Scientific articles

Factores que influyen en las compras en línea: un análisis centrado en la escolaridad, estrato socioeconómico y pagos digitales

Factors influencing online purchases: an analysis focused on education level, socioeconomic status, and digital payments

Fatores que influenciam as compras online: uma análise focada em educação, status socioeconômico e pagamentos digitais

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Resumen

Debido a la creciente contribución de las compras en línea al Producto Interno Bruto de México, el objetivo fue analizar los factores que influyen en la decisión de compra en línea, considerando los estratos socioeconómicos, la disparidad entre zonas urbanas y rurales de México, la escolaridad y los métodos de pago digitales. Se analizaron datos de 58,540 registros de la Encuesta Nacional sobre Disponibilidad y Uso de Tecnologías de la Información en los Hogares 2022, mediante un análisis de regresión binaria de tipo Logit y Probit. Los resultados confirmaron que las áreas rurales presentan una relación negativa al realizar compras en línea, mientras la zona urbana incrementó esta probabilidad en 2.79%. La escolaridad y el estrato económico mostraron una correlación positiva y la probabilidad de compra aumentó a la par que lo hacen estas variables. Además, PayPal y Mercado Pago fueron los métodos de pago digitales más influyentes, ejerciendo más impacto que los métodos tradicionales, lo que denota una mayor confianza de los compradores en estas herramientas, influyendo con una probabilidad de 24.09% sobre las compras en línea. Se concluye que el estrato socioeconómico alto, las personas que viven en zonas urbanas, los profesionistas y los usuarios que pagaron con PayPal fueron los que más compraron por Internet.

Palabras clave: Pagos digitales, compras en línea, población rural.

Abstract

Due to the growing contribution of online shopping to Mexico's Gross Domestic Product, the objective was to analyze the factors influencing the online purchasing decision, considering socioeconomic strata, the disparity between urban and rural areas of Mexico, schooling, and digital payment methods. Data from 58,540 records of the National Survey on Availability and Use of Information Technologies in Households 2022 were analyzed through Logit and Probit binary regression analysis. The results confirmed that rural areas have a negative relationship with online purchases, while urban areas increased this probability by 2.79%. Schooling and economic stratum showed a positive correlation, and the purchase probability increased as these variables did. Additionally, PayPal and Mercado Pago were the most influential digital payment methods, exerting more impact than traditional methods, which indicates greater buyer confidence in these tools, influencing online purchases with a probability of 24.09%. It is concluded that the high socioeconomic stratum, people living in

urban areas, professionals and users who paid with PayPal were those who purchased the most online.

Resumo

Devido à crescente contribuição das compras on-line para o Produto Interno Bruto do México, o objetivo foi analisar os fatores que influenciam a decisão de compra on-line, considerando os estratos socioeconômicos, a disparidade entre áreas urbanas e rurais do México, a escolaridade e os métodos de pagamento digitais. Dados de 58.540 registros da Pesquisa Nacional sobre Disponibilidade e Uso de Tecnologias de Informação em Domicílios 2022 foram analisados usando uma análise de regressão binária Logit e Probit. Os resultados confirmaram que as áreas rurais têm uma relação negativa na hora de fazer compras online, enquanto as áreas urbanas aumentam essa probabilidade em 2,79%. A escolaridade e o status econômico apresentaram correlação positiva e a probabilidade de compra aumentou de acordo com essas variáveis. Além disso, PayPal e Mercado Pago foram os métodos de pagamento digitais mais influentes, exercendo mais impacto que os métodos tradicionais, o que denota maior confiança dos compradores nessas ferramentas, influenciando as compras online com uma probabilidade de 24,09%. Conclui-se que o estrato socioeconômico alto, pessoas que vivem em áreas urbanas, profissionais e usuários que pagam com PayPal foram os que mais compraram online.

