



## Adoption of E-Wallet Usefulness and E-Wallet Risk in Impulsive Buying: Testing the Moderating Role of Low Distribution Charges in Post Covid-19 Era

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### ABSTRACT

This study's goal is to evaluate the extent to which low distribution charges are contributing part in impulsive buying when the customers in Pakistan have prospect of digital money for environment sustainability. Since different microfinance, profitable banking institutions and online businesses are providing digital services to enhance environmental sustainability in Pakistan, online purchasing is being increased. Prominently, a response rate of 40% was anticipated from the 650 questionnaires that were given out to pertinent responders. The results show that low distribution charges should be taken into consideration by online brands and businesses operating in Pakistan to enhance production and growth in Pakistan's impulsive purchasing market share. Additionally, study provides theoretical foundation to corpus exploration on impulsive purchases. Additionally, it provides essential future directions that will be crucial for current research and successfully contribute.

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## 1. Introduction

Since people are focusing on digital money and digital wallet, the tendencies of online shopping have been changed in post pandemic era in Pakistan. Digital money has crucial role in online purchasing (Lee, Gan, & Liew, 2022), pandemic shifted people on digital purchasing because people are dependent on e-wallet purchasing (Sari, Utama, & Zairina, 2021). In order to maintain environmental sustainability and diminish climate problems, the modern marketers are taking more interest to digital money and electronic transactions (Dodgson, 2015). When the people of Pakistan interact with some advertisement on any social media, they are inclined to impulse buying. Febria and Oktavio (2020) have proved that e-wallet and marketing have influencing factors for Impulsive shopping among Pakistanis. E-wallet is a service that allows for the safe transfer of money digitally between several financial sectors, raising the standard of living for society's citizens Yong Lee, Lay Gan, and Wei Liew (2021) extent to which consumers use digital money for everyday purchases is referred to as the utility of online money or an e-wallet. In addition to it, Rahayu and Prasetyatama (2021) explains that "e-wallet risk" is the issue that creates barriers for Online buying trades goods and offerings in every market. Moreover, Impulsive buying occurs while someone makes a purchase without planning to or having any intention of doing so (Mainwaring, Anderson, & Chang, 2005).

Furthermore, low distribution charges are the fees that consumers must pay when buying any good or facility after the trade, mentioned by (Le & Lei, 2018). Significantly, because they want to acquire the product as soon as possible to meet their needs, consumers are more worried the study's explanation of transit time for product or service delivery (Jeong & Chung, 2023; Pholphirul, Rukumnuaykit, Charoenrat, Kwanyou, & Srijamdee, 2022). While making purchases other than impulsive buying, people are extra conscious around the quality of their products and

services as well as the delivery time (Hameed, Nadeem, Azeem, Aljumah, & Adeyemi, 2018; Imran, Hamid, Aziz, & Hameed, 2019). In the present era of cutting-edge technology and online business platforms, the widespread usage of e-wallets by consumers can mitigate environmental issues (Majid, Rasool, Rasool, & Zafar, 2023; Tiwari, Diwan, & Sahu, 2016). Sustainability of the environment is not just the government's concern (Desch & Krishnamurthy, 2009), but as Nayyar and Arora (2019) marketers must concentrate on sustainable marketing and steer the company towards a sustainable future.

The goal of this study is to find out how much Pakistani consumers' access to digital money for environmental sustainability is causing them to engage in impulsive buying due to low distribution charges. Since the businesses are diverting to digital transactions, the trends of digital money are emerging, and it helps in sustainable marketing and environmental sustainability, as digital receipts are utilized for alternative to paper currency (Desch & Krishnamurthy, 2009; Gujrati, 2017; Rosenbaum, 2011). The study was done to close a gap in the research literature by figuring out how impulsive purchase and digital money are related (Febria & Oktavio, 2020). Digital marketing plays in impulsive buying (Shamim & Islam, 2022). In addition to it, (Efendi, Indartono, & Sukidjo, 2019; Liu, Shi, Xue, & Shen, 2022; Qingyang, Yuxuan, & Sijia, 2018) examined that no specific research was done to ascertain moderating effects of low distribution charges on impulsive buying. For a successful marketing strategy and a sustainable environment in Pakistan, it is important to concentrate on tiny circulation charge amounts that are sparing in order to understand how impulsive buying and electronic money are related., the conceptual structure of the present investigation has been carefully constructed by critically evaluating the earlier literature. In addition, impulsive purchasing is a developing business strategy (Ahn, Lee, & Kwon, 2020; Farid & Ali, 2018; Natswa, 2021; Sofi & Najjar, 2018). The focus of present study is restricted to online companies and brands that strive to offer goods and services to Pakistanis using digital currency and online transactions (Zulfiqar et al., 2022).

