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Spendception and Consumer Purchase Behavior in Digital Payment Contexts: A Cross-Cultural Study of India and the United States

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ABSTRACT

This study seeks to examine the cross-cultural differences present in digital payment usage and their relationship with Spendception, impulse buying, and consumer purchase behavior among consumers in India and the United States. Spendception is defined as the reduced psychological resistance to spending associated with digital payment mechanisms, driven by factors such as transaction speed, ease, and diminished salience of money. This study draws on survey data from 70 respondents who regularly employ digital payment methods. A structured questionnaire was used to measure spendception, impulse buying, and consumer purchase behavior using established Likert-scale items. Data was analyzed using descriptive statistics, independent samples t-tests to assess cross-country differences, and Pearson correlation analysis to examine relationships among key constructs. Results indicate that respondents from the United States exhibit significantly higher levels of spendception and consumer purchase behavior than respondents from India, while there was no statistically significant difference observed in impulse buying across the two contexts. The correlation analysis further demonstrates a positive relationship between higher levels of Spendception and greater impulse buying and consumer purchase behavior. The descriptive results also reveal a significantly higher prevalence of digital-heavy spending among young and American participants. These findings contribute to the literature on digital payment psychology by highlighting how reduced spending resistance and impulsivity interact with consumer behavior across cultural contexts and suggest implications for the design of digital payment systems aimed at mitigating excessive spending.

Keywords: Digital payments, Impulse buying, India, Spendception, USA

1. Introduction

Over the past decade, spending has moved from a conscious economic action to an almost effortless behavioral response. In many modern payment environments, a purchase requires little

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more than a touch, a swipe or a passive online authorization, often bypassing the deliberate evaluation linked to spending decisions [1]. To most people today, this frictionless interaction with money is reshaping not only how purchases are made, but also how value, affordability, and final consequence are mentally processes. Unlike cash transactions that involve a visible and physical loss of assets, digital payments mask expenditure through speed and convenience. Research suggests that this reduced sensory engagement weakens internal spending regulation, making transactions feel less tangible in the moment [2]. The result is an environment in which convenience supersedes self-awareness, and where emotional and cognitive distance from spending may lead to increased impulsive purchasing behavior.

Recent behavioral research has introduced the construct of Spendception to describe this shift in financial perception. Spendception incorporates the act of spending with the awareness of it, proposing that digital payments can alter how individuals cognitively and emotionally process expenditure. It captures dimensions such as perceived spending visibility, emotional detachment, transactional ease, and control over spending: suggesting that digital transactions do not merely change how people spen, but how they experience spending itself.

This paper seeks to investigate these psychological changes among consumers in urban India and the United states, two context experiencing rapid growth in digital financial platforms yet operating within contrasting cultural models of financial decision-making. Rather than examining spending as purely economic outcome, this research evaluates it through a perceptual lens, exploring how digitisation alteers the way individuals interpret their own financial behavior. By analysing survey data across both regions, the study aims to uncover whether consumers internalise digital payments as a neutral tool or whether the mode of transaction actively shapes their spending motivations.

2. Literature Review

A foundational study by Faraz and Anjum introduced the concept of Spendception, defined as the reduced psychological resistance to spending associated with digital payments. The study aimed to observe how Spendception influences consumer purchase behavior and whether impulse buying mediates this relationship, while also assessing whether or not gender acts as a moderating factor. Using survey data from 1,162 respondents in Shanghai, the authors employed a rigorously validated questionnaire and analysed the data using exploratory and confirmatory factor analysis, structural equation modelling, and machine-learning techniques. The findings indicate that digital payments reduce spending salience through increased transaction speed, ease, and emotional detachment, thereby increasing both impulse buying and overall purchasing behavior. Moreover, the relationship between Spendception and impulse buying was found to be stronger among female consumers. This study provides a robust psychological framework for

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understanding how digital payments reshape spending behavior and serves as a key theoretical basis for subsequent research in this area [3].

