

**PSYCHOLOGICAL DETERMINANTS OF BUY-NOW-PAY-LATER ON IMPULSE PURCHASES BEHAVIOR AMONG GENZ MOBILE PHONE USERS.**

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**ABSTRACT**

This study investigated the psychological determinants of Buy Now, Pay Later (BNPL) usage on impulse purchase behavior among Generation Z mobile phone users in Nigeria. The research explores how three core dimensions of BNPL (Perceived Usefulness (PU), Perceived Value (PV), and Perceived Risk (PR)) influence impulsive buying tendencies. A quantitative, cross-sectional survey design was employed, targeting 300 Gen Z consumers aged 18–27 with prior BNPL experience. Participants were selected through purposive sampling from leading mobile phone outlets in Port Harcourt, Nigeria. Data were gathered via a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that Perceived Risk has a significant negative relationship with impulse purchase behavior, suggesting that reduced risk perceptions may amplify impulsive tendencies. Perceived Value demonstrates a moderate positive influence, indicating that value-for-money perceptions enhance the likelihood of spontaneous purchases. Conversely, Perceived Usefulness shows minimal effect, implying that utilitarian benefits play a lesser role in impulse-driven decisions. The study recommends that mobile phone retailers reduce perceived risk through secure payment frameworks and flexible return policies, emphasize value-centric promotions, and shift focus away from overly technical product attributes when marketing BNPL offerings to impulsive buyers.

***Key Words: Buy Now, Pay Later (BNPL), Generation Z, Impulse Purchase Behavior, Mobile Phone Consumers, Perceived Risk and Perceived Usefulness.***

**INTRODUCTION**

The financial services industry is undergoing rapid transformation, driven by technological advancements and shifting consumer preferences and expectations. Among the most notable developments is the rise of Buy Now, Pay Later (BNPL). BNPL services have gained prominence in this evolving digital payment landscape (Jakupovic, 2018). BNPL is a form of short-term financing that allows consumers to make purchases and defer payments, often without interest if repaid within a stipulated period. While BNPL is not a new concept, its digital reconfiguration and integration into online retail platforms have significantly expanded its reach, especially among younger demographics (Alcazar & Bradford, 2021; Di Maggio et al., 2022). Born between 1997 and 2012 (Dimock, 2019), generation Zs are naturally proficient in technological advances such as multimedia and social media, and are accustomed to interacting and communicating in a permanently connected world (Turner, 2015). In Nigeria, this generation accounts for a substantial portion of the population and is characterized by its high internet penetration, strong social media engagement, and comfort with digital payment tools. Nigeria has a population of 218.5 million (The World Bank, 2024b) and is considered the largest information and communication technology (ICT) market in Africa with 82% of the continent's mobile phone users as well as 29% of its internet demand (International Trade Administration, 2023). Its internet access is estimated to be 55% of the population (The World Bank, 2024c) and has facilitated the spread of BNPL.

In the U.S., 31% of adults reported they had used buy-now-pay-later (RFI Global, 2022), with spending via buy-now-pay-later increasing by 230% year-on-year (Galloway, 2021). Buy-now-pay-later accounted for nearly \$100 billion in retail purchases in 2021 (Shevlin, 2021) and is predicted to reach \$680 billion in 2025 (Galloway, 2021). BNPL has many benefits, such as convenience, value, utility, flexibility, and satisfaction (Azmi, Zahari, Yunus, Mohsin, & Isa, 2022; Utimaco, 2023). BNPL has been adopted in Nigeria and has catalyzed a shift toward e-commerce and digital transactions. Studies have shown that these disruptions altered not only the way consumers shop but also how they think about credit and manage their finances (Cervellati et al., 2022; Relja et al., 2024). BNPL's appeal lies in its ease of access and its alignment with the consumption habits of a generation that favors immediacy and minimal bureaucratic hurdles. However, it is crucial to acknowledge the potential drawbacks of the BNPL system, particularly its role in impulsive purchasing behavior. The simplicity of the BNPL process can tempt consumers into on-the-spot purchases, even for non-essential items (Mitchell & Qadar, 2019), indicating a potential pattern of encouraging impulsive buying in e-commerce transactions. Impulse purchasing behavior entails making immediate purchases without premeditated plans or specific intentions (Chetioui & El Bouzidi, 2023; Bharadwaj, 2022). Impulse purchase decisions sometimes, lead to post-purchase regrets. Recent findings suggest that BNPL services are beginning to alter consumer purchasing behavior, with growing concerns about impulsive buying, debt accumulation, and the broader implications for financial literacy and credit regulation (Filotto et al., 2024; Gobbi, 2022). In Nigeria, these concerns are particularly salient given the relatively low levels of credit literacy and the absence of strict regulatory frameworks governing BNPL products. As these services become more embedded in the country's retail and fintech landscape, understanding their impact on consumer behavior particularly among the impressionable and economically active Gen Z is important.

