

# Aware of Arrows Targeting the People of All Income Levels

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## ABSTRACT

The research paper investigates the effects of internet advertising exposure on middle and lower income groups and its influence on their psychological and financial well-being.

The paper employs the metaphor of "arrows" to represent all the persuasive marketing techniques used in online platforms. The paper presents behavioral economics and consumer psychology recommendations to address the effects of consumer vulnerability together with lifestyle inflation and behavioral tendencies which generate financial pressure. The paper proposes strategies for financial literacy education together with responsible spending practices along with policy suggestions to address the issue.

**Keywords:** Online marketing, consumer behavior, financial literacy, behavioral economics, lifestyle inflation, digital advertising, EMI debt.

## INTRODUCTION

The current digital economy has established a new period of unending promotional activity. Online marketing "arrows" send their messages through multiple offline and online channels which reach people from different socioeconomic strata without discrimination. The convenient nature of online shopping provides consumers with multiple options yet it causes impulsive buying habits and financial debt and psychological strain which mainly affects individuals with limited spending power and financial understanding. This research examines marketing systems to develop practical solutions which reduce their financial effects on consumers.

## LITERATURE REVIEW

Online advertising manipulates consumer decisions through cognitive biases which include the scarcity effect and social proof as well as instant gratification (Tversky & Kahneman, 1974; Cialdini, 2007). People who are financially illiterate demonstrate increased vulnerability to these bias patterns according to research findings (Lusardi & Mitchell, 2011). The simple process of obtaining credit facilities such as EMIs and credit cards drives consumers to increase their spending which creates higher financial risks (Bertrand et al., 2010). The failure to critically evaluate marketing messages results in both unplanned purchases along with accumulating debt (Laibson, 1997).

## METHODOLOGY

This study relies on empirical data collected from behavioral economics and consumer psychology research to analyze its conceptual framework. The paper explains theoretical concepts through qualitative observations along with illustrative examples to enhance understanding.

## DISCUSSION

### Online Marketing's Arrows

Digital platforms apply discounts alongside offers and free delivery and guarantees to draw customers for food delivery services and electronics and apparel and household goods. The marketing approaches create a

psychological pressure which outperforms logical thinking because they present limited-time deals with supposed exclusivity.

### **Consumer Behavior and Psychological Triggers**

Many middle-class and salaried consumers fall victim to the false perception of financial accessibility through credit or EMI payment systems. People regularly purchase items to boost their social standing or reduce their perceived inferiority before their peer group while neglecting the financial consequences that will follow.

### **Credit Dependency Risks**

The use of credit cards and EMI plans typically obscures the actual debt amount that consumers owe. According to financial experts, EMI obligations shouldn't surpass 30% of monthly income. The debt trap along with mental stress occurs when consumers cross this limit.

### **Consumer Responsibility and Financial Literacy**

Financial success depends on making sensible choices while understanding one's financial boundaries with clarity. Each purchase requires evaluation by the consumer for its essential nature and cost-effectiveness and enduring worth. Before making transactions consumers must verify online platforms for their trustworthiness to avoid fraud incidents.

The implementation of financial literacy programs must target both low-income individuals and high-income consumers while prioritizing educational resources for the younger generation.

## **RECOMMENDATIONS**

- Promote financial education initiatives aimed at people of all income levels, with a focus on young people.
- People should use budgeting applications and comparison tools to make informed decisions about their purchases.
- Organizations which protect consumers together with government agencies must watch for advertising that deceives the public.
- When families plan significant purchases they must discuss them together to assess their financial standing and usefulness.

### **A Guide to Conscientious Online Buying:**

Determine whether the product is truly needed.

Examine costs on various platforms.

Confirm the legitimacy of the seller.

Determine how EMIs affect monthly income.

Refrain from making rash purchases and give it some thought.

## **CONCLUSION**

The rising trend of excessive consumption and debt accumulation is a serious worry despite the transformation of online shopping through digital platforms. This paper demonstrates the fundamental importance of awareness and prudence in navigating internet marketing strategies. The negative consequences of digital advertising exposure among consumers can be reduced through financial literacy education together with responsible consumer habits and policy-based controls.

People should use budgeting tools alongside comparison shopping tools to make informed financial choices.

Consumer protection organizations along with governmental agencies need to establish systems for monitoring deceptive advertising practices.

Large family discussions about major purchases should focus on both the cost impact and the value of the item before making a decision.

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