For a successful marketing strategy and a sustainable environment in Pakistan, it is important to concentrate on minor circulation charges that are sparingly used in the relationship between impulsive purchasing and electronic currency (Zulfiqar et al., 2022). The current study has been conducted in Pakistan. This study not only offers a valuable theoretical contribution to the literature, but it also offers guidance to online businesses on how to create various marketing plans that will meet the needs of Pakistani consumers' impulsive buying while also advancing the objectives of sustainable business growth. The use of contemporary marketing and communication methods increases impulsive buying (Habib & Qayyum, 2018; Liu et al., 2022; Muthiya, Pradana, Wijaksana, Utami, & Artadita, 2021). This study also has important ramifications on low distribution charges that online companies and brands operating in Pakistan must take into account if they want to assure productivity and gain a sizable marketing share of impulsive buying. Last but not least, this study offers key future directions that must be taken into account in order for the subsequent study to be focused and contribute in a useful way (Shahid, Muhammed, Abbasi, Gurmani, & ur Rahman, 2022).

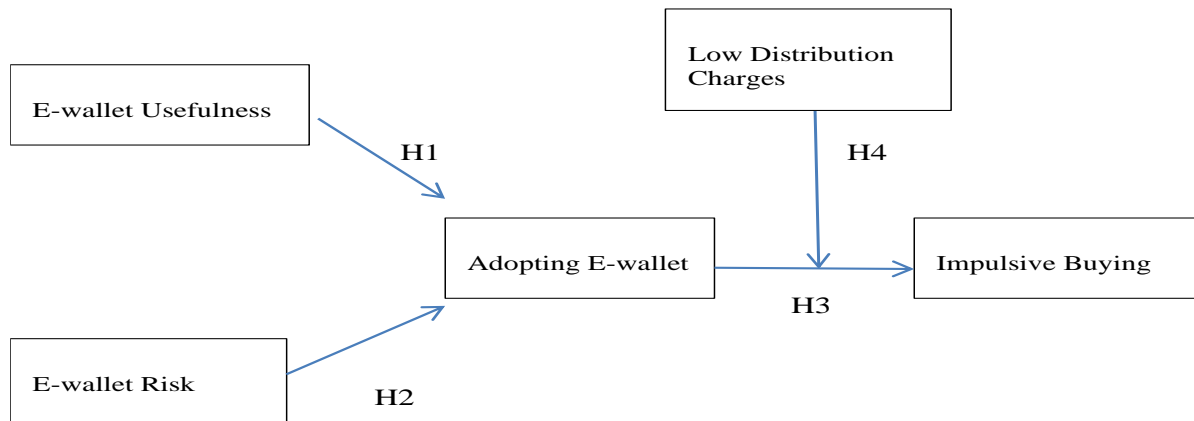
## **2. Literature Review and Theoretical Framework**

The impulsive buying theory by Hawkins Stern serves as the foundation for this study's theoretical framework. According to this idea, customers engage in impulsive buying being affected by outside factors (Heath, Sommerfield, & von Ungern-Sternberg, 2020; Zhang, Prybutok, & Strutton, 2007). He underlined that marketers might persuade consumers to make purchases that are greater than their true needs (Ahmad, Ali, Malik, Humayun, & Ahmad, 2019; Gulfraz, Sufyan, Mustak, Salminen, & Srivastava, 2022; Habib & Qayyum, 2018; Miao, Jalees, Qabool, & Zaman, 2020). Price and distribution are two key elements that, according to Sun & Wu, Yang, Yang, Lu, and Li (2022), are driving customers to make impulsive purchases in the case of shopping. Moreover, he asserts additional variables including inspiration, advertising, promotions, standout displays, features, and service excellence (Barakat, 2019). Along with testing this theory, the study aims to fill a gap in the literature that was noted by (Efendi et al., 2019; Qingyang et al., 2018). By looking at the moderating effects in the context of getting an e-wallet and impulsive purchase, digital enterprises can lower distribution costs.

Customer use of the digital wallet for purchases is real (Hidajat & Lutfiyah, 2022; Khoi, Tuu, & Olsen, 2018; Mainwaring et al., 2005; Rahayu & Prasetyatama, 2021; Ridaryanto,

Firmansyah, & AM, 2019; Sari et al., 2021; Yong Lee et al., 2021), in this way, this study would be a great contribution to knowledge as well for practices of digital businesses for influencing customers to impulsive buying while leading the business practices in sustainable environmental setting (Bilal, Shah, Rahman, & Jehangir, 2022). The study's theoretical foundation emphasizes.