Although BNPL adoption has been recognized U.S., Europe, and parts of Asia, yet, there is a scarcity of empirical studies focusing on Sub-Saharan Africa, particularly Nigeria. Most of the current literature (e.g., Di Maggio et al., 2022; Mitchell & Qadar, 2019) explores BNPL usage in developed economies, leaving a gap in understanding how BNPL functions in emerging economies with unique consumer, technological, and regulatory dynamics. By focusing specifically on Gen Z in Nigeria, this study will provide a context-sensitive perspective on how BNPL services influence purchase behavior among GenZ in Rivers State, Nigeria.

### **Theoretical Underpinning and Hypotheses Development**

The Stimulus-Organism-Response (S-O-R) (Mehrabian and Russell, 1974) explains how environmental factors influence individual behavior. Mehrabian and Russell (1974), posit that external stimuli (Stimulus) impact an individual's internal emotional and cognitive states (Organism), which in turn shape behavioral outcomes (Response). This model explains how various atmospheric and contextual cues affect shopper decision-making (Donovan & Rossiter, 1982). The "Stimulus" are environmental triggers such as store layout, lighting, or promotional visuals that can encourage spontaneous purchasing behavior (Do et al., 2020). In other words, the financial cues of BNPL may reduce the immediate psychological cost of purchasing and act as persuasive triggers that lower perceived risk and increase spending confidence. The mere visibility of "pay later in four interest-free installments" can serve as a cognitive nudge that pushes consumers toward faster decision-making (Do et al., 2020).

The "Organism" aspect captures the buyer's internal state, including their thoughts, feelings, and perceptions formed in response to the stimulus (Do et al., 2020; Chen et al., 2017). The convenience and flexibility offered by BNPL services can override rational budgeting concerns, particularly among younger consumers who are more likely to be driven by short-term

gratification (Chen et al., 2017) and encourage immediate consumption rather than delayed planning. Finally, the "Response" represents the customer's behavioral reaction, typically manifesting as an approach (e.g., making a purchase) or avoidance (e.g., leaving the store) behavior (Bigne et al., 2020). BNPL may increase approach behavior, especially for non-essential or emotionally charged items like fashion, tech, or lifestyle goods (Bigne et al., 2020). According to Donovan and Rossiter, (1982) environmental stimuli, such as convenient payment methods, can heighten the likelihood of unplanned purchases

The Theory of Planned Behavior TPB (1991), acknowledges that while people may intend to perform a behavior, their actual ability to do so may be constrained by internal or external factors (Ajzen, 2002). According to TPB, the most immediate determinant of behavior is the intention to perform it, and this intention is, in turn, shaped by three principal factors: attitude toward the behavior, subjective norms, and perceived behavioral control. Among Generation Z in Nigeria, the TPB can be used to examine and understand the psychological mechanisms influencing financial behavior. TPB has three major components: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Attitude toward the behavior is a positive or negative evaluation of engaging in the behavior (Ajzen, 1991). Gen Z consumers, who tend to be digitally fluent and value immediacy and convenience, may develop favorable attitudes toward BNPL services due to their flexible repayment structures. When users perceive BNPL as a tool that simplifies purchasing and mitigates short-term financial strain, this positive attitude significantly enhances their intention to use such services (Utami et al., 2023).

On the other hand, subjective norms relate to the perceived social pressure to engage or not engage in a behavior. Among Gen Z demographics, peer behavior, influencer endorsements, and user reviews serve as powerful cues (Chetioui & El Bouzidi, 2023). Research has shown that social validation and peer endorsement significantly influence the financial decisions of younger consumers, particularly in digitally mediated environments (Lee, Gan, & Liew, 2023). Lastly, perceived behavioral control relate to self-efficacy and refers to the perceived ease or difficulty of engaging in the behavior (Bandura, 1986; Ajzen, 1991). The high mobile penetration and increasing digital literacy among the GenZ in Nigeria create an environment where BNPL platforms are perceived as easily accessible. However, this perceived ease may mask underlying risks, particularly in populations with limited financial literacy, potentially leading to over-leveraging or impulse purchases (Filotto et al., 2024).