Another study conducted by Subhani, Hasan, and Osman in 2012 investigated spending patterns among youth in Pakistan, with a focus on demographic and cultural influences. The study utilised survey data from 1,000 respondents aged 16–30 across seven major Pakistani cities and analysed spending behavior using optimal scaling and regression-based techniques. The study's findings suggests that youth spending is strongly influenced by age, income, employment status, and gender, with discretionary spending increasing as income and age rise. The study also found distinct gender-based spending preferences shaped by social roles, as well as a strong influence from family and peer pressure in collectivist context [4]. Similar conclusions were reported by Bona, who examined college students in the Philippines and found taht family background and attitudes toward money exerted a stronger influence on spending discipline than financial knowledge alone, emphasizing te role of early socialization in shaping spending behavior [5]. Lee and Kacen in 2008 further explored the cultural factor by examining the interplay between cultural orientation (individualism versus collectivism), impulsive buying, and social presence in relation to post-purchase satisfaction. The study utilized survey data from consumers in the United States, Australia, Singapore, and Malaysia, revealing that collectivist consumers experienced heightened satisfaction from impulse purchases when shopping with others, whereas individualist consumers' satisfaction remained largely unaffected by social context. This indicates that impulse purchasing in collectivist society may be socially sanctioned through collective responsibility or affirmation, whereas in individualist societies, it is mostly influenced by intrinsic incentives. These results offer significant context for comprehending how cultural norms may influence the emotional consequences of impulsive consumption rather than impulsivity itself [6].

Recent research has increasingly concentrated on the influence of digital payment technology in exacerbating these psychological and cultural factors. Lamichhane, through qualitative interviews with Gen Z customers in Nepal, discovered that digital payments diminish the perceived tangibility of money and foster a "illusion of liquidity," which promotes expenditure due to convenience, rapidity, and peer influence [7]. In a similar study, Dev et al. looked at how young adults in India used UPI and found that most of them thought they spent more after switching to UPI. This was mostly because it was easier to pay and digital transactions were becoming more common [8]. Experimental interventions that included reminders to spend money were proven to lessen some of these impacts, which shows how important payment system design is. See-To and Ngai substantiated these findings with transactional data, illustrating that electronic and stored-value payments yielded larger transaction sizes compared to cash, aligning with less psychological barriers to expenditure [9]. Ahn and Nam, utilizing

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nationally representative U.S. data, identified a significant correlation between mobile payment usage and expenditures, albeit this relationship was influenced by financial literacy. These findings indicate that cultural and demographic characteristics influence payment uptake and spending situations, whereas the psychological mechanisms activated by digital payments, such as diminished salience and seamless transactions,function uniformly across many settings [10].

3. Methodology

This section elaborates on the study's methodological framework, detailing the research hypotheses, design, sampling strategy, data collection period, survey instrument, ethical considerations, and analytical techniques used for hypothesis testing.

3.1 Hypotheses

H1: Spendception differs significantly between participants from India and the United States.

H2: Impulse buying differs significantly between participants from India and the United States.

H3: Consumer purchase behavior differs significantly between participants from India and the United States.

3.2 Research Design

This study employed a quantitative, cross-sectional survey design to examine the relationships among Spendception, impulse buying, and consumer purchase behavior. The cross-sectional approach allowed for the capture of participants' perceptions, spending habits, and psychological responses to digital payments at a single point in time. The study focused on adults in India and the United States who are regular users of digital payment methods.

3.3 Sampling and Participants

A purposive sampling strategy was employed. A total of 70 participants completed the online survey, with representation from India (n = 40) and the United States (n = 30). Respondents provided demographic information along with usage of payment methods and related questions.

3.4 Data Collection Period

Data collection occurred over a period of two months. Participants were invited to complete the online survey voluntarily, ensuring a diverse and representative sample of digital payment users from the target countries.

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3.5 Survey Instrument

The online questionnaire was structured into multiple sections to ensure comprehensive data collection. The survey began with demographic questions, followed by multi-item constructs assessing Spendception, i.e., psychological visibility of spending, perceived control over expenditures, and ease of spending with digital payment methods. Items captured emotional and cognitive perceptions of money spent digitally versus cash. The scale on Impulse Buying was adapted from Kong et al [11], this scale measured unplanned purchase tendencies and the influence of digital payment methods on spontaneous spending. Consumer Purchase Behavior was taken from Kim & Park [12], these items assessed the frequency, magnitude, and type of purchases made, reflecting behavioral responses to digital payment convenience.