**Figure 1: Theoretical Framework**



**2.1. E-Wallet Usefulness and Adopting E-Wallet**

Due to its security and dependability, the e-wallet is now regarded as one of the most useful tools for clients of any segment of society to invest in items and amenities (Febria & Oktavio, 2020; Khoi et al., 2018; Le & Lei, 2018) examined that the people used to carry cash, which was problematic for them since it presented a number of difficulties when they travelled with large amounts of currency Mainwaring et al. (2005); Narang, Sharma, and Tiwari (2017) also studied that having cash was not ecologically beneficial, according Rosenbaum (2011) study, since clients were given paper receipts in exchange for it, which was concerning for the sustainability of the environment. However, the evolving dynamics of digital wallets gave consumers the chance to change their cash into online currency and carry it for an extended period of time safely and securely with the appropriate protection. At first, getting money into digital accounts presented a variety of difficulties for consumers (Shamim & Islam, 2022) since it was difficult to assess for all people because they believe that it was not safe (Lee et al., 2022; Rahayu & Prasetyatama, 2021). Certainly, (Hidajat & Lutfiyah, 2022) show that due to safety and confidentiality concerns, the concerned firm did not secure the people's digital money, which caused the people to leave (Li et al., 2022). Yet over time, advancements in information and communication technology and a more secure method of using digital currency gave users the chance to create a digital wallet and store money for purchases (Ahn et al., 2020; Farid & Ali, 2018; Yong Lee et al., 2021).

Similar to how ICT gave consumers the chance to use digital currency and a platform for digital transactions, it also gave online enterprises the chance to expand in the target market (Hameed et al., 2018; Racela & Thoumrungroje, 2020; Wu et al., 2022). Because it was the most dependable and intelligible transaction in the established market, individuals began to buy products through online services during this time (Akram et al., 2018; Hashmi, Attiq, & Rasheed, 2019; Hidajat & Lutfiyah, 2022) claim that the usability of the digital wallet gave consumers the chance to participate in digital transactions for both enterprises and personal money transfers. Online companies and brands were the ones who first capitalized on the opportunity of digital money (Febria & Oktavio, 2020) as it was the best way to reach the target market where people carried digital wallets and where it was simpler and more acceptable for customers to make purchases from online companies (Liu et al., 2022; Muthiya et al., 2021; Shamim & Islam, 2022). The finest examples that are backed by a digital wallet system that gave customers the chance to secure goods and services in their homes are Alibaba's successful operations and its expansion in target market (Sari et al., 2021). Indeed, Alibaba is pioneering the use of digital receipts for customers as a replacement for the paper receipts that are currently employed in standard company procedures (Desch & Krishnamurthy, 2009; Nayyar & Arora, 2019; Rosenbaum, 2011).

**2.2. E-Wallet Risk, Adopting E-Wallet and Impulsive Buying**

Understanding the danger associated with the digital wallet is crucial because it creates a barrier to its acceptance as a safe entryway for members of any society (Ahn & Kwon, 2022;

Febria & Oktavio, 2020; Sofi & Najar, 2018). People care about the security of their financial transactions and the safe handling of their money since they don't want any flaws in the digital wallet system (Natswa, 2021). Hidajat and Lutfiyah (2022) note that it is found that digital wallet system is better suitable so as to accumulate currency since it enables individuals to purchase things and amenities after they have engaged with any online marketing. Due to their dependency on the digital wallet system, users are also always worried about making impulsive purchases (Barakat, 2019; Miao et al., 2020; Shamim & Islam, 2022) show that persons who engage in impulsive buying do not intend to acquire goods and services from an online retailer, but are instead motivated by a variety of variables, which is effect of a digital wallet. In one sense, it would be extremely impossible for members of any community to engage in impulsive purchases in the online commerce sector if they were not given the chance to use a digital wallet system (Habib & Qayyum, 2018; Liu et al., 2022; Muthiya et al., 2021; Shamim & Islam, 2022).

Understanding the function of digital money in the successful online business trends is essential Bunyamin, Manda, and Hadidu (2021) since it offers efficient support and gateways for money transfers between accounts to pay for goods and services (Gulfraz et al., 2022). According to a survey by, consumers who shop online are increasingly worried about their digital wallets and safe payment methods (Chaudhary, Nasir, ur Rahman, & Sheikh, 2023). The digital wallet system, however, plays a crucial part in the success of eBay and Amazon since it enables Americans to buy goods and services from comfort of their homes without having to go to a store to do so (Bunyamin et al., 2021; Habib & Qayyum, 2018; Hashmi et al., 2019; Sofi & Najar, 2018). As the majority of community members who make purchases from online businesses, whether directly or indirectly, utilize digital money, trend of online businesses has grown.