Introduction

Online transactions have gained global relevance due to their impact on economic activity (Hokkanen et al., 2021). This has driven the development of digital payments, such as internet-based systems (Khando et al., 2023), and the creation of innovative services, such as WeChat, which has been integrated into the daily routine of young Chinese people (Pang , 2022), and payment methods through mobile applications. (Maheswari & Sahila . C, 2022) , along with mechanisms that guarantee secure transactions (Datta et al., 2022).

To address this issue, the concept of rural population was defined according to the National Institute of Statistics and Geography (INEGI), which classifies localities with less

than 2,500 inhabitants as rural. At the same time, urban areas exceed this figure (INEGI, 2023). However, Soloaga et al. (2022) have pointed out that this categorization should consider other aspects, such as population density, land use, and access to goods and services, defined by the distance to cities with at least 50,000 inhabitants.

In Mexico, rural areas have higher levels of extreme and moderate poverty than urban areas, as well as problems related to health and employment (Soloaga et al., 2022; Sandoval et al., 2020). This highlights the importance of analyzing whether being in a rural area limits access to online shopping.

Data collected from the National Survey on the Availability of Information Technology Use in Households (ENDUTIH) between 2019 and 2022 revealed that 66% of the population in 2019 was urban, a percentage that remained around 76% in subsequent years. This contrast highlights the disparities between the two areas.

The COVID-19 pandemic significantly transformed interactions and lifestyles. In Mexico, the lockdown began in March 2020 (Suárez et al., 2020). This isolation of a large part of the population increased the use of the Internet worldwide, as in the case of China (Karakose, 2022). This phenomenon positioned Internet access as a "right to connectivity," essential to exercising other social, political, and cultural rights (Segura, 2021).

This study aims to analyze the factors that influence the decision to purchase online, considering socioeconomic strata, the disparity between urban and rural areas, schooling and digital payment methods. This is within the framework of the UN Sustainable Development Goals for 2030, which seek to contribute to reducing inequalities (UN News Center, 2015). The findings will allow us to identify how belonging to a rural area affects the probability of making online purchases and offer strategies to close these gaps.

Digital payments and online shopping

Analyzing the impact of digital payments on rural populations requires a specific approach, given the differences in resources and constraints compared to urban areas. A study conducted in China found that digital payments significantly impact rural consumer spending, more pronounced than on urban spending. This suggests that digital payments modify consumer purchasing behavior in cities and rural areas, although more markedly in the latter (Zhou, 2022).

In Mexico, data analysis from the ENDUTIH survey between 2019 and 2022 shows that only 7% of people in rural areas made online purchases in 2019, compared to 22% in

urban areas. In 2022, these figures increased to 10% in rural areas and 30% in urban areas. This indicates that, although there has been proportional growth in both areas, online purchases in rural areas accounted for 33% of those made in urban areas for that year.

Online shopping

E-commerce has established itself as a key component of the global economy. At the international level, digital payments have fostered economic development by ensuring transaction security and inspiring user confidence. Li et al. (2024) highlight that adopting digital payments can significantly improve a country's international trade.

In the Mexican context, e-commerce has gained relevance, contributing increasingly to the Gross Domestic Product (GDP). According to INEGI (2024), the gross added value of e-commerce represented 3.5% in 2013 and reached 6.2% in 2022, evidencing a significant transformation in consumer habits and market dynamics. This growth underlines the importance of payment methods as a key e-commerce element.

Electronic payment technologies (e-payment) have emerged as a fundamental component. These technologies, operated through the Internet and which may or may not require mobile devices for their execution, offer access through web pages or applications (Khando et al., 2023). The practicality of these types of payment has led to their growing use, which transforms the economic landscape through innovation and competitiveness.

Payment methods

The evolution of payment methods, driven by information and communication technologies, has significantly transformed transaction systems in the last decade (Korobeynikova , 2021). A crucial factor that has transformed our environment is the COVID-19 pandemic, which substantially changed the way purchases are made and services are acquired. (Chaveesuk et al., 2021; Gawior et al., 2022; Sam et al., 2023; Zazdravnykh , 2022). For example, a cashless economy in India has been promoted through collaboration between the government, the Reserve Bank of India and various trade associations, highlighting the relevance of studying payment options in contexts such as Mexico (Sam et al., 2023) .