### **Impulse Purchase Behavior**

Purchase decisions are one of the most widely discussed perspectives in consumer behavior. Purchase decision is a multi-phase process whereby individuals seek to satisfy their needs and desires through the acquisition of goods and services. This process typically begins with a search for relevant information, followed by the formation of purchase intentions, and culminates in evaluative comparisons that inform the final buying decision (Moslehpour et al., 2014; Lee & Lee, 2015; Gao, 2009; Rossiter & Bellman, 2005; Del et al., 2001; Michael et al., 2014). Scholars have further categorized purchase behavior into three distinct stages: purchase intention, actual purchase decision, and post-purchase evaluation (Rimal et al., 1999; Teo & Liu, 2007; You & Li, 2016; Marcello et al., 2017; Wang & Kim, 2019).

A particularly significant dimension of a purchase behavior continuum is impulse purchasing. It is a spontaneous and often emotionally driven nature purchase. Impulse buying is characterized by an immediate, unplanned decision to purchase a product, typically made without thoughtful evaluation or consideration of future consequences (Chetioui & El Bouzidi, 2023; Bharadwaj, 2022). This form of consumption is driven more by affective stimuli than rational deliberation, frequently resulting in purchase of non-essential items. The impact of impulse buying has drawn

increasing scholarly interest, particularly concerning the implications on financial well-being. Impulsive purchase behavior, while sometimes safe, may lead to suboptimal financial choices and, in more serious cases, increase a pattern of irresponsible consumption, especially among younger and less financially literate consumers (Jelihovschi et al., 2018). From a cognitive-behavioral standpoint, Zahra et al. (2022) conceptualize impulsive buying not as a wholly emotional act, but as one influenced by momentary cognitive evaluations, which involves rapid, situational judgments rather than long-term planning. In this study, Impulse Purchase Behavior is a spontaneous, and immediate buying action that occurs without prior planning or deliberate evaluation of the product or its long-term consequences.

### **The Concept of Buy Now Pay Later (BNPL)**

Buy Now, Pay Later (BNPL) is a modern form of point-of-sale (POS) financing. It is a payment system that allows consumers the privilege to defer payment for goods and services while gaining immediate access to their purchases (Gerrans, Baur, & Lavagna-Slater, 2022; Melissa, 2021). This deferred payment structure distinguishes BNPL from traditional credit products by eliminating upfront interest charges and complex approval processes (Alcazar & Bradford, 2021; Pastravanu, 2019). Originally rooted in retail finance, BNPL has found renewed application in digital commerce ecosystems, where it is now predominantly used for online and physical purchases. Its integration into e-commerce platforms has facilitated consumer access to a broad spectrum of product categories, including electronics, fashion, home furnishings, travel, healthcare services, and personal entertainment (Schaninger et al., 2022; NielsenIQ, 2021). This shift has allowed BNPL to transcend its initial utility as a credit tool and evolve into a lifestyle enabler, appealing particularly to younger, tech-savvy consumers seeking flexible, frictionless shopping experiences (Paddison, 2023; Utimaco, 2023). This study defines BNPL as a short-term consumer credit arrangement that enables the acquisition of goods or services immediately while deferring payment over a predetermined period through installment plans.

### **Perceived Usefulness and Impulse Purchase Behavior**

Perceived Usefulness (PU) refers to an individual's belief that a particular system or service enhances their task performance or decision-making process (Davis, 1989). The relationship between Perceived Usefulness and Impulse Purchase Behavior has been examined in the academic literature. Recent studies have identified affordability, flexibility, ease of access, peace of mind, and trust as key factors that contribute to consumers' perception of BNPL's usefulness (Aprilianty, 2022; Azmi et al., 2022; Gerrans, Baur, & Lavagna-Slater, 2022; Johnson, Rodwell, & Hendry, 2021). BNPL's appeal lies in its ability to reduce the immediate financial burden of purchases, particularly in markets where conventional credit products are either inaccessible or distrusted (Siemens, 2007). The service is often viewed by consumers as a low-friction financial tool that enables better cash flow management and faster acquisition of desired goods. BNPL may enhance budgetary control by requiring structured repayments, thus potentially reducing the likelihood of impulsive purchases (Tan, 2022; Holkar & Lees, 2020).