The function of digital wallet system is crucial when it gives consumers the possibility for purchase, according to several polls based on impulsive buying (Bellini, Cardinali, & Grandi, 2017; Miao et al., 2020; Purwanto, Ardiyanto, & Sudargini, 2021). Contrary, if members of the community are unable to use a digital wallet, they will have to go to a real business in a market to make purchases. In order to make business processes paperless and help the environment, clients must be switched from using cash to digital currency and from receiving cash receipts to digital ones (Rahman, Chaudhry, Meo, Sheikh, & Idrees, 2022).

### **2.3. Moderating Role of Low Distribution Charges in Impulsive Buying**

Stumpy distribution charges play a significant part in current online business operations for the client buying the goods or facilities (Dhandra, 2020) as a result, as described in the research by Yulianto, Sisko, and Hendriana (2021) Farid and Ali (2018), individuals are always concerned with the cost and timing of delivery when they purchase online (2018). Also, it is a characteristic that gives various companies in the target market a competitive edge since customers are happy if a company offers its goods or amenities with extremely low distribution costs (Akram et al., 2018; Jeong & Chung, 2023; Khoi et al., 2018).

Similar to this, one of the key elements in impulsive purchasing is the digital wallet (Yong Lee et al., 2021), since it enables consumers to buy products from any online brand. Also, as shown in the study of Shamim & Islam, when individuals connect with any online advertisements, they visit the both reading and storing data relevant to the item or amenity (2022). In addition, shoppers worry about the product's delivery schedule since they desire to fulfill their demands through impulse purchases (Bellini et al., 2017; Lee et al., 2022; Purwanto et al., 2021). This is psychiatric phenomenon that buyers priorities cheap delivery costs when deciding whether or not to buy any goods or services using digital retailers (Imran et al., 2019; Liu et al., 2022; Miao et al., 2020).

The clients are eager to buy the product online since they don't have time to visit the shop, according to (Lee et al., 2022), but they are also more knowledgeable about the goods and services in the measure market. Nevertheless, (Sari et al., 2021) show online internet usage buyers are extra worried about getting their goods and amenities delivered on schedule and for the appropriate reasons since they compared delivery costs and times with other brands in the same competitive market. Hence, it is crucial for brands, especially those that operate online, to take into account the significance of low distribution costs in order to provide customers trustworthy services and create a competitive advantage that includes brands' loyalty (Akram et al., 2018; Hameed et al., 2018; Jeong & Chung, 2023; Miao et al., 2020).

According to the study by (Hameed et al., 2018) minimal transit time must also be taken into account by the brand and its management to guarantee that the customers receive the goods and services as soon as feasible. In this method (Hassan et al.), the brand would be more likely to establish a good advantage and essential success element in the target market, according to (Imran et al., 2019). Online businesses like Amazon, who provide their customers goods and services, must define efficiency in terms of low distribution costs (Akram et al., 2018; Lummus, Krumwiede, & Vokurka, 2001).

### **3. Methodology**

#### **3.1. Construct a Questionnaire**

The quantitative responses of survey respondents on a five-point Likert scale were used to assess the relationship between the variables in this study. To get data from the respondents, the scale items for this study, however, were taken from earlier research. The size components for e-wallet usability proposed by Ridaryanto et al. (2019) have been modified. The second research was updated to include its size aspects for e-wallet risk. Thirdly, the Ridaryanto et al. (2019) study served as the basis for the scale factors for adopting e-wallets. Fourthly, in light of the research of (Legaspi et al., 2016), the size of items for impulsive purchasing was adjusted. In the end, the size elements for squat circulation charges were modified about the research of (Liang, Wang, Huang, & Jiang, 2020). Expert researchers also assessed these scale questions for each variable to ensure the questionnaire's face validity. In fact, the survey was completed and made ready to gather information from the intended responders with the agreement of the researchers (Hafiza et al., 2022).

#### **3.2. Process of Data Collection**

Data for this study was gathered from respondents by gaining their permission to complete a questionnaire. The questionnaire was printed in this respect and given out to the respondents, who were people who had made online transactions using a electronic wallet. Survey based on an experiment is also simple to administer and suitable for gathering data because it requires a lot of time and money. In this manner, the participants were given out 650 survey responses, with a 40% answer rate. anticipated because it has previously been found in studies of marketing and consumer behavior to be almost 40%. Also, the researcher's email address was provided to respondents so they could get in touch with her if they had any issues about how to complete the required surveys.

To obtain the finest information from the responders, all of their questions were therefore promptly answered. When the questionnaires were gathered and carefully evaluated, 310 questionnaires were determined to be suitable for the current research's assessment of data to confirm relationship between the numerous elements taken into account in the theoretical framework of the investigation. The participants were also acknowledged for contributing their time and starting the study.