The use of different payment options also brings disparities that can be reflected in their adoption and use. According to Srouji and Torre (2022), achieving a cashless environment, as in Canada or Sweden, requires more than technological innovation: specific

socioeconomic, institutional, and technological conditions are needed, which are difficult to replicate in other contexts.

Multiple payment options have led financial and non-financial companies to develop payment services through startups (Korobeynikova , 2021). Traditional online payment methods, such as debit cards, credit cards, and transfers, are no longer the only available options. In recent years, methods have been developed that can be easier to use or more accessible to people, which translates into new payment tools. An example of these is payment through WeChat, developed in China, which is one of the most used social networks in this country and greatly influences the daily routine of Chinese youth (Pang , 2022).

Given the above, a study was conducted to analyze the acceptance of payment through this social network in its country of origin. The results showed that the intention to use WeChat payments is positively related to service quality, perceived ease of use, perceived risk, perceived security, social influence, and compatibility (Tang et al., 2021). These characteristics apply to any emerging payment application, which could favor greater acceptance and use in young markets.

In turn, the use of smartphones has shown a relationship with the increase in e-commerce, by offering a wide range of options from these devices (Maheswari & Sahila , 2022) . A key factor found during the documentary research is that the payment method is secure, a factor that positively impacts purchasing decisions and stands out as an element that increases competitiveness in the online market (Datta et al., 2022).

For its part, digital payments through Fintech platforms have taken advantage of the online market due to their efficiency in transactions, ease of use, security, and effectiveness (Nikma et al., 2020).

There is also the CoDi payment method, a digital tool that works through mobile devices. It was created by the Bank of Mexico and aims to simplify payment and collection operations through electronic transfers (Banco de México, 2024). This platform allows operations between individuals and corporations, and both the person who collects and the person who makes the payment must be registered on the CoDi platform (Díaz de León, 2019).

In Mexico, platforms such as Mercado Pago and PayPal, included in the ENDUTIH survey, lead the market due to their efficiency, security, and cashback programs (Janavičiūtė et al., 2024). The acceptance of digital payment methods depends on factors such as government policies, tax incentives, and technological advances that reduce costs and expand

accessibility (Allen et al., 2022). Furthermore, studies have shown that digital payments contribute to economic development by reducing trade barriers and fostering trust in international transactions (Li et al., 2024).

In rural areas, digital payments also improve quality of life by facilitating access to goods and services previously limited by geographic location. Research such as Wu et al. (2023) highlights the positive impact of these tools on the economic resilience of rural households.

The use of payment tools generates diverse impacts related to socioeconomic factors. On the one hand, digital payment methods can represent a restriction for sellers. However, those with more flexible options can gain an advantage over smaller competitors (Zazdravnykh , 2022). On the other hand, we find a problem in the adoption of these tools, within the key factors that stand out for a person to use digital payments, Chaveesuk (2021) found that those with a more prominent positive influence are: attitude, risk perception, ease of use, performance expectation (Chaveesuk et al., 2021).

Finally, the acceptance of new payment technologies varies across generations. While Generation X prioritizes the usefulness and clarity of applications, digital natives Generation Z value ease of use (Agárdi & Alt, 2022). This analysis emphasizes the importance of designing accessible, secure tools tailored to the needs of diverse demographic groups.

Hypothesis

Based on the research objectives, the following hypotheses were raised:

1.   H1: Economic stratum has a positive relationship with online purchases, showing a wide range of results due to income differences between the different strata.

2.   H2: Rural area will have a negative relationship with online shopping.

3.   H3: Schooling will show a positive relationship with online shopping, increasing as the academic degree increases.

4.   H4: Traditional payment methods will positively impact online purchases, while newer payment methods will have a smaller impact.

Materials and methods

Research method

A mixed method was used, starting with a systematic review of the literature to establish theoretical bases. This was followed by a quantitative analysis using Logit and Probit statistical regression, executed with Stata software.