3.6 Ethical Considerations

The study adhered to ethical research standards. Participants provided informed consent prior to participation and were informed of the study's purpose, voluntary nature, and confidentiality of responses. Data were anonymized and aggregated for analysis, with no personally identifiable information used in reporting. Participants were assured that the collected data would be used exclusively for academic research purposes.

3.7 Analytical Framework

Data analysis included both descriptive and inferential statistics. Descriptive statistics (mean, standard deviation, and sample size) were calculated for all variables. Levene's test assessed equality of variances across country groups. Independent samples t-tests were conducted to compare participants from India and the United States on Spendception, Impulse Buying, and Consumer Purchase Behavior. Effect sizes (Cohen's d) were calculated to assess the practical significance of observed differences.

4. Results and Findings

This section presents the findings of the study. It begins by detailing the demographic profile of the respondents to characterize the sample. The outcomes of the hypotheses testing are presented, examining the differences across demographic groups and the relationships between spendception, impulse buying, and consumer purchase behavior.

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4.1 Demographic Profile of the Respondents

Table 1: Demographic Profile of the Respondents

Variable	Category	Frequency	Percentage
Age Group	Under 18	11	18.33%
	18–24	12	20.00%
	25–34	6	10.00%
	35–44	2	3.33%
	45–54	6	10.00%
	Above 54	23	38.33%
Gender	Male	28	45.16%
	Female	33	53.23%
	Non-binary	1	1.61%
Education	High School or below	11	17.46%
	Undergraduate	12	19.05%
	Graduate / Postgraduate	36	57.14%
	Doctorate	4	6.35%
Country	India	41	55.41%

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	America	33	44.59%
Usage Frequency	Very frequently (10+ times/week)	28	36.84%
	Frequently (5–10 times/week)	27	35.53%
	Occasionally (2–4 times/week)	13	17.11%
	Rarely (0–1 times/week)	8	10.53%
Monthly Spending via Digital Payments	More than 75%	42	51.85%
	51–75%	17	20.99%
	25–50%	10	12.35%
	Less than 25%	12	14.81%

Respondents reported using a variety of digital and traditional payment methods, with multiple selections allowed. The majority relied on Credit/Debit cards (approximately 91%) and UPI-based applications (about 76%). Cash was also frequently used (around 59%), along with Mobile Wallets such as Apple Pay, Google Pay, or Samsung Pay (58%).

Bank transfers were used by slightly over half of the respondents (54%), while online payment gateways like PayPal, Razorpay, or Stripe were less common (38%). These results indicate a strong preference for card- and app-based digital payments among the surveyed population, alongside continued use of cash for certain transactions.

4.2 Usage of digital payment methods on the basis of country, age group, and gender.

Figures 1-3 illustrate the distribution of respondents across digital-heavy (>75%) and non-digital-heavy (≤75%) spending categories by country of residence, age group, and gender. These figures are presented to provide a clearer descriptive understanding od reliance on digital payment methods varies across key demographics.

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Fig. 1. Distribution of monthly spending by country of residence

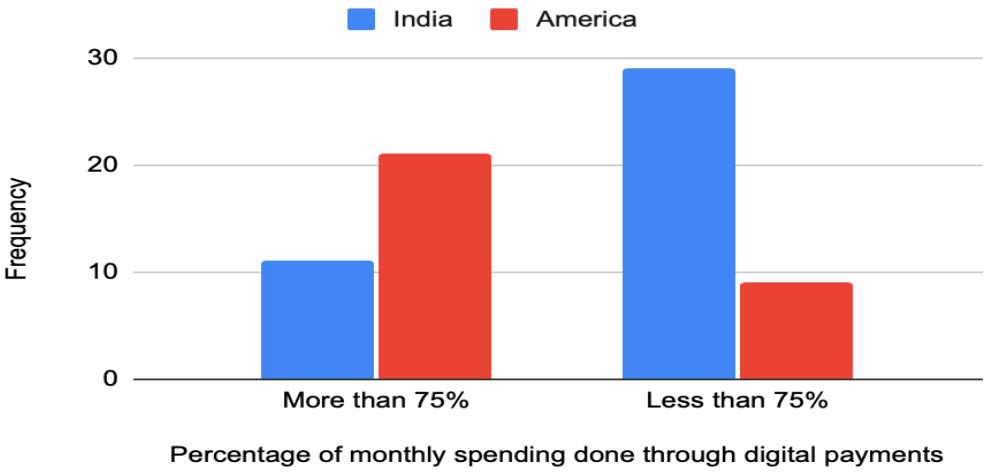

Figure 1 shows that a greater proportion of respondents from America reported that they carry out more than 75% of their monthly spending through digital methods compared to respondents from India. In contrast, Indian respondents are more heavily represented in the ≤75% digital spending category. This patten suggests a higher overall reliance on digital payment systems among American participants.

