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52% borrowers order online food: Moneyview Survey

The survey captured a decisive shift in financial behaviour across 700+ districts

By **Sanjiv Das** | January 1, 2026



online spending

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Moneyview, a digital lending platform, has released insights from its recent survey on India's financial behaviour, capturing a decisive shift in financial behaviour across 700+ districts. Indians in 2025 showed renewed borrowing confidence, using credit not just for essentials but increasingly to upgrade lifestyles, invest in mobility, improve homes, pursue education and mark family milestones. This shift mirrors wider industry observations indicating that India's financial ecosystem is entering a phase where credit is viewed as a strategic enabler of progress rather than emergency support.

Moneyview's data reveals that India's emerging cities such as Coimbatore, Indore, Bhubaneswar, Mysuru, Jaipur and Nagpur recorded the strongest surge in credit demand, reflecting rising smartphone-led adoption and greater trust in digital financial products. While healthcare and household needs remained consistent borrowing triggers, progress-led categories saw the fastest growth, signalling a confident and aspirational borrower segment. Digital consumption patterns also strengthened, with personal loan users actively spending on online shopping, food delivery and fintech apps through the year.

Demand surged most strongly across cities such as Coimbatore, Indore, Bhubaneswar, Mysuru, Jaipur and Nagpur, signalling that non-metro markets are increasingly exhibiting metro-level credit maturity. Decision-making patterns also varied by gender: family continued to play a decisive role for women borrowers (27 per cent), while men (21 per cent) were more inclined to seek inputs from friends, colleagues or financial advisors before borrowing.

Digital-first activity increased notably, with 55 per cent of personal loan users spending on online shopping, 52 per cent on food ordering and 40 per cent using mobile banking apps, while AI-led journeys and mobile-first financial behaviour became the norm across borrower cohorts.

Sushma Abburi, Chief Business Officer, Moneyview, said, "India's consumption patterns in 2025 reflect a nation ready for its next leap. Emerging cities and digitally-native users are shaping a confident, future-ready financial culture. Trust, convenience and digital readiness are redefining how India borrows, spends and plans. At Moneyview, we remain committed to building accessible and user-friendly financial products that empower individuals, whether for everyday expenses or long-term aspirations."

As digital adoption accelerates, Moneyview continues its commitment to democratizing access to seamless, affordable financial products, deepening financial inclusion and enabling India’s underserved and aspiring populations to participate confidently in the country’s growth story.

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