

7 - 9 August 2026

Stockholm , Sweden

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