Fig. 2. Distribution of monthly spending by Age group

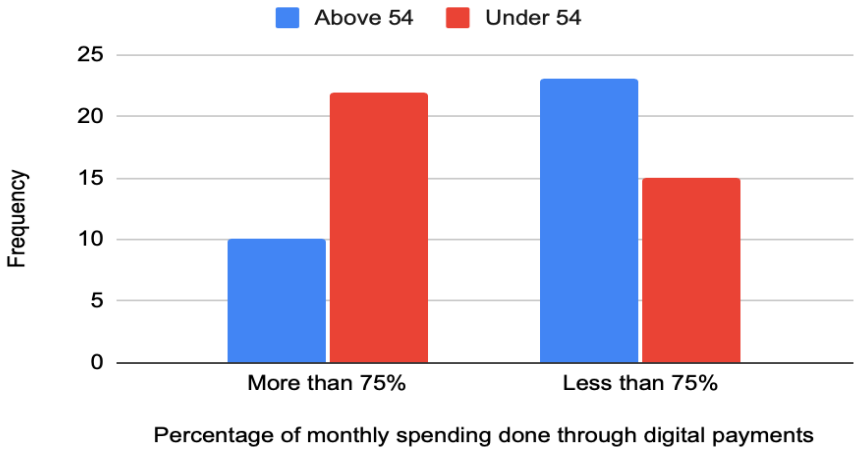

Figure 2 presents digital spending patterns across two age group: below 54 years and above 54. The results of the original survey were group. Age groups from the survey were collapsed to improve interpretability and avoid uneven subgroup sizes that could obscure patterns. Respondents below the age of 54 are more likely to report digital-heavy spending, whereas

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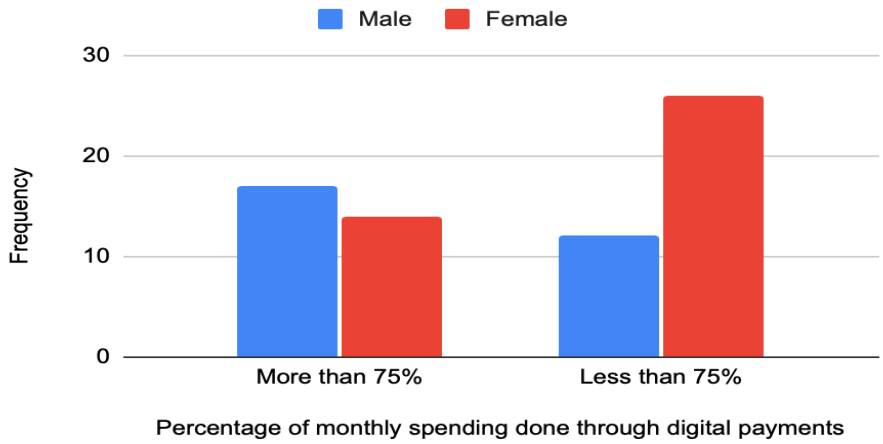
respondents above 54 are more frequency represented in the latter category. This may indicate a generational difference in digital payment adoption, with younger participants exhibiting greater reliance on digital transactions.

Fig. 3. Distribution of monthly spending by gender



According to figure 3, male respondents appear more likely to fall iethin the digital-heavy spending category, while female respondents were more inclined to the non-digitial-heavy side. However, these -patterns should be interpreted cautiously due to unequal group sizes.

4.3 Descriptive Statistics and Differences across demographic groups

Table 2. Descriptive Statistics of key constructs by Country

Variable	Group	n	Mean	SD
Spendception	India	40	39.50	8.31
	America	30	45.87	8.88
Impulse Buying	India	40	16.40	3.76
	America	30	17.03	3.84

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Consumer Purchase Behavior	India	40	15.73	5.56
	America	30	18.63	4.19

The descriptive statistics show that, across all three variables, the America group had higher average scores than the India group.

