

A Cross-Cultural Analysis Of Consumer Behavior And Payment Preferences: Insights From India And The UAE

Author

Abstract

This study examines the divergent consumer behaviors and payment preferences in India and the United Arab Emirates (UAE), focusing on cultural, economic, and technological influences. Through a cross-sectional survey, the research captures data on shopping frequencies, product preferences, and payment modes. Key findings reveal that Indian consumers exhibit higher price sensitivity, influenced by economic constraints and infrastructural challenges, whereas UAE consumers prioritize convenience, driven by higher disposable incomes and advanced technological adoption. The study also explores demographic influences, such as age and income, on purchasing patterns, offering actionable insights for retailers and policymakers to better understand and serve these distinct markets. These findings aim to bridge the knowledge gap in cross-country consumer analysis and promote tailored strategies for diverse economic contexts. (Ghandour et al., 2023)

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I. Introduction

(Halaweh & Qaisi, 2016)

Consumer behaviour has emerged as a crucial area of research for businesses and policymakers alike in today's international marketplace. Understanding how people make purchasing decisions in different cultural and economic environments can provide valuable insights into how companies can better serve their customers. The topic of this study focuses on the differences in the buying behaviour of people in two distinct markets: India and the United Arab Emirates (UAE). The core research question guiding this study is: "How does the buying behaviour of people in India differ from those in the UAE?" (Sobti, 2019)

This study will also explore a related area of interest: understanding consumers' payment behavior in both countries. Payment methods, such as credit card usage, mobile payments, and cash, often vary based on cultural norms, economic conditions, and technological advancements. Investigating these behaviours will help to shed light on not only how people buy but also how they pay for goods and services. By analyzing these aspects, this research aims to provide a comprehensive view of the consumer landscape in both countries.

This study is particularly important because it can provide actionable insights for retailers, market strategists, and policymakers. Businesses may create more successful policies and plans to sell their commodities by knowing the distinct payment preferences and spending patterns of consumers in India and the UAE. Additionally, this research can help tailor marketing campaigns to target these specific markets more efficiently, by noticing certain differences and trends in these markets.

II. Literature Review

Payment Modes

The comparative analysis of payment modes reveals distinct preferences between India and the UAE. In India, while cash remains prevalent, digital wallets and UPI (Unified Payments Interface) have emerged as popular alternatives. Research by Ghandour et al. (2023) indicates that the demand for mobile payments surged during the COVID-19 pandemic, mainly because consumers prioritized safety through non-contact transactions. This trend is also seen in the findings of P.V (P.V., 2021), who noted that digital transactions are increasingly accepted in India, although security risks and a lack of awareness still permeate. (Singh et al., 2017)

Conversely, in the UAE, credit cards and digital wallets are extremely, increasingly, popular. Halaweh & Qaisi (2016) found that firms and vendors in the UAE are gradually adopting Near Field Communication (NFC) technology for mobile payments, and moving towards more advanced methods for payments (Al-Qudah et al., 2022)

Consumer Preferences for Payment Modes (Kaur & Mehta, 2023)

Many variables, such as ease, security, and technological comfort, affect consumer choices for payment methods. In India, studies have shown a growing acceptance of digital payment systems, particularly mobile wallets, which have gained traction post-demonetization. Sobti (2019) highlights that the demonetization

event (A decision taken by the Indian government in November 2016 to invalidate all 500 and 1000 rupee notes) significantly accelerated the adoption of mobile payment services, as consumers sought alternatives to cash because of the sudden lack of cash. This shift is corroborated by (Singh et al., 2017), who examined consumer satisfaction with mobile wallets in North India, revealing that demographic factors such as age and gender significantly influence preferences.

In the UAE, the adoption of digital payment systems has also been on the rise, driven by a tech-savvy population and government initiatives promoting cashless transactions. Al-Qudah et al. (2022) posits that the COVID-19 pandemic catalyzed the acceptance of mobile payments, as consumers sought contactless options. The study suggests that perceived usefulness and ease of use are critical determinants of mobile payment adoption in the UAE. This aligns with findings from (Kaur & Mehta, 2023), who noted that young consumers favor digital wallets for their convenience and speed.