### **4. Discussion and Results**

The findings of data analysis using partial least square (PLS) computations are reported in this portion of the study. The measuring model was evaluated first. Calculations using the PLS Algorithm were performed in order to assess the scale items included in this study's measure had both convergent validity and discriminant validity. Second, the structural model was assessed using PLS Bootstrapping calculations to determine. The modifying impact of the variables' connection through the route coefficient included about investigation. In this manner, a thorough discussion of the study's data analysis part is provided.

#### **4.1. The PLS SEM Measurement model**

##### **4.1.1. Convergent Validity**

Calculations using the PLS Algorithm were used in the preceding sentence of the current reading to evaluate the validity and reliability of the size goods. For each scale product included in questionnaire study, the factor loading values were first calculated. The results demonstrate that the factor loading values for each size product exceed the 0.60 suggested by (2010) Henseler and Fassott. The average variance extracted (AVE) values and composite reliability (CR) values were assessed in a manner similar to this. The findings showed that the CR values for each variable were not less than 0.70, as advised by the research, and that the AVE values for each variable were greater than 0.50 (Ramayah, Cheah, Chuah, Ting, & Memon, 2018).

**Table 1: Factor Loadings, Alpha, CR, and AVE**

Variables	Items	Factor Loadings	Alpha	CR	AVE
Adopting E- Wallet	AEW1	0.832	0.781	0.867	0.685
	AEW2	0.802			
	AEW3	0.848			
E- Wallet Risk	EWR1	0.886	0.819	0.892	0.734
	EWR2	0.791			
	EWR3	0.889			
E- Wallet Usefulness	EWU1	0.844	0.826	0.886	0.665
	EWU2	0.648			
	EWU3	0.912			
	EWU4	0.833			
Impulsive Buying	IB1	0.786	0.826	0.883	0.657
	IB2	0.913			
	IB3	0.835			
	IB4	0.692			
Low Distribution Charges	LDC1	0.937	0.918	0.94	0.758
	LDC2	0.855			
	LDC3	0.751			
	LDC4	0.848			
	LDC5	0.948			

EWR stands for "E-wallet Risk," AEW for "Adopting E-wallet," IB for "Impulsive Buying," and LDC for "Low Distribution Charges."

#### 4.1.2. Discriminant Validity

In the discriminant validity test's findings, which was carried out using the Heterotrait-Monotrait (HTMT) mode and calculations of the PLS Algorithm, are reported (see Table 2). The discriminant validity is evaluated to see if there is a difference among the scale elements employed in the study's variable to gather data from the respondents. The most recent research has used HTMT, an innovative and trustworthy method, to test discriminant validity (Ab Hamid, Sami, & Sidek, 2017). The findings of the study demonstrate that the scale items had clear discriminant validity because All of the variables contents weren't larger than 0.90 (Hair Jr, Matthews, Matthews, & Sarstedt, 2017). As a result, the scale items employed in the questionnaire had strong discriminant validity in the study.

**Table 2: Discriminant Validity HTMT (Heterotrait-Monotrait)**

	AEW	EWR	EWU	IB	LDC
AEW					
EWR	0.791				
EWU	0.787	0.789			
IB	0.755	0.683	0.676		
LDC	0.739	0.575	0.632	0.644	

The abbreviation of variables is EWU = E-wallet Usefulness, EWR = E-wallet Risk. AEW = Adopting E-wallet, IB = Impulsive Buying and LDC = Low Distribution Charges

## 4.2. The PLS-SEM Structural Model

### 4.2.1. Hypothesis Testing with or without Mediator

In figure 2, results from PLS-structural equation modelling were used in this phase of the study, using PLS Bootstrapping calculations. Table 3 proves that H1 is true, showing a strong association between using an e-wallet and doing so (= 0.538, t=22.499, and p=0.000). The findings of the second test of hypothesis 2 show a strong association between the risk of using an electronic wallet and doing so (= 0.486, t=16.769, and p= 0.000).