Table 3: Independent Samples t-Test Results for Country

Variable	**t**	**df**	**p**	**Cohen's d**	**Significance**
Spendception	-3.08	68	.003	0.74	Significant
Impulse Buying	-0.69	68	.492	0.17	Not significant
Consumer Purchase Behavior	-2.40	68	.019	0.58	Significant

Descriptive statistics indicated that, on average, participants from America scored higher than participants from India across all three dependent variables. For Spendception, the India group had a mean score of 39.50 (SD = 8.31) compared to 45.87 (SD = 8.88) in the America group. An independent samples t-test revealed that this difference was statistically significant, $t(68) = -3.08$, $p = .003$, with a medium-to-large effect size (Cohen's $d = 0.74$), indicating a meaningful difference between the groups.

For Impulse Buying, Indian participants scored slightly lower ($M = 16.40$, $SD = 3.76$) than American participants ($M = 17.03$, $SD = 3.84$). However, the difference was not statistically significant, $t(68) = -0.69$, $p = .492$, with a very small effect size (Cohen's $d = 0.17$), suggesting that the groups were comparable on this variable.

For Consumer Purchase Behavior, the India group scored $M = 15.73$ ($SD = 5.56$), while the America group scored $M = 18.63$ ($SD = 4.19$). The difference was statistically significant, $t(68) = -2.40$, $p = .019$, with a medium effect size (Cohen's $d = 0.58$), indicating that American participants exhibited higher consumer purchase behavior than Indian participants.

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Overall, these results suggest that cultural or contextual differences between the groups may influence Spendception and Consumer Purchase Behavior, whereas Impulse Buying appears similar across Indian and American participants.

4.4 Correlation Analysis

A Pearson correlation analysis was conducted to examine the relationships between Spendception, Impulse Buying, and Consumer Purchase Behavior. Table below presents the correlation coefficients for the three constructs.

Table 4: Pearson Correlations Among Constructs

Variable	1	2	3
1. Spendception	1.00	0.53**	0.73**
2. Impulse Buying	0.53**	1.00	0.52**
3. Consumer Purchase Behavior	0.73**	0.52**	1.00

Note: n = 70; **p < .001

Individuals who are more aware of their spending when using cash also tend to report higher impulsive purchasing tendencies when using digital payments. This suggests that spending awareness does not necessarily reduce impulsive behavior in a digital payment context. Higher levels of spending awareness are strongly associated with greater actual purchase activity. This may indicate that individuals who monitor or reflect on their spending feel more confident and deliberate in their purchasing decisions. Moreover, greater impulsive tendencies are linked to higher actual purchase behavior, confirming that impulsivity is a key driver of spending patterns. These findings highlight the psychological mechanisms underlying cashless transactions: both spending awareness and impulsivity jointly influence consumer purchase behavior, suggesting that digital payment methods may simultaneously facilitate conscious spending and unplanned purchases.

5. Discussion

The findings of this study suggest that digital payment usage and its psychological consequences vary across national and demographic contexts and are meaningfully associated with consumer purchase behavior. Participants from America reported significantly higher levels of

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Spendception and Consumer Purchase Behavior than participants from India, while no statistically significant difference was observed in impulse buying between the two groups. Descriptive analyses indicated that digital-heavy spending (over 75% of monthly expenditures conducted digitally) was more common among American respondents, individuals under 54 years of age, and male participants. Moreover, correlation analysis revealed strong positive relationships between Spendception, impulse buying, and consumer purchase behavior, indicating that both spending awareness and impulsivity are linked to higher purchasing activity in digital payment environments.

One plausible explanation for the higher Spendception and consumer purchase behavior observed among American participants is the greater institutionalization and long-standing normalization of digital and credit-based payment systems in the United States. Frequent exposure to frictionless payment mechanisms may reduce psychological resistance to spending while simultaneously increasing confidence and familiarity with digital transactions. In constrast, al though digital payments are widely used in India, the continued prevalence of cash, particularly in everyday and informal transactions, may preserve higher spending salience and moderate overall purchase behavior.