Data source

The data were obtained from the INEGI ENDUTIH 2022 survey, which collects information on access to and use of ICT in Mexican households. 58,540 observations were processed by data cleaning and transformation with SQL.

Study variables

- Dependent variable: "Purchase online," categorized as binary (1: yes, 0: no).

- Independent variables:
    - Debit: Payment method using debit card (binary).
    - Credit: Payment by credit card (binary).
    - Transfer: Using bank transfer (binary).
    - PayP_MercP : Payment with PayPal or MercadoPago (binary).
    - CoDi: Use of the Digital Collection system (binary).
    - Stratum: Socioeconomic classification according to INEGI (1=low, 2=lower middle, 3=middle, 4=high).
    - Schooling: Educational level of the respondent (categories 1 to 11).
    - Area: Residence area (0=rural, 1=urban).

Predictive models

The analysis of the variables just described was carried out using two methods, firstly, using the theoretical Logit regression equation (1) incorporating the previously selected variables.

$Ho : \beta i = 0$

$H1: \beta i \neq 0$

$$P(X) = \frac{1}{1+e^{-(\beta_0 + \beta_1 X_1 + \cdots + \beta_n X_n)}} (1)$$

Secondly, a Probit estimation presented in equation 2 was performed with the same variables used in equation 1.

$$P(Y = m | X_i) = \frac{exp\ (\beta_{m|b}\ X_i)}{\sum_{j=1}^{J} exp(\beta_{j|b}\ X_i)} \qquad (2)$$

Results

This section includes the descriptive results, as well as the results of the model for the analysis of the study variables. Figure 1 presents the descriptive aspects on the distribution of the population between urban and rural areas, Figure 2 presents online purchases, Figure 3 presents payment methods for online purchases. Table 1 also contains the main statistics, Table 2 presents the results of the Logit and Probit regression, and finally Table 3 presents the marginal effects of the Logit model.

Descriptive Results

In Figure 1, on the Population distribution between urban and rural areas, it is seen that most of the population is in the urban area and the rural population is in a smaller amount, in Figure 2 related to Online purchases in urban and rural areas of Mexico, it is clearly seen that the urban population is the one that buys a greater percentage online, however rural areas have a representative percentage which is interesting to evaluate, Figure 3 Payment methods for online purchases, it is perceived that the greatest amount of purchases are made with a debit card followed by transfers and by credit, this for the year 2022 which was the most representative year.