However, while perceived usefulness can lead to increased adoption of BNPL services, it also introduces behavioral complexities, particularly in its relationship with impulse purchase behavior. Several studies (Fook & McNeill, 2020; Schomburgk & Hoffmann, 2022; Khan & Vilary Mbanyi, 2022) suggest that the perceived benefits of BNPL which include instant gratification, low upfront costs, and seamless checkout processes can significantly reduce the psychological "pain of payment," thereby creating fertile ground for impulsive spending. This phenomenon is rooted in behavioral economics, where consumers tend to prioritize immediate pleasure over long-term financial consequences (Prelec & Loewenstein, 1998). Amini and Rahmawati (2025)

found that promotional messaging and time-limited discounts, when paired with deferred payment mechanisms, significantly increased impulse buying among millennials. Similarly, Nuraisyah et al. (2024) reported Fear of Missing (FOMO) was more likely to increase in spontaneous online purchases when BNPL was available. Based on the foregoing, we hypothesize that:

H1: There is no significant relationship between Perceived Usefulness and Impulse Purchase Behavior among GenZ Mobile Phone Users.

### **Perceived Value and Impulse Purchase Behavior**

Perceived Value (PU) is commonly defined as the consumer's overall assessment of the utility of a product or service, based on the trade-off between the benefits received and the costs incurred (Zeithaml, 1988). It includes elements such as convenience, ease of use, access to flexible credit, and the compatibility of the service with consumers' lifestyles (Yang et al., 2012; Lin & Lu, 2015).

Recent studies have emphasized that the perceived value associated with BNPL platforms significantly influences consumer engagement, especially among younger GenZ individuals. BNPL systems offer tangible benefits such as quick approval processes, simplified repayment structures, and occasional promotional discounts which contribute to a favorable consumer perception (Wang, Liu, & Wang, 2021; Zhang et al., 2022). These benefits are typically weighed against perceived costs, which include the potential for accumulating debt and also, concerns over data security, repayment penalties, and financial overextension (Schomburgk & Hoffmann, 2022; Holkar & Lees, 2020).

When consumers perceive the value offered by BNPL platforms as outweighing the risks or financial consequences, they may be more susceptible to impulsive purchases, especially in digital environments that emphasize speed, ease, and immediate gratification (Lin & Lu, 2015; Zhang et al., 2022). Holkar and Lees (2020) argue that the perceived affordability and convenience of BNPL reduce the psychological friction traditionally associated with payment, thereby encouraging impulsive transactions. Similarly, Zhang et al. (2022) found that perceived value mediates the relationship between ease of use and impulse buying behavior in online shopping contexts. Hence, consumers who experience a high perceived value from BNPL as a result of deferred payment, flexible installments, and promotional offers are more likely to engage in unplanned, emotionally driven purchases. However, the relationship between perceived value and impulse buying is not inherently negative. For some users, particularly those with higher financial literacy, the same perceived value may support more strategic decision-making, by enabling access to budget-friendly credit without the long-term liabilities of traditional credit cards (Tan, 2022; Gerrans et al., 2022). Based on the above, this study hypothesizes that:

H2: There is no significant relationship between Perceived Value and Impulse Purchase Behavior among Genz Mobile Phone Users.