Offline vs. Online Transactions

The distinction between offline and online transactions is crucial in understanding consumer behavior towards payment modes. In India, offline transactions still account for a significant portion of consumer spending, particularly in rural areas where digital literacy is very low.

However, the COVID-19 pandemic has accelerated the shift towards online transactions, as consumers increasingly rely on e-commerce platforms. Research by Baviskar (2023) highlights that awareness of digital payment options and accessibility to smartphones significantly influenced the adoption of online transactions during the pandemic.

In the UAE, the transition to online transactions has been much more pronounced, especially with an exceptionally high internet access rate and a near-perfect percentage of smartphone access. Bharath et al. (2022) conducted a study on online learning during the COVID-19 pandemic, revealing that students in both India and the UAE rated online experiences neutrally, indicating a need for improvement in online service delivery. This finding suggests that while online transactions are prevalent, there remains a gap in consumer satisfaction that needs to be addressed. (Baviskar, 2023)

Socio-Demographic Influences on Payment Behavior (Jegerson & Hussain, 2022)

Socio-demographic factors play a pivotal role in shaping consumer behavior towards payment modes in both India and the UAE. In India, factors such as age, education, and income significantly influence the adoption of digital payments. Nandru et al. (2021) found that younger consumers are more likely to embrace digital methods of payment, while older generations tend to prefer traditional payment methods. This trend is supported by the findings of (Rana et al., 2020), which identified infrastructural challenges and a fragmented economy as barriers to mobile wallet usage in India. (Kennedy, 2024)

In the UAE, demographic factors also impact payment preferences, albeit in different ways. Said et al. (2021) explored how various demographic variables affect the adoption of e-payment services in Dubai, revealing that younger, educated consumers are more inclined to use digital payment technologies. This aligns with the findings of (Jegerson & Hussain, 2022), who noted that trust in digital payment systems is crucial for adoption, particularly among older consumers who may be more skeptical of new technologies.

Price sensitivity

Price sensitivity is a key factor that sets apart the buying habits of consumers in India and the UAE. In India, people tend to be more price-sensitive due to various economic reasons, such as lower income levels and a large portion of the population living in financially challenging conditions. Studies indicate that Indian consumers are particularly influenced by price promotions and discounts, often prioritizing cost over brand loyalty when making purchasing decisions (Majumder et al., 2014; , Mukherjee et al., 2012). Majumder et al. (2014) also point out that price differences across different states in India make people even more cautious about spending. The same also points out that many Indian consumers compare prices extensively before making purchases, reflecting a strong focus on budget-friendly shopping.

On the other hand, consumers in the UAE are generally less sensitive to price. This is due to a higher standard of living and greater disposable income, especially among nationals who receive significant government support (Kennedy, 2024). The same study shows that the availability of goods and promotions like "buy one, get one free" encourages consumers in the UAE to buy more than they need, indicating that price is not a major concern in their decisions (Kennedy, 2024). Additionally, the UAE's diverse population and strong retail sector create a consumer culture that values convenience and quality more than price, which is unlike the budget-conscious shopping behaviors seen in India.

III. Research Methodology

This study utilized a cross-sectional survey design to compare consumer spending behaviors between the United Arab Emirates (UAE) and India. The survey collected data on shopping frequency, product preferences, payment methods, and decision-making in hypothetical spending scenarios to explore differences between consumers in these two regions.

A total of 100 participants were included, with roughly 50 respondents from each country. The sample targeted individuals that currently already have access to technology, an internet connection and some level of awareness on online payments. Demographic data were collected on age, gender, occupation, and household income. The income categories were adjusted to reflect the economic conditions of each country to better understand their purchasing power and spending habits. (Majumder et al., 2014)

The survey consisted of two main sections. The first section focused on general consumer behavior, with questions exploring shopping frequency (online and in-store), product preferences, and preferred payment methods (e.g., credit card, debit card, cash on delivery, digital wallets). Additionally, questions on the frequency of credit card and digital wallet usage were included to assess modern payment trends. The second section presented 10 hypothetical spending scenarios, asking participants to choose between two options, such as spending more for convenience versus saving money with additional effort. These scenarios were designed to analyze decision-making patterns related to spending habits in specific situations. (Mukherjee et al., 2012)