Also, India's higher reliance on cash may be due to differences in payment systems and early financial socialization. In the United States, adolescents often gain early access to debit cards and mobile wallets such as Apple Pay, facilitating habitual use of digital payments from a young age. In India, access to personal banking instruments may be more limited during formative years, resulting in greater reliance on cash for routine transactions. Consequently, stronger psychological associations between money and spending may persist, even as digital payment platforms expand rapidly. These structural differences may help explain the lower proportion of Indian respondents classified as digital-heavy spenders.

The absence of a statistically significant difference in Impulse buying between Indian and American participants suggest that impulsive purchasing tendencies in digital contect may now be strongly shaped by cultural background alone. Instead, impulse buying may be influenced by structural features common to digital payment systems, such as transaction speed, reduced effort at checkout, and the intangibility of digital money. While the present study does not directly test these mechanisms, the similarity in impulse buying scores across countries indicates that impulsive tendencies may operate in comparable ways once digital payments are used.

The strong positive association between Spendception and consumer purchase behavior challenges the assumption that greater spending awareness necessarily leads to reduced consumption. In digital payment contexts, Spendception may reflect engagement and perceived control rather than restraint. Individuals who are more aware of their spending may feel more

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confident making purchasing decisions, including discretionary purchases, leading to higher overall consumer purchase behavior. The positive relationship between impulse buying and consumer purchase behavior further supports the idea that awareness and impulsivity can coexist in frictionless payment environments. Age-based patterns observed in the descriptive analysis indicate a generational divide in digital payment reliance. Older respondents more frequently represented the non-digital-heavy category, while respondents below the age of 54 were more likely to report digital-heavy spending. This may reflect differences in technological familiarity, habit persistence, and trust in digital systems, with younger participants exhibiting greater reliance on digital payment methods.

The findings of this study are largely consistent with prior research on the psychological effects of digital payment systems. For example, Faraz, Naeem, and Anjum's work on Spendception demonstrates that digital payments reduce psychological resistance to spending by lowering the visibility and emotional prominence of money, leading to increased consumer purchase behavior. The strong correlations found between Spendception and consumer purchase behavior align with the present study. Similarly, research by Soman [11] and See-to and Ngai [9] found that abstract and frictionless payment methods weaken the perceived "pain of paying," resulting in higher spending compared to cash-based transactions. The higher consumer purchase behavior seen among American respondents, who also demonstrated heavy digital spending, is consistent with these findings.

The lack of significant cross-country differences in impulse buying is consistent with qualitative research by Lamichhane [7] and Dev et al. [8], which suggests that impulse buying in digital payment contexts is driven by features inherent in digital systems, such as speed, convenience, and money's reduced tangibility. While this research is limited to specific demographics, its findings support the hypothesis that impulsive tendencies may arise equally across contexts once digital payment systems are introduced. Finally, the age-related variations revealed in this study are consistent with previous studies highlighting the impact of generational exposure and socialization in determining spending behavior [3]. Younger customers' increased reliance on digital payments mirrors broader trends in technological adoption and lifestyle preferences, as described in the literature.

6. Conclusion

This study aimed to investigate cross-cultural disparities in digital payment utilization and its correlation with Spendception, Impulse Buying, and Consumer Purchase Behavior among respondents from India and the United States. Examination of survey data reveals that American respondents had marked elevated levels of Spendception and Consumer Purchase Behavior compared to their Indian counterparts, although tendencies towards impulse spending showed no

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significant variation between the two nations. Correlation investigation indicates that elevated levels of Spendception signifying diminished psychological resistance to digital expenditure and increased impulse buying are both correlated with enhanced consumer purchasing behavior. Descriptive results also show that younger Americans and those who spend more on digital goods tend to spend more. From a policy perspective, these findings have important practical implications for the design of digital payment platforms, consumer financial literacy initiatives, and policy measures aimed at promoting responsible consumption. Reduced salience of money and the ease of digital transactions may increase impulsive or higher-value spending across cultural contexts. Accordingly, platform designers could consider interventions such as spending reminders, visual feedback, or expenditure-tracking features to help mitigate overspending tendencies while maintaining transactional convenience. By highlighting how psychological and cultural factors interact with digital payment usage, this study contributes to both theoretical and applied literature on digital payment behavior and cross-cultural consumer psychology. However, the study is constrained by a very small and uneven sample and dependence on self-reported data; subsequent research should utilize larger samples, incorporate more factors, and adopt longitudinal or experimental designs to further examine causal linkages in digital spending behavior.

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