### **Perceived Risk and Impulse Purchase Behavior**

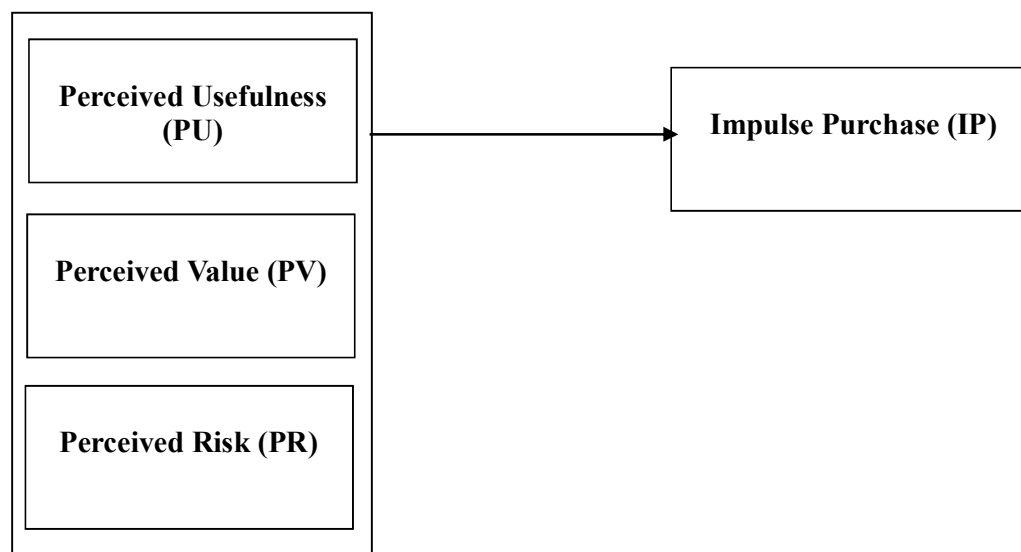
Perceived risk is a central construct in consumer behavior literature. It is often used to explain uncertainty in decision-making processes. One of the earliest definitions was proposed by Bauer (1960), who conceptualized risk in purchasing as a function of uncertainty and the potential for undesirable outcomes. In essence, perceived risk is the consumer's subjective evaluation of potential losses that may arise from a purchase decision, whether these losses are financial, functional, psychological, or social in nature (Dowling, 1986; Schiffman et al., 2011; Herrero et al., 2009). In the adoption of BNPL perceived risk can be concerns about future debt

accumulation, hidden fees, data privacy, or creditworthiness implications. These perceived uncertainties are particularly salient in emerging markets like Nigeria, where regulatory oversight of digital credit systems remains underdeveloped and consumer financial literacy levels vary widely (Gobbi, 2022; Schomburgk & Hoffmann, 2022).

The relationship between perceived risk and impulse purchase behavior is complex and context-dependent. Traditionally, impulse purchases are characterized by low cognitive control and heightened emotional influence, often occurring in the absence of deliberate planning or risk evaluation (Rook & Fisher, 1995; Verplanken & Herabadi, 2001). This suggests that high perceived risk should logically act as a deterrent to impulsive buying, by activating caution and risk aversion mechanisms in the consumer's decision-making process. Several studies support this relationship. For example, Teo and Liu (2007) and Wang and Hazen (2016) found that higher levels of perceived risk (financial, security-related, or psychological) correlate negatively with consumers' likelihood to engage in impulsive or unplanned purchases. Similarly, Heikkilä et al. (2013) argue that risk-averse consumers are less likely to respond spontaneously to marketing stimuli, particularly in digital environments where uncertainty is perceived to be higher.

However, contradictory findings also exist. Teng et al. (2009) submitted that in some cases, moderate levels of perceived risk may actually enhance purchase intention, especially when the product offers high symbolic or experiential value. In such cases, consumers may derive a sense of thrill or emotional reward from taking a risk according to the theories of sensation-seeking and hedonic consumption (Zuckerman, 1979; Dhar & Wertenbroch, 2000). Shivraj and Vikas (2004) similarly observed that under certain marketing conditions such as scarcity cues or time-limited offers, risk can be overridden by urgency and affective motivations, leading to impulse buying despite awareness of potential negative consequences. In the BNPL context, the risk-reducing features of the platform (e.g., zero-interest installment options, minimal credit checks, and seamless digital access) may artificially lower the perception of risk, thereby increasing the likelihood of spontaneous consumption (Fook & McNeill, 2020; Amini & Rahmawati, 2025). Hence, we hypothesize that:

H3: There is no significant relationship between Perceived Risk and Impulse Purchase Behavior among GenZ Mobile Phone Users.



## **Research Methodology**

### **Research Design and Approach**

This study adopts an explanatory research design with a quantitative methodological approach to examine the influence of Buy Now, Pay Later (BNPL) Services on Consumer Purchase Behavior among Generation Z in Nigeria. Explanatory research is appropriate for identifying potential causal relationships between constructs such as perceived usefulness, perceived value, perceived risk, and impulse purchasing. This research is theoretically anchored in the Stimulus-Organism-Response (S-O-R) Model (Mehrabian & Russell, 1974) and the Theory of Planned Behavior (Ajzen, 1991), both of which provide a robust framework for evaluating technology-mediated financial behaviors. A cross-sectional survey was used to gather data at a single point in time, offering a snapshot of behavioral trends.

