

## Digital Financial Education as A Preventive Strategy Against Compulsive Spending on E- Commerce Platforms

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### Abstract.

The growth of international e-commerce platforms has created new challenges for customers, who face aggressive digital marketing strategies that encourage impulse spending. To achieve this, digital financial education is necessary as a preventive strategy to teach users how to make and manage their purchasing decisions rationally and in an informed manner. The study seeks to analyze the effects of the sales models of the giant digital platforms Shein and Temu, based in China, during the period between 2022 and 2024, due to the increase in digital e-commerce operations in Latin America and also the problems faced by the two companies worldwide. This situation forces Ecuador to review the operation of its customs regulations, as well as the effects that compulsive, repetitive, and high-volume purchases driven by the platforms' recursive and invasive advertising would have on the domestic economy. It also proposes digital financial education as a protective measure against the risks of over-indebtedness and irrational customer spending in e-commerce environments. A descriptive and documentary research methodology was applied, which allows for the use of primary and secondary sources of information, emphasizing China's technological and commercial development and its relationship with Latin America, specifically Ecuador. The methodology used also uses the quantitative methodology of official data from the National Customs Service of Ecuador (SENAE) and the Central Bank of Ecuador (BCE), allowing for the projection of import growth under the new 4x4 regime. The conclusion is that Chinese retail e-commerce is cornering the global digital market. The analyzed figures for the Ecuadorian market show that the growth of small imports is significant and that it is emerging as a "small-time expense" that generates losses for the domestic market and for citizens by threatening the financial stability of consumers.

**Keywords:** e-commerce, digital platforms, Ecuador, digital financial education, consumer behaviour.