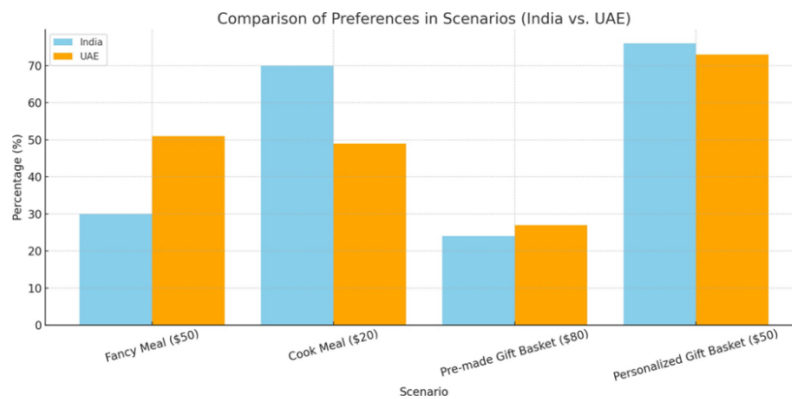
Data were collected using Google Forms and distributed via social media, email, and online communities. The survey remained open for three week, during which 100 responses were received. Respondents were briefed about the purpose of the study and assured of the confidentiality and anonymity of their responses. The inclusion of participants from both the UAE and India ensured a balanced comparative dataset for understanding consumer spending behavior. (Rana et al., 2020)

Once collected, the data were analyzed using both descriptive and comparative statistical techniques. Descriptive statistics, including frequencies and percentages, were used to summarize demographic information and the participants' shopping behaviors. Comparative analyses, such as chi-square tests, were employed to identify significant differences in consumer behaviors between the two countries. The decision-making scenarios were also analyzed to assess trends in consumer preferences for convenience versus cost-saving approaches to spending.

Ethical considerations were taken into account throughout the research process. All participants provided informed consent before beginning the survey. They were informed of their right to withdraw at any time and were assured that their responses would remain anonymous. Data were stored securely, accessible only to the research team, to ensure confidentiality and compliance with ethical research standards.

IV. Analysis

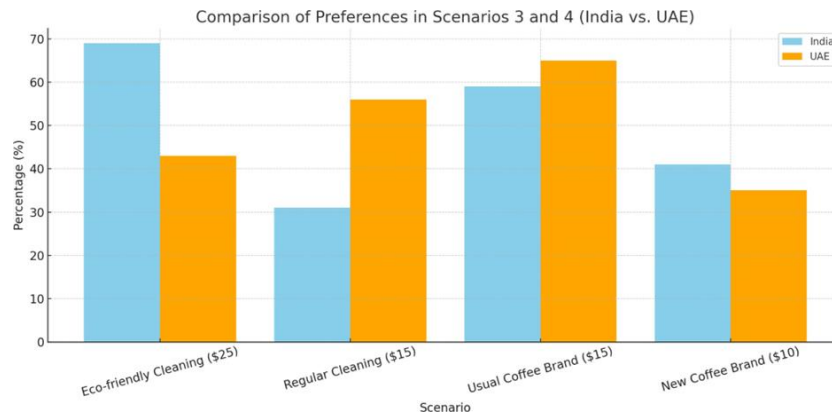
		Scenario 1		Scenario 2	
		Spend \$50 on a meal at a fancy restaurant.	Cook a meal at home, which costs \$20 but takes 2 hours to prepare.	Buy a pre-made gift basket for \$80.	Spend \$50 on individual items and assemble a personalized gift basket yourself.
Country of Residence	India	30%	70%	24%	76%
	United Arab Emirates	51%	49%	27%	73%