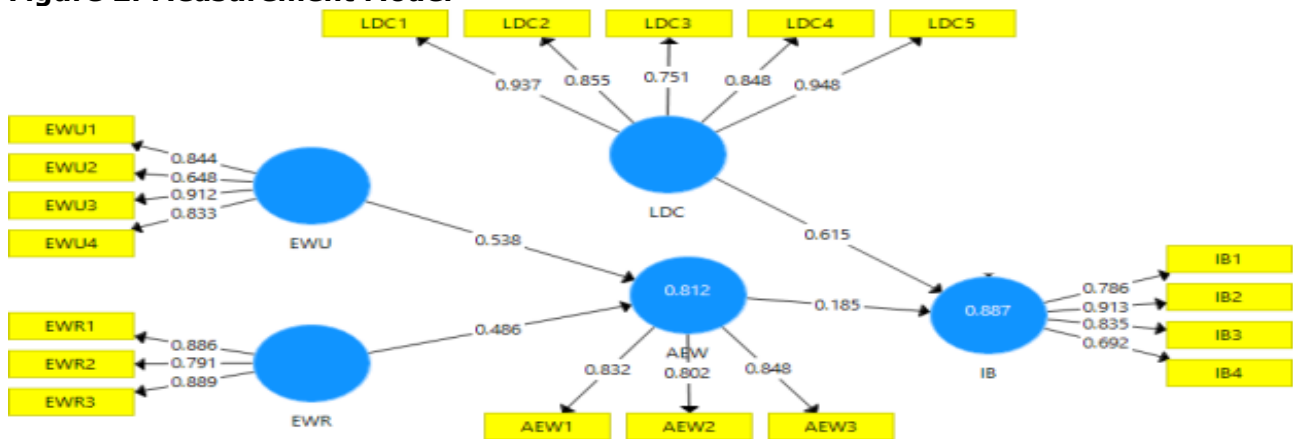
**Table 3: Hypotheses Results**

No	Hypotheses	Beta	STDEV	T Values	P Values	Remarks
1	EWU -> AEW	0.538	0.024	22.499	0.000	Approved
2	EWR -> AEW	0.486	0.029	16.769	0.000	Approved
3	AEW -> IB	0.192	0.033	5.860	0.000	Approved
4	Moderation LDC*EWU -> IB	0.804	0.121	6.623	0.000	Approved

EWU = E-wallet Usefulness, AEW = Adopting E-wallet., EWR = W-wallet Risk, IB = Impulsive Buying, and LDC=Low Distribution Charges

A statistically significant correlation between using an e-wallet and impulsive purchase was found when hypothesis 3 was assessed ( $r = 0.192$ ,  $t = 5.860$ , and  $p = 0.000$ ).

