits.

Finally the study has practical relevance for young consumers themselves. Recognizing that frequent use of digital payments may be associated with a higher tendency toward impulse buying may encourage more deliberate spending strategies. Simple actions such as checking account balances regularly setting personal limits reviewing transaction histories or pausing briefly before completing a purchase may help strengthen awareness at the moment of payment. In this way the implications of the study go beyond academic discussion and speak directly to everyday financial behavior.

5.6 Limitations of the Study

This study has several limitations that should be taken into account when interpreting the findings.

The first limitation concerns the sampling method. The study relied on convenience sampling and some elements of snowball sampling. This means that respondents were selected mainly on the basis of accessibility and willingness to participate rather than through a fully random process. As a result the sample may not represent all young adults in Morocco. This may have influenced the findings by giving greater weight to the views and behaviors of respondents who are more active online or more easily reached through student and personal networks.

A second limitation relates to the use of self-reported data. The results depend on how respondents described their own payment habits buying behavior and spending control. In topics related to money and self-discipline some respondents may present themselves in a more positive way or may not always assess their own behavior fully accurately. This may have affected the findings by either understating impulsive behavior or overstating spending self-control.

The cross-sectional design of the study is another limitation. The data were collected at one point in time which means that the analysis can identify relationships between variables but cannot establish long-term causal effects with certainty. This may limit the interpretation of the findings because it is not possible to know whether the observed relationships would remain stable over time or change as payment habits evolve.

Another limitation is linked to the scope of the model. The study focused on three main variables which are digital payment use intensity impulse buying and spending self-control. While these variables are relevant they do not capture the full complexity of consumer financial behavior. Other factors such as income financial literacy personality family background or the use of budgeting tools may also influence the relationships observed in this study. This means that part of the variation in spending behavior may have been explained by factors that were not included in the analysis.

Finally the Moroccan context gives the study relevance but also limits the extent to which the findings can be generalized to other settings. Payment habits cultural norms and financial practices may differ across countries and even across social groups within the same country. This may influence the findings by making them more specific to the context of young adults in Morocco than to digital payment users in general.

5.7 Recommendations for Future Research

The limitations of the present study also point to several directions for future research.

A first recommendation would be to work with a larger and more diverse sample. This would improve the broader relevance of the findings and reduce the risk that the results mainly reflect the habits of respondents who were easier to reach. A wider sample could also make it easier to compare different groups of young adults according to education level work situation or income.

Future research could also include additional variables that may influence the relationship between digital payment use and spending behavior. Factors such as financial literacy monthly income saving habits personality traits or the use of budgeting applications may help explain why some consumers remain in control of their spending even when they rely heavily on digital payment methods. This would provide a more complete understanding of the conditions under which digital payment use affects behavior.

Another useful direction would be to examine digital payment methods separately instead of grouping them together under one general measure. Bank cards mobile wallets online transfers and contactless payments may not influence consumer behavior in exactly the same way. Studying these differences could produce more precise findings and show whether some payment methods are more strongly linked to impulse buying or spending control than others.

It would also be valuable to use qualitative methods in future studies. Interviews or focus groups could help explore how young adults experience digital payment use in everyday life and how they understand their own spending behavior. This could provide deeper insight into why digital payments may encourage impulse buying in some cases while broader spending self-control remains less directly affected.

A further recommendation would be to use a longitudinal design. Since the present study was cross-sectional it captured behavior at one point in time only. Following respondents over a longer period could help show whether repeated use of digital payment methods gradually changes spending habits or whether the observed relationships remain stable over time.

Finally future research could test the same model in other populations and settings. Comparing age groups regions or countries would make it possible to see whether the pattern observed in this study is specific to young adults in Morocco or whether it reflects a broader change in digital consumer behavior. Such comparisons would strengthen the academic value of this line of research and help place the Moroccan case within a wider context.

5.8 Final Reflection

The findings of this study show that digital payment methods should not be seen only as convenient financial tools. They also shape the way consumers experience spending in daily life. For young adults especially this is important because payment habits are closely linked to the development of broader financial behavior.

The study does not suggest that digital payments are harmful in themselves. Rather it shows that their effects may be specific and behaviorally meaningful. In the present case digital payment use appeared to be more clearly related to impulse buying than to broader spending self-control. This makes the findings both realistic and relevant in a context where digital payments continue to expand.

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