The table presents spending preferences between India and the UAE in two scenarios. In the first, 70% of Indian respondents prefer cooking at home for \$20, while 30% would spend \$50 at a fancy restaurant. In the UAE, 51% prefers dining out, and roughly the same would choose to cook at home. For the second scenario, 76% of Indian participants would spend \$50 to assemble a personalized gift basket, while 24% opt for a pre-

made one costing \$80. In the UAE, 73% favor personalized gift baskets, with 27% preferring the pre-made option. This similarity between the two regions suggests that

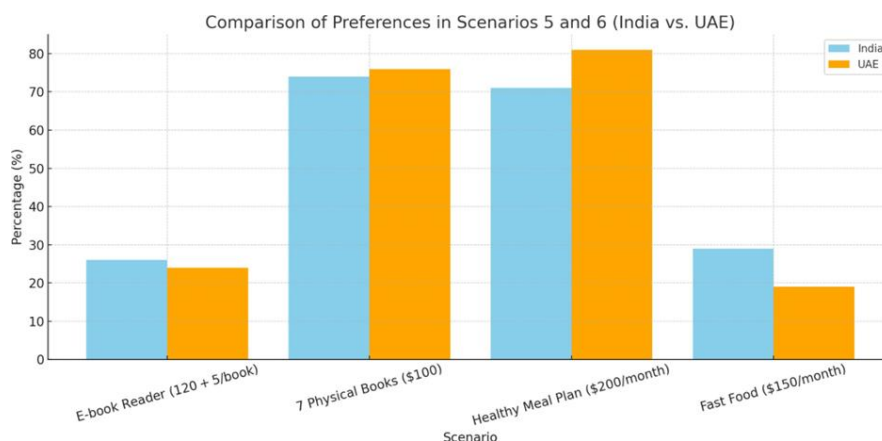
		Scenario 3		Scenario 4	
		Buy eco-friendly cleaning products for \$25	Buy regular cleaning products for \$15	Buy your usual brand of coffee for \$15	Try a new brand of coffee on sale for \$10
Country of Residence	India	69%	31%	59%	41%
	United Arab Emirates	43%	56%	65%	35%



Scenario 3 looks at cleaning product preferences. In India, 69% of respondents prefer eco-friendly cleaning products priced at \$25, compared to 43% in the UAE. However, 56% of UAE residents are more likely to choose regular cleaning products at \$15, while only 31% of Indian respondents opt for this. This suggests a stronger environmental awareness in India regarding cleaning products. Scenario 4, on the other hand, is about coffee spending habits.

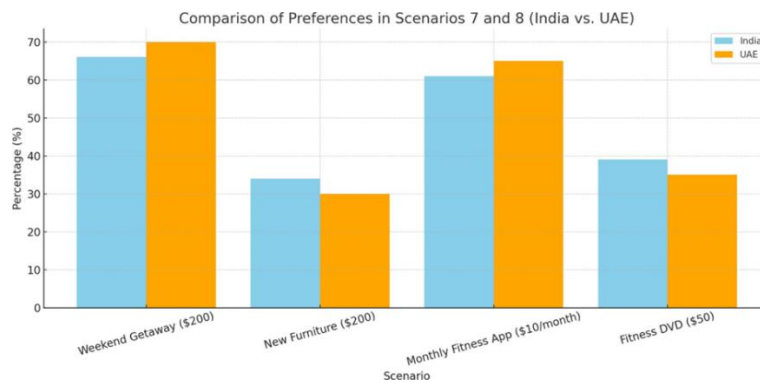
Coffee brand preferences reveal that 65% of UAE respondents would stick to their usual brand of coffee priced at \$15, compared to 59% in India. However, more Indians (41%) are willing to try a new brand on sale for \$10, compared to 35% of UAE residents. This indicates that Indian consumers may be more price-conscious or willing to experiment with new options.