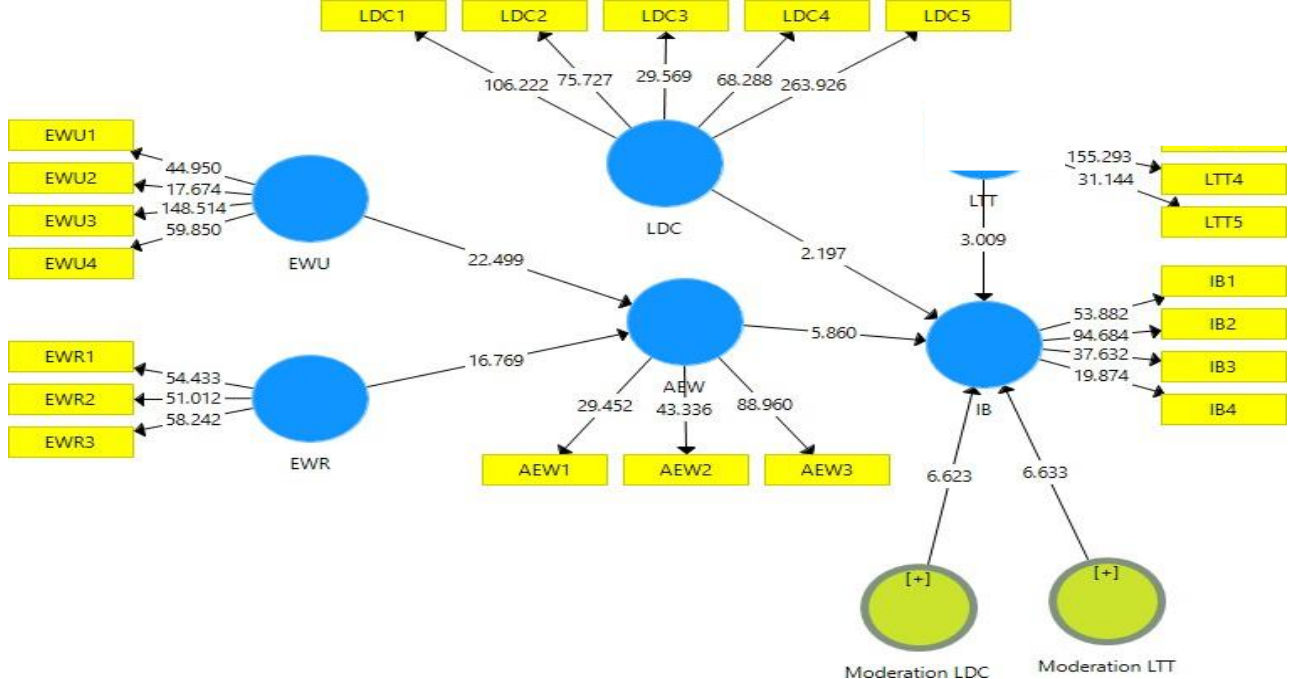
**Figure 2: Measurement Model**



**4.2.2. Analysis of Moderation (Low Distribution Charges)**

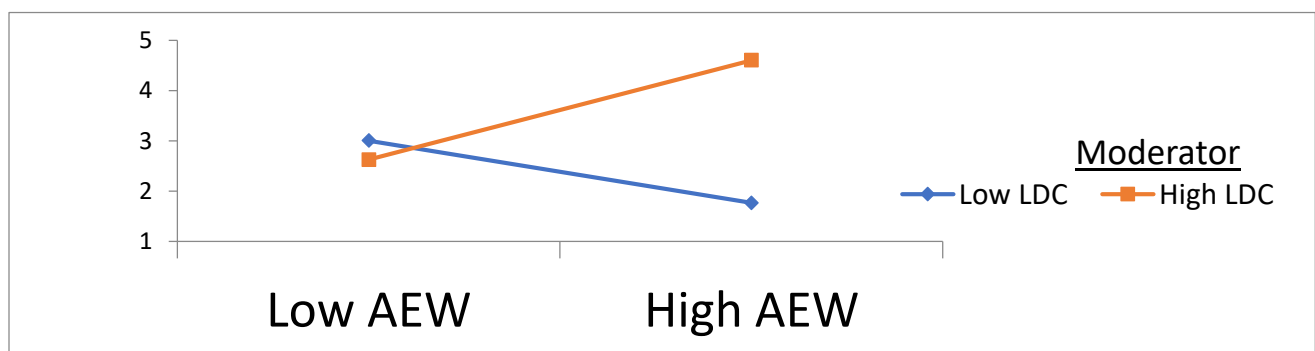
In the model shown in figures 2, and 4 the moderating impact of LDC has been examined.

**Figure 3: Structural Model 2 Shows the Output of Mediated Moderation Model**



EWU = E-wallet Usefulness, AEW = Adopting E-wallet., EWR = E-wallet Risk, IB = Impulsive Buying, and LDC = Low Distribution Charges

**Figure 4: Moderation LDC -> IB**



AEW = Adopting E-wallet, IB = Impulsive Buying, and LDC = Low Distribution Charges



According to the results of testing Hypothesis 4, low distribution fees considerably attenuate the association between using an e-wallet and impulsive purchases ( $= 0.804$ ,  $t=6.623$ , and  $p=0.000$ ). According to the results, adoption of e-wallets and impulsive purchasing are greatly moderated by low distribution costs. In addition, low distribution charges are also found to improve the association between impulsive buying and e-wallet adoption (see Figure 4).

## **5. Conclusion and Policies**

The results of H1 and H2 indicate that e-wallet usefulness and e-wallet risk have a significant effect in adopting e-wallet. One of the fundamental necessities of modern humans is access to digital money. Digital wallets are essential for people because digitalization has surpassed all traditional forms of transactions (Hidajat & Lutfiyah, 2022). Sari et al. (2021) people are increasingly concerned about the advantages and potential hazards of using an e-wallet, according to research. People could be more likely to use e-wallets or digital money for everyday usage if they were given a realistic and more sophisticated way to remove the risk (Lee et al., 2022). Results from H3 show a substantial correlation between using an e-wallet and making impulsive purchases. Legaspi et al. (2016) examined the influence of digital money transfers on impulsive purchasing. Because it is simpler to get the required information thanks to digital marketing, consumers in the United States are more likely to make impulsive purchases (Shamim & Islam, 2022). According to Zhao, Ma, Chen, Shang, and Song (2022) and Habib and Qayyum (2018), Because doing so encourages impulsive purchase, the management of the company organizations must provide the clients with an appropriate and reliable transaction gateway. Similar to the study of (Ahn & Kwon, 2022), the use of digital marketing and reliable technologies for online shopping might increase impulsive purchase. Because Alibaba and Amazon's transactional systems encourage customers to make impulsive purchases, brand management should aim to improve the digital transaction system (Dhendra, 2020; Qingyang et al., 2018).