### **Population and Sampling**

The target population comprises Generation Z consumers in Nigeria, specifically individuals aged 18 to 27 who have engaged in mobile-based BNPL transactions. A non-probability purposive sampling method was employed to select respondents with demonstrable BNPL experience. This approach ensured contextual familiarity with the construct being measured. A total sample of 300 respondents was determined, aligning with recommendations for Partial Least Squares Structural Equation Modeling (PLS-SEM), which tolerates smaller sample sizes and non-normal data distributions (Hair et al., 2019). Participants were recruited from prominent mobile phone outlets in Port Harcourt, Nigeria, where BNPL services are actively promoted, and ensuring relevance to the population of interest.

### **Data Collection Procedure**

Data were collected using a self-administered questionnaire hosted on Google Forms, distributed between March and April 2025. The Google forms were sent to the respondents through BNPL mobile phone vendors from the respective mobile phone outlets. The survey included a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing respondents to express varying degrees of agreement with the measurement items. Before full deployment, a pilot test involving 30 Gen Z respondents was conducted to refine language clarity and assess item relevance. Feedback led to minor revisions, improving item readability and contextual fit.

### **Measurement Instruments**

All constructs were operationalized using validated instruments adapted from prior research. Perceived usefulness was measured with four items from Davis (1989) and Zhong and Moon (2022), capturing the degree to which BNPL is seen as efficient and enabling. Perceived value was assessed using four items from Zeithaml (1988), Sweeney and Soutar (2001), and Zhong and Moon (2022), reflecting the trade-off between perceived benefits and costs. Impulse buying behavior was measured using five items adapted from Rook and Fisher (1995), and Verplanken and Herabadi (2001), assessing spontaneous and unplanned purchase tendencies. Perceived risk was measured with five items based on Featherman and Pavlou (2003), focusing on financial, performance, and privacy concerns related to BNPL usage.

### **Reliability and Validity**

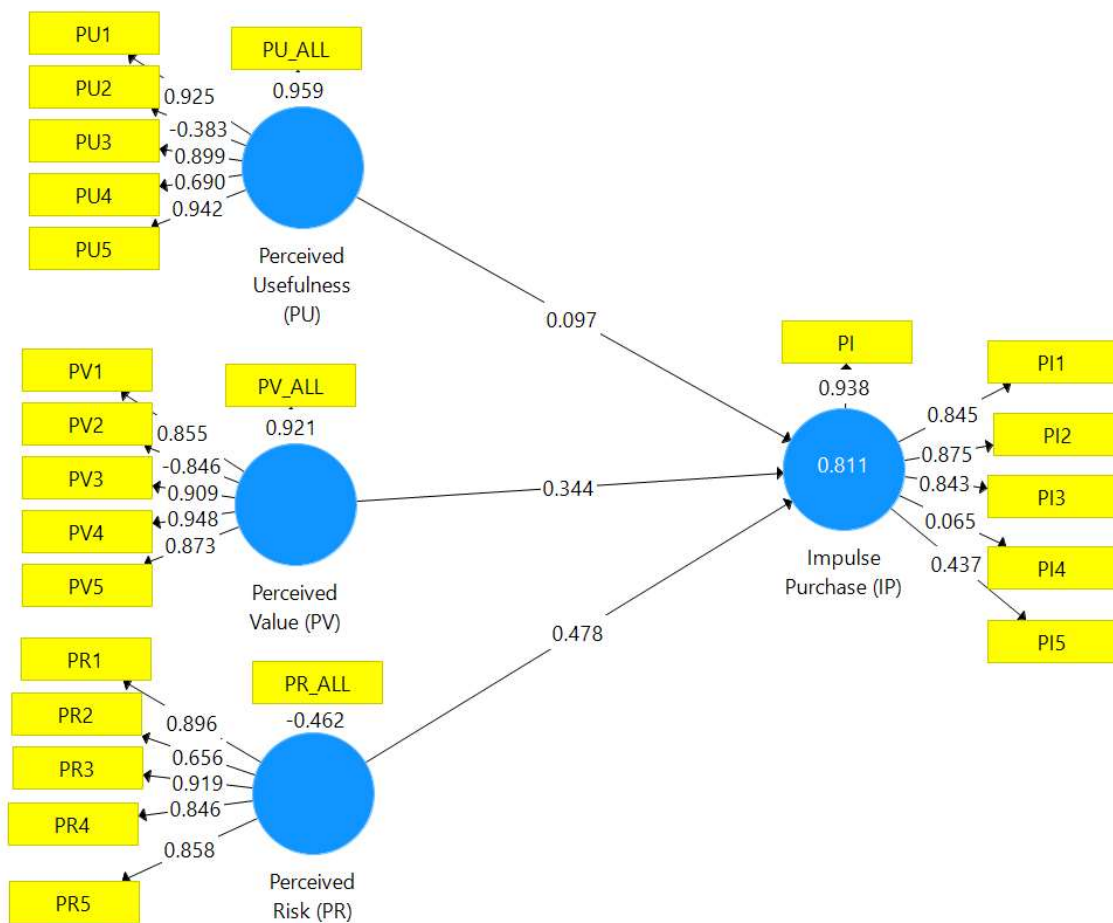
To ensure construct reliability and validity, several statistical techniques were employed. Internal consistency reliability was evaluated using Cronbach's alpha and Composite Reliability (CR), with acceptable thresholds set at 0.70 and above (Nunnally, 1978; Hair et al., 2019). Convergent