		Scenario 5		Scenario 6	
		Buy an e-book reader for \$120 plus \$5 for every book	Buy a set of 7 physical books for \$100	Purchase a healthy meal plan subscription for \$200/month	Spend \$150/month on fast food and snacks
Country of Residence	India	26%	74%	71%	29%
	United Arab Emirates	24%	76%	81%	19%



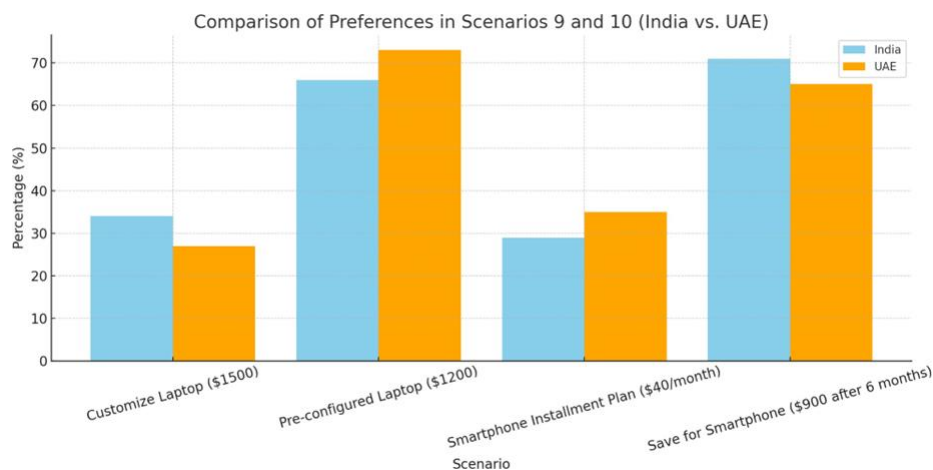
When comparing preferences for digital versus physical books, 74% of Indian consumers prefer to buy a set of physical books, slightly higher than 76% in the UAE. Only 26% of Indians and 24% of UAE residents would opt for an e-book reader. This suggests that physical books remain the preferred medium for readers in both countries. In India, 71% would choose a healthy meal plan subscription costing \$200/month, while in the UAE, this number is higher at 81%. In contrast, 29% of Indian respondents would spend \$150/month on fast food and snacks, compared to 19% in the UAE. This shows a greater focus on health in the UAE, or perhaps a greater price inelasticity.

		Scenario 7		Scenario 8	
		Spend \$200 on a weekend getaway	Buy a new piece of furniture for \$200	Subscribe to a monthly fitness app for \$10/month	Buy a fitness DVD for a one-time cost of \$50
Country of Residence	India	66%	34%	61%	39%
	United Arab Emirates	70%	30%	65%	35%



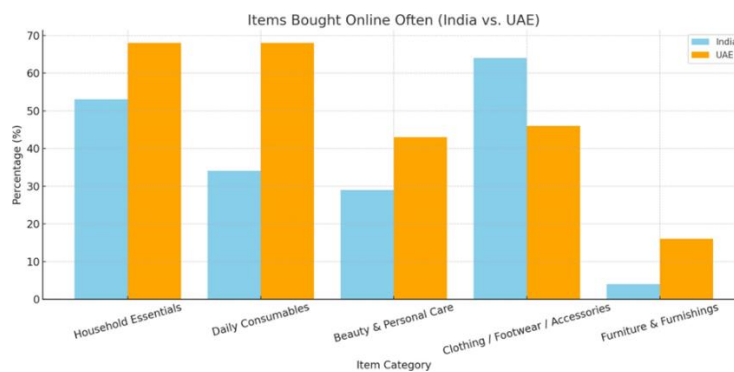
Both countries show a strong preference for spending \$200 on a weekend getaway, with 66% in India and 70% in the UAE opting for this over buying new furniture. However, 34% of Indians and 30% of UAE respondents would prefer to buy furniture instead. When asked about fitness subscriptions versus a one-time DVD purchase, 61% of Indian respondents prefer a \$10/month fitness app, while 65% in the UAE opt for this option. However, more Indians (39%) would buy a fitness DVD for \$50, compared to 35% of UAE residents. (Kanojia and Lal, 2020)

		Scenario 9		Scenario 10	
		Customize your own laptop for \$1500.	Buy a pre-configured laptop for \$1200	Buy a new smartphone on an installment plan for \$40/month	Save up and buy the same smartphone outright for \$900 after six months
Country of Residence	India	34%	66%	29%	71%
	United Arab Emirates	27%	73%	35%	65%