Figure 1. Population distribution by urban and rural areas (ENDUTIH, 2019-2022).
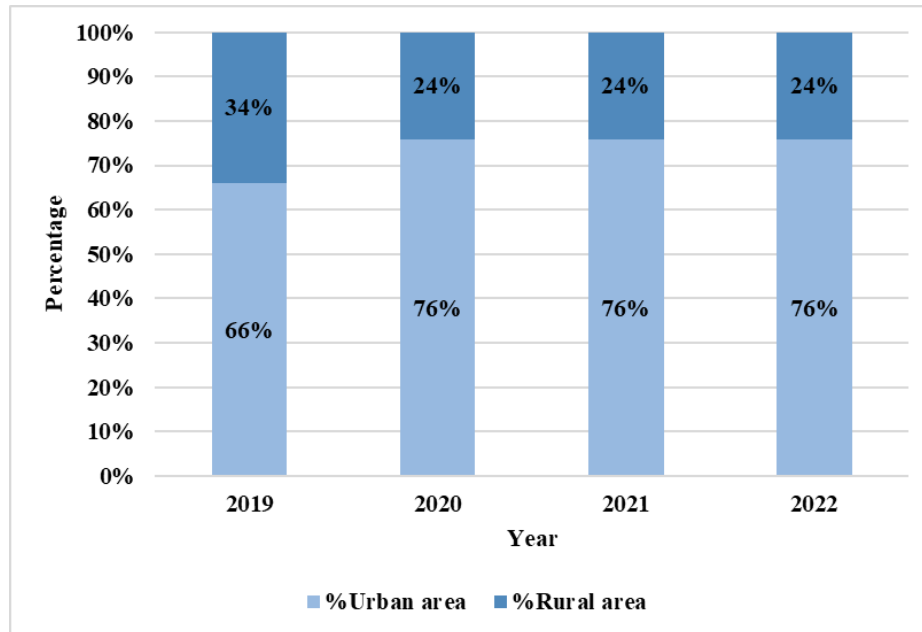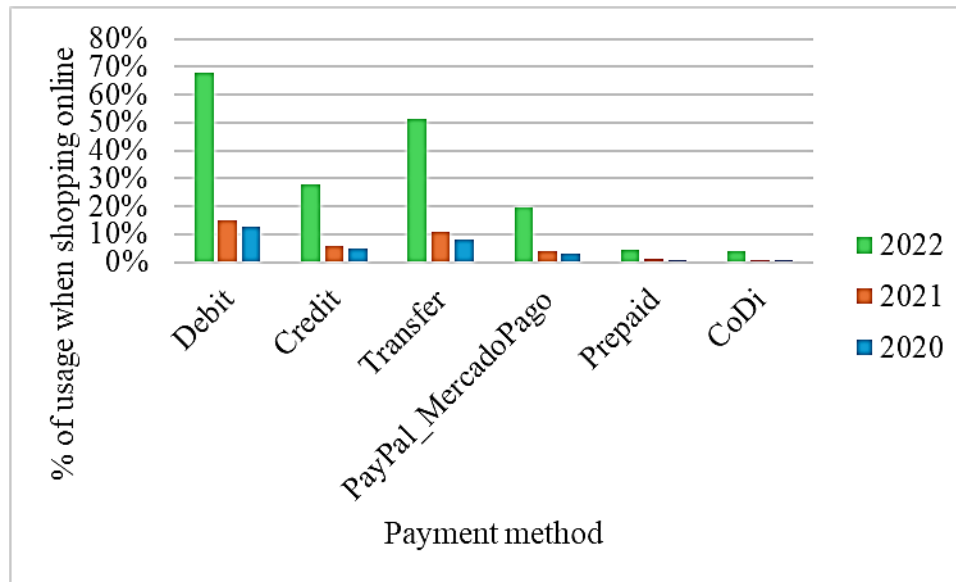

Source: Prepared by the authors using data from INEGI

Figure 2. Percentage of online purchases by urban and rural areas (ENDUTIH, 2019-2022).
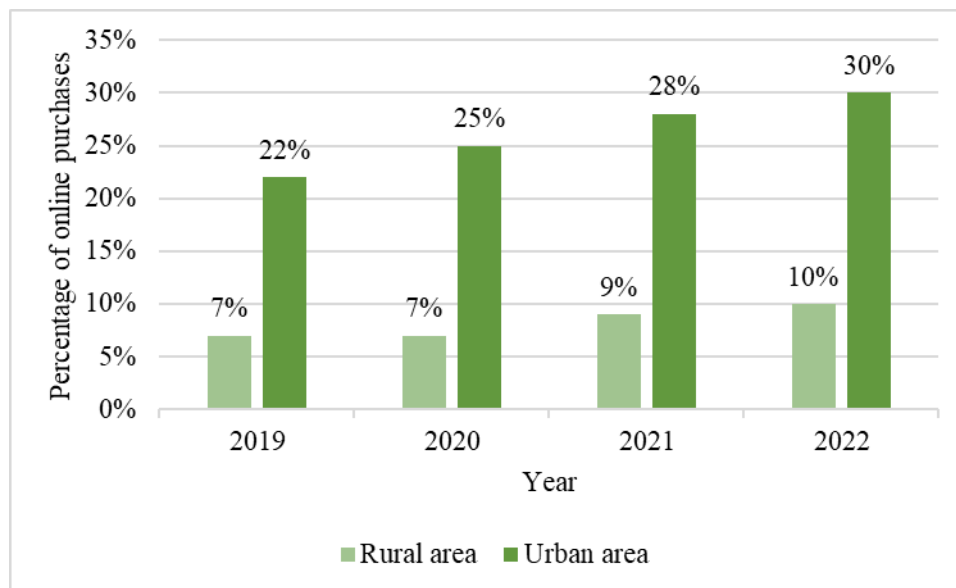
Source: Prepared by the authors using data from INEGI