validity was confirmed through Average Variance Extracted (AVE), where values exceeded 0.50. Discriminant validity was assessed using both the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio, with acceptable HTMT values below 0.85 (Henseler et al., 2015). Common method bias was minimized through item randomization and tested via Harman's single-factor test, confirming that no single factor dominated the variance structure.

**Data Analysis Technique**

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. This technique was selected for its ability to handle complex path models, small sample sizes, and non-normal data distributions. The analysis involved both measurement model evaluation and structural path analysis, enabling simultaneous testing of the hypothesized relationships.

**Data Analysis and Interpretation**



The structural model is the influence of perceived usefulness, perceived value, and perceived risk on consumers' impulse purchase behavior. The model indicates a very strong explanatory

power, as evidenced by the  $R^2$  value of 0.811 for impulse purchase (IP), meaning that approximately 81.1% of the variance in impulsive buying behavior is accounted for by the three predictors combined. Among the predictors, perceived risk (PR) shows the strongest influence, with a standardized path coefficient of 0.478. This indicates that lower levels of perceived risk significantly encourage impulsive purchases. This is in alignment with prior research suggesting that when consumers feel secure or unconcerned about potential negative consequences, they are more likely to engage in spontaneous buying (Chang & Wu, 2012; Verhagen & van Dolen, 2011; Zepeda et al., 2003; Heikkila et al., 2013; Teo & Liu, 2007; Wang & Hazen, 2016).

On the other hand, perceived value (PV) exerts a moderate positive effect on impulse purchasing, with a path coefficient of 0.344. This confirms findings from prior studies (e.g., Chandon et al., 2000; Turel et al., 2010; Schomburgk & Hoffmann, 2022; Wang, Liu, & Wang, 2021; Zhang et al., 2022) that consumers are more inclined to make quick, emotion-driven purchases when they perceive high product or service value regarding cost, utility, or satisfaction, while perceived usefulness (PU) contributes only minimally to the prediction of impulse purchases, with a path coefficient of 0.097, suggesting that the functional utility of a product or service may not be a significant trigger in contexts where impulsive buying is driven more by affective and hedonic motivations rather than by rational decision-making. This is consistent with contributions from hedonic consumption theory, which distinguishes between utilitarian and emotional purchase drivers (Babin et al., 1994).

In summary, the results emphasized that perceived value and risk are key in shaping impulse purchase tendencies, whereas perceived usefulness plays a less decisive role. These findings contribute to consumer behavior literature by reinforcing the relevance of emotional and psychological states which is supported by the Stimulus-Organism-Response (S-O-R) model (Mehrabian & Russell, 1974).

## CONCLUSION

- i. Perceived Risk (PR) has a significant negative relationship with impulse purchase behavior which suggests that lower perceived risk increases impulse buying.
- ii. Perceived Value (PV) has a moderate effect on impulse purchase behavior which means that consumers are more likely to make impulsive purchases when they perceive high product value.
- iii. Perceived Usefulness (PU) has minimal impact on impulse purchase behavior therefore functional utility does not significantly drive impulse purchasing.

## RECOMMENDATIONS

- i. Mobile phone dealers that intend to enhance BNPL purchase decisions should minimize perceived risk by offering secure payment options and flexible return policies.
- ii. Mobile phone dealers that want to up their sales with BNPL services should emphasize more on the value-for-money (perceived value of their products) rather than just features.
- iii. The marketing and sales arm of these mobile phone shops should downplay the technical usefulness of mobile phones to improve BNPL impulse decision-making.

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