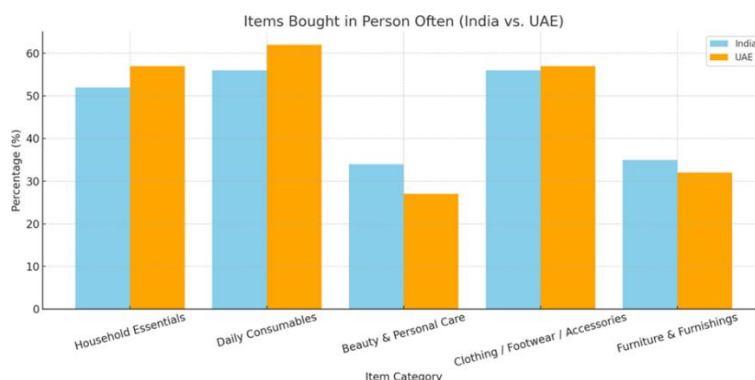
Customizing a laptop for \$1,500 appeals more to Indian respondents (34%) than UAE residents (27%). However, the majority in both countries prefer buying a pre-configured laptop for \$1,200, with 66% of Indians and 73% of UAE residents selecting this option. This shows that price sensitivity plays a role in decision-making. When it comes to buying smartphones, 71% of Indian respondents prefer saving up to buy the phone outright for \$900 after six months, compared to 65% in the UAE. A smaller percentage in both countries (29% in India and 35% in the UAE) prefer the installment plan of \$40/month. (Jegerson and Hussain, 2022)

		Items bought online				
		Household essentials	Daily Consumables	Beauty & Personal Care	Clothing / Footwear / Wearable Accessories	Furniture & Furnishings online
Country of Residence	India	53%	34%	29%	64%	4%
	United Arab Emirates	68%	68%	43%	46%	16%



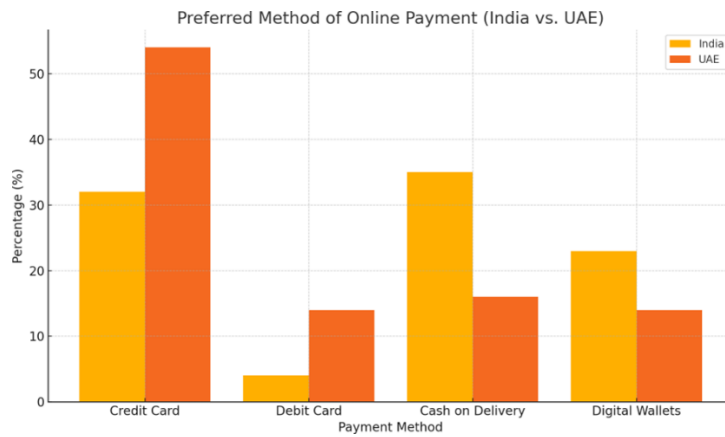
There is a clear difference in the preference for buying items online between India and the UAE. Household essentials are more commonly purchased online in the UAE (68%) compared to India (53%), reflecting a higher reliance on e-commerce in the UAE for such necessities. A significant gap is also seen in the purchase of daily consumables, with 68% of UAE respondents buying these items online, while only 34% of Indians do the same. When it comes to beauty and personal care products, UAE consumers again show a higher online purchasing rate (43%) compared to Indians (29%). Interestingly, Indians are more inclined to purchase clothing, footwear, and accessories online (64%) than those in the UAE (46%). Furniture and furnishings are the least purchased category online, with only 4% of Indian respondents and 16% of UAE residents opting for online channels for these items. (Sobti, 2019)

		Items bought in person often				
		Household essentials	Daily Consumables	Beauty & Personal Care	Clothing / Footwear / Wearable Accessories	Furniture & Furnishings online
Country of Residence	India	52%	56%	34%	56%	35%
	United Arab Emirates	57%	62%	27%	57%	32%