Figure 3. Payment methods used in online purchases (2020-2022)

Source: Prepared by the authors using data from INEGI

Predictive Model Results

This section presents the results derived from the analysis of the variables using the Logit and Probit models, together with the marginal effects obtained from the Logit model. The results are organized in three tables:

1. Table 1: Shows the descriptive statistics of the variables used in the model.
2. Table 2: Includes the estimated coefficients and statistical significance of the variables for both models. The Logit model was chosen due to its ability to interpret changes in the probabilities of occurrence in the dependent variables. In addition, it is noted that the chi-square values are highly significant ($p < 0.0001$), which supports the validity of both models.
3. Table 3: Shows the associated marginal effects with the variables in the Logit model. The marginal effects of the independent variables on the probability of making online purchases are presented in Table 3. High socioeconomic status and advanced educational levels (such as master's and doctoral degrees) significantly increase the probability of making online purchases. Regarding payment methods, platforms such as PayPal and MercadoPago have the greatest positive effect.

Table 1. Descriptive statistics of the variables used

Variable	Average	Standard deviation	Min	Max
Buy online (Y)	0.248	0.432	0	1
Debit	0.168	0.374	0	1
Credit	0.069	0.254	0	1
Transfer	0.127	0.333	0	1
PayP_MercP	0.048	0.214	0	1
Prepaid	0.011	0.106	0	1
CoDi	0.010	0.101	0	1
Stratum	2.188	0.837	1	4
Schooling	4.141	2.559	0	11
Area	0.759	0.428	1	2

Source: Prepared by the authors with information from the model

Table 2. Logit and Probit regression results

Variable	Logit model		Variable	Probit model	
Buy online	Coef .	*P> |z |*		Coef .	*P> |z |*
Stratum			Stratum		
Medium low	0.558	0.000 ***	Medium low	0.267	0.000 ***
Medium high	0.570	0.000 ***	Medium high	0.281	0.000 ***
High	0.616	0.000 ***	High	0.295	0.000 ***
Area			Area		
Urban	0.289	0.000 ***	Urban	0.197	0.000 ***
Schooling			Schooling		
Preschool	-0.599	0.000 ***	Preschool	-0.259	0.0760
Primary	0.651	0.000 ***	Primary	0.298	0.000 ***
Secondary	1.978	0.000 ***	Secondary	0.979	0.000 ***
Basic normal	1.242	0.000 ***	Basic normal	0.638	0.000 ***
Technical terminal with secondary school	2.114	0.000 ***	Technical terminal with secondary school	0.971	0.000 ***
High school or baccalaureate	2.534	0.000 ***	High school or baccalaureate	1.321	0.000 ***
Higher Technician with High School Diploma	2.382	0.000 ***	Higher Technician with High School Diploma	1,248	0.000 ***
Bachelor's or engineering degree	2.649	0.000 ***	Bachelor's or engineering degree	1.404	0.000 ***
Specialty	2.371	0.000 ***	Specialty	1.127	0.000 ***
Mastery	2.935	0.000 ***	Mastery	1.452	0.000 ***
Doctorate	3.179	0.000 ***	Doctorate	1.361	0.000 ***
Payment method			Payment method		
Debit	1.877	0.000 ***	Debit	1.061	0.000 ***
Credit	1,788	0.000 ***	Credit	0.838	0.000 ***
Transfer	1.082	0.000 ***	Transfer	0.603	0.000 ***
PayP_MercP	2.420	0.000 ***	PayP_MercP	1.084	0.000 ***
CoDi	0.918	0.000 ***	CoDi	0.481	0.000 ***
Observations	58,540		Observations	58,540	
	Prob > chi2 = 0.0000			*Prob > chi2 = 0.0000*	
	* p<0.05; **p<0.01; ***p<0.001				