The results of H4 demonstrate that low distribution fees considerably reduce the association between impulsive purchasing and e-wallet adoption. Hidajat and Lutfiyah (2022) argue that the corporate organizations in the target market see their reduced distribution costs as a competitive advantage. It's noteworthy to note that consumers are more critical of the prices involved with product distribution and delivery, according to the poll of online companies (Hang, Sarfraz, Khalid, Ozturk, & Tariq, 2022; Jeong & Chung, 2023). However, because most customers are impatient and demand prompt delivery of their purchases, logistics timing is crucial for the customers (Akram et al., 2018; Jeong & Chung, 2023; Miao et al., 2020). In this way, the organization's main goal should be to reduce supply chain and logistical time in order to increase its competitive advantage in target market (Oshodin & Omoregbe, 2021). According to Imran et al. (2019), customers accept online firms with very quick logistical and product delivery times. In this way, the purpose of the function of supply chain leadership is to plan the activities and lower the customers' transportation costs and times (Liang et al., 2020; Lummus et al., 2001). In a same way, this study shows how low distribution charges might moderate the effects of buying goods & services from Pakistani brick-and-click stores (Usman, Rahman, Shafique, Sadiq, & Idrees, 2023). Concisely, this research demonstrates the considerable and important moderating effects of low transmission fees on consumer satisfaction and impulsive buying. Furthermore, this study is being undertaken to identify the moderating role of one moderator in order to contribute to the literature and to understand how online firms use e-wallet payment gateways (Usman et al., 2023). As a result, business management needs to take into account this crucial function. With the right implementation, further chances might be given to clients for impulsive buying from online brands (Zhu, Fang, Rahman, & Khan, 2023).

### **5.1. Implications**

#### **5.1.1. Theoretical Implications**

Among the primary aims of the current study is to offer important conjectural inferences for digital money and impulsive buying for Pakistan's commercial and ecological viability. It's crucial to realize that the digital wallet plays a crucial function in the online business environment by offering a means of transaction between the company and its clients. Early studies did not consider how and low distribution charges might act as a moderator in the association between impulsive buying in Pakistan and the use of electronic wallets (Rahman et al., 2022). As a result, this study shows that if an organization concentrates on and is willing to enhance the quick delivery of goods and services to clients, it would be appropriate for the company to get a



competitive edge in the target market. Also, this study shows that when people shop online, they are more concerned about the electronic payment system (Rahman et al., 2022). Due to this client mentality, firms must concentrate on using digital transactions and online receipts to make business activities ecologically pleasant. Digital marketing plays a crucial part in the transaction between the customer and impulsive purchases, but it must be done carefully so that the right information about quick delivery times and low distribution charges is included in the advertisement to encourage immediate purchases. Additionally, by establishing the connection between impulsive buying and electronic wallets, this study adds to the body of literature.

### 5.1.2. Practical Implications

This study offers important practical applications for Pakistani internet retailers, including sustainable business practices, relating to marketing and impulsive buying. As individuals have the option of using a digital and electronic payment system, the trend of online marketing and shopping has expanded. In this sense, the digital wallet has altered the entire dynamic of conventional enterprises, but it has also relocated both the organization and the customers to online retailers (Rahman et al., 2022). With low distribution charges playing a moderating function, this study has substantial theoretical implications connected to impulsive buying. The first thing that the business management must do is make sure that the marketing efforts are including information on how quickly goods and services will be delivered. Furthermore, it must be verified that the advertised costs for the distribution of the goods and services are lower than those of the rivals (Rahman et al., 2022). Due to the fact that the clients are mature and evaluate the cost of distribution with other service providers, this cost aids the businesses in gaining a benefit over competitors in the desired market (Rahman et al., 2022). The company management must also make sure that a reliable payment gateway is offered so that clients may exchange digital currency for goods and services and receive receipts in return (Rahman et al., 2022). A company could acquire a competitive edge in the market it is targeting by offering these services, especially in more developed economies. The management of the company is also accountable for assuring the client that digital payment gateway is trustworthy and secure for the transfer of funds to the enterprises (Rahman et al., 2022), since doing so would promote both business sustainability and environmental sustainability. Customers would then build a sense of security and the use of the electronic wallet, which would tempt them to make purchases and encourage impulsive buying thanks to efficient digital marketing.

### 5.2. Limitations and Future Directions

In Pakistan's online-only business sector, this study was conducted to investigate the role of the e-wallet in impulsive purchasing while analyzing the moderating impact of low distribution costs. Pakistan was chosen as the study's location due to resource constraints. Therefore, more variables need to be looked at in future studies. Future study must first consider how digital marketing affects the connection between e-wallets and impulsive purchasing. Secondly, future research must also take into account how information and communicate skill mediate the link between the e-wallet and impulsive buying. Lastly, the importance of digital wallet loans in mediating the connection between impulsive buying and e-wallets. This would be the biggest contribution to the literature and business practices of online brands in Pakistan for customers' impulsive buying.

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