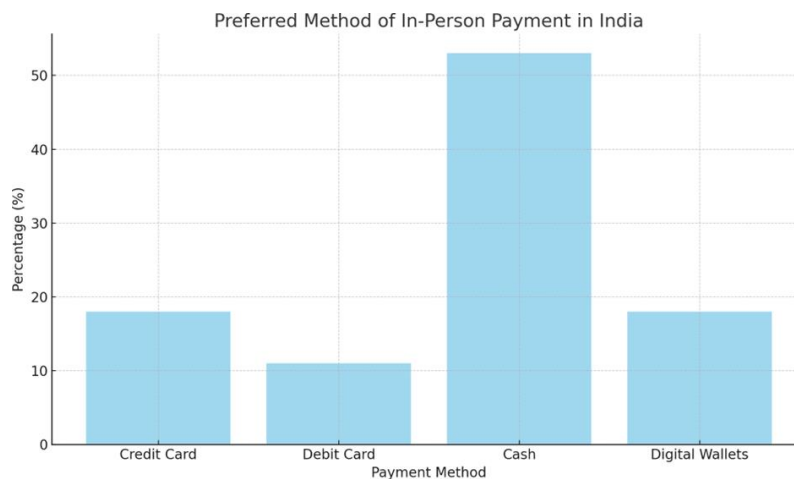
In-store shopping habits for both India and the UAE show some similarities, particularly for household essentials and clothing. About 52% of Indian respondents prefer buying household essentials in person, while 57% of UAE residents do the same, indicating a slightly higher in-store preference in the UAE. Daily consumables are also more commonly purchased in person in the UAE (62%) compared to India (56%). When it comes to beauty and personal care items, 34% of Indian respondents prefer in-store shopping, while this figure is lower in the UAE at 27%. Interestingly, both countries show similar preferences for in-store purchases of clothing, footwear, and accessories, with 56% in India and 57% in the UAE. For furniture and furnishings, in-person purchases are relatively close, with 35% of Indian consumers and 32% of UAE consumers favoring in-store shopping.

Preferred method of online payment					
Country of Residence		Credit Card	Debit Card	Cash on delivery	Digital Wallets
		India	32%	4%	35%
	United Arab Emirates	54%	14%	16%	14%



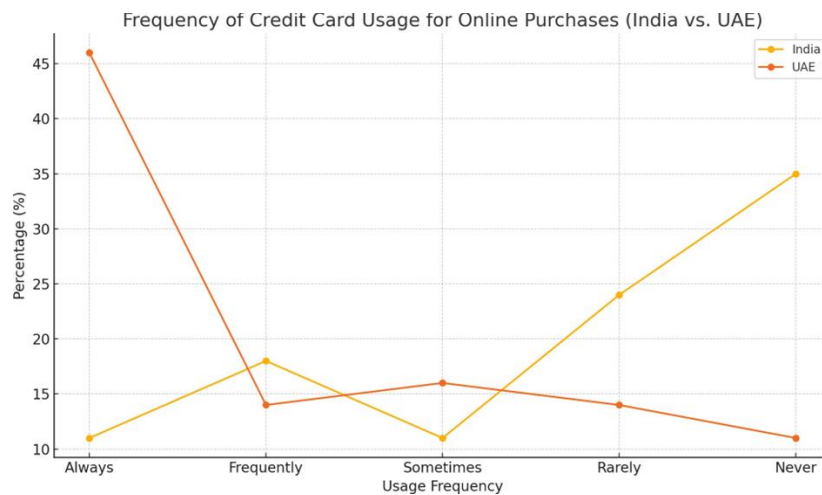
Payment preferences for online shopping reveal a distinct contrast between India and the UAE. In India, cash on delivery is the most favored method (35%), showing a tendency toward paying only upon receiving goods. Credit cards are used by 32% of Indian respondents, while digital wallets are preferred by 23%, indicating a gradual shift toward cashless options. Debit cards are the least popular method, with only 4% opting for this. In the UAE, credit cards dominate online payments (54%), reflecting a stronger credit culture. Debit cards and cash on delivery are used by 14% and 16% of respondents, respectively, while digital wallets have a lower adoption rate (14%) compared to India.