Source: Prepared by the authors with information from the model

Table 3. Logit model marginal effects

Buy online	dy / dx	P> |z|	Variables	dy / dx	P> |z|
Stratum			Continuation of schooling		
Medium low	0.0518	0.0000	Higher Technician with High School Diploma	0.1996	0.0000
Medium high	0.0531	0.0000	Bachelor's or engineering degree	0.2395	0.0000
High	0.0579	0.0000	Specialty	0.1981	0.0000
Urban Area	0.0279	0.0000	Mastery	0.2869	0.0000
Schooling			Doctorate	0.3312	0.0000
Preschool	-0.0233	0.0000	Payment method		
Primary	0.0340	0.0000	Debit	0.1869	0.0000
Secondary	0.1476	0.0000	Credit	0.1780	0.0000
Basic normal	0.0755	0.0000	Transfer	0.1077	0.0000
Technical terminal with secondary school	0.1640	0.0000	PayP_MercP	0.2409	0.0000
High school or baccalaureate	0.2217	0.0000	CoDi	0.0914	0.0000

Source: Prepared by the authors with information from the model

Discussion

The marginal effects of the Logit model are detailed below in order of appearance in Table 3. First, we have the stratum variable, where the lower-middle, upper-middle and high strata present positive probabilities for online purchasing. In addition, it is highlighted that as the economic stratum increases, so does the probability of online purchasing, with the high stratum presenting the highest probability with a value of 5.79%, which is consistent with the adoption of digital services (Amoussohoui et al., 2023).

The next variable considered is the area of residence. The base category, 0=rural, indicates that belonging to a rural area decreases the probability of making purchases online, while living in an urban area increases this probability by 2.79%. Regarding rural areas, the hypothesis suggested that they would have a negative effect on online purchases due to the technological differences present in these areas of Mexico. Previous studies have found that access to digital payments in rural areas significantly impacts purchases (Zhou, 2022). However, in Mexico, the lack of these technologies (World Bank, 2023), suggests that this factor would have a negative influence. The results of the Logit and Probit tests confirmed this hypothesis, showing negative values for this variable.

In relation to education, it is found that, from higher educational levels, the probability of online shopping is positive and increases progressively, suggesting that education is a positive variable for making online purchases. The highest probability value within this category corresponds to the doctoral level of studies, with a probability of 33.12% of making online purchases. This is consistent with an exploratory study carried out in Zimbabwe, where it was highlighted that education together with income plays a significant role in purchasing decisions (Simatele & Mbedzi , 2021). In another study also carried out in Zimbabwe, it was found that the level of education is a key variable for the use of digital financial services, which in turn are necessary for online purchases (Chamboko , 2022).

Finally, regarding the digital payment method, it is observed that methods such as PayPal and Mercado Pago are the most likely to be used to make online purchases, with 24.09%, despite not being the most used as shown in Figure 3. Among the digital payment methods, the debit card has the highest probability with 18.69%. This could indicate that online shopping users perceive greater security when using platforms such as PayPal since it can be used in different currencies (Lu et al., 2021) and make a secure purchase, as well as the receipt and transfer of money (PayPal, 2024); as for MercadoPago, it is preferred because it makes it easier for companies, businesses or people to send money and receive payments for their sales (Filipetto & Harraca , 2023), and that they prefer to use their own resources through the debit card. Similarly, the variable with the lowest probability of use is payment with CoDi, with 9.14%, which can be attributed to its low use, also reflected in Figure 3. In addition, bank transfers must be considered as one of the conventional digital payment methods, according to Raghavendra & Veeresha (2023).

Among the main findings, the similarity of the coefficients between the lower-middle, upper-middle and high economic strata stands out, despite the fact that a greater variation was originally expected. The rural area represents an opportunity to focus resources on reducing the technological, educational, and access to payment methods gap, among other variables not analyzed in this article. It is crucial to address these areas so that rural areas can develop comprehensively at the same level as urban areas, as mentioned in the UN objectives (UN News Center, 2015). In addition, the socioeconomic stratum was expected to have a positive relationship with respect to online purchases, which was confirmed in the lower-middle, upper-middle and high strata, with the low stratum being the only one that did not present a positive relationship with online purchases. This coincides with what was found in

Zimbabwe where the income level is a significant variable for the use of digital financial services (Chamboko , 2022).

The increase in the coefficients of the relationship between education and online shopping as the respondents' levels of education increase suggests that education is an important variable for access and the decision to make online purchases. This could indicate that the government and organizations should focus resources on improving education to reduce the gap in sectors that lack this resource.

Regarding digital payment methods, the finding that PayPal-MercadoPago has the greatest effect on online purchases is relevant. This aspect should be analyzed in future studies to better understand the characteristics that have made this variable have the most significant impact on online purchases. In the case of digital payment methods in Mexico, new companies are emerging that are growing in the market, such as Kueski , which started in 2012 and is currently one of the leaders in the financial market (Kueski , 2024).

The limitations of this article include the variables pre-established by the use of the INEGI database for the year 2022, which includes data during times of the COVID-19 pandemic.

This research presents as a strength that if they analyzed a very representative database with 58,540 records, in addition to the inclusion by area of residence to include the rural area, as well as the socioeconomic stratum and educational level, which helps to specifically find what socioeconomic stratum or what educational level influences to make online purchases, this is considered important because companies can launch advertising specifically to that population to increase their online sales and thereby generate economic growth.

A weakness of this research is that gender was not included. This is because gender was not significant in the estimated model, even though gender is also a very important indicator of online purchases.

Conclusions

After fulfilling the objective and analyzing the data of online or Internet purchases, it is concluded that: 1) The lower-middle, upper-middle and high strata present a similar tendency to make online purchases, with a probability of 5.18%, 5.31% and 5.79% respectively, 2) People who live in urban areas are those who make online purchases, so marketing actions should be directed preferably to urban areas, 3) The years of schooling are

an important factor that induces online shopping, with professionals at the bachelor's or engineering level, as well as master's and doctoral degrees being those who have a higher probability of buying online, with a probability of 23.95%, 28.69% and 33.12%, so this schooling variable is the one that presents a higher probability towards online purchases, 4) Digital payment methods during online purchases are PayPal-Mercado Pago with a probability of 24.09%, the debit card was of 18.69% and credit of 17.8%.

The findings presented can contribute to digital marketing campaigns with the tendency to increase online sales, based on consumer behavior in relation to digital payment methods, which is convenient for all types of companies, including micro, medium, and small businesses, resulting in an increase in the economic income of companies. In addition, it is important to consider the schooling, socioeconomic status, and area of residence of users who buy online.

Contributions to future lines of research

For future lines of research on online shopping, the estimated coefficients related to socioeconomic status, urban area, schooling and payment methods can be considered. In addition, it would be useful to include new variables that allow identifying other possible causes that favor online shopping, as well as factors that reduce its use, which can translate into an increase in economic income. This opens the door to new social and economic research on the inclusion of digital technologies.

One possible line of research that emerges from combining these variables is the development of educational mechanisms focused on increasing the acceptance of digital payments and online shopping. These efforts could take advantage of tools such as social media, which are accessible to a large part of the population. Support for this idea is found in the positive coefficients that show a correlation between educational level and online shopping, suggesting that increasing these factors could also increase the use and/or acceptance of this type of transaction.

It is also relevant to investigate the motivations that lead applications such as PayPal and Mercado Pago to stand out as significant variables that influence the decision to make online purchases. Identifying the positive factors of these platforms can contribute to strengthening the use of CoDi, a digital payment system developed by the Mexican government. Along these lines, it is also recommended to analyze the new payment systems

that have emerged in recent years, such as Nu , and how these relate to traditional payment methods.

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