Preferred method of in person payment					
Country of Residence		Credit Card	Debit Card	Cash	Digital Wallets
		India	18%	11%	53%
	United Arab Emirates	54%	10%	14%	19%



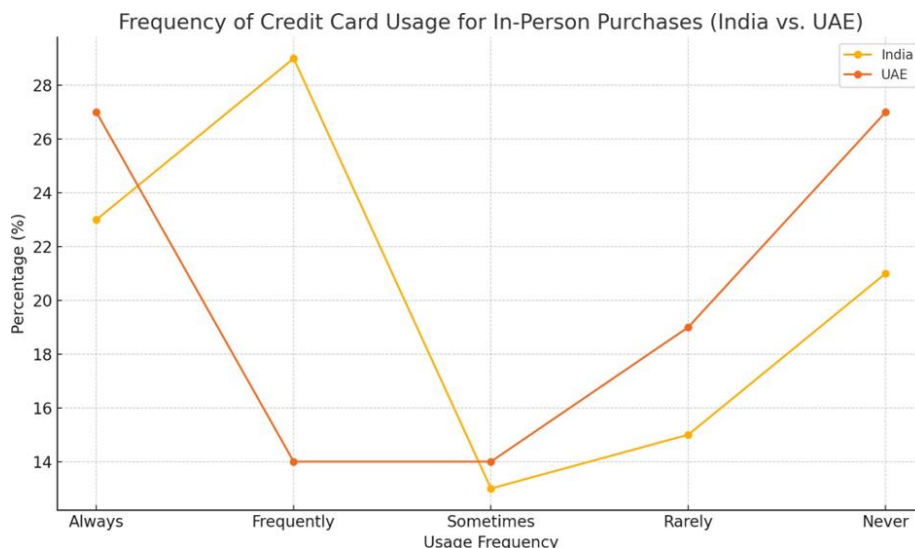
For in-person payments, India leans heavily on cash, with 53% of respondents preferring this method, while 18% use credit cards, and an equal percentage use digital-wallets. Debit cards are not commonly used for in-person purchases in India, with only 11% opting for this method. In the UAE, credit cards are the most popular choice for in-person payments (54%), showing a higher penetration of cashless transactions. Cash payments are used by only 14% of UAE respondents, while 19% prefer digital wallets. Debit cards are used by 10% of respondents, suggesting a lower dependency on them for in-person payments compared to credit cards and digital wallets.

		Frequency of credit cards for online purchases				
		Always	Frequently	Sometimes	Rarely	Never
Country of Residence	India	11%	18%	11%	24%	35%
	United Arab Emirates	46%	14%	16%	14%	11%



The use of credit cards for online purchases varies significantly between India and the UAE. In India, only 11% of respondents always use credit cards for online purchases, while a large portion (35%) never uses them. This suggests that Indians are more cautious or less dependent on credit cards for online shopping. In contrast, 46% of UAE residents always use credit cards for online shopping, demonstrating a much higher reliance on credit for e-commerce. Only 11% of UAE respondents never use credit cards, further illustrating the widespread use of credit cards in the country for online transactions.

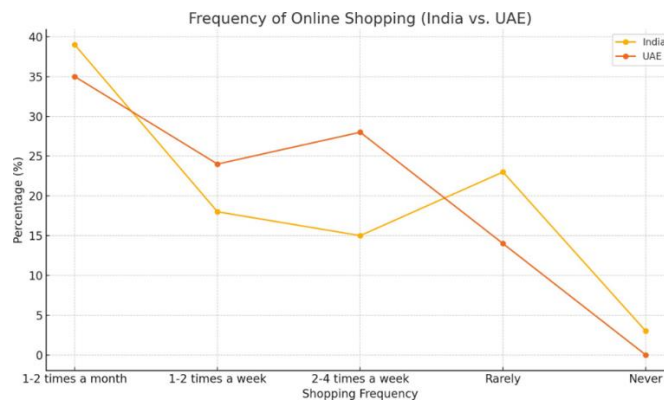
		Frequency of credit cards for in person purchases				
		Always	Frequently	Sometimes	Rarely	Never
Country of Residence	India	23%	29%	13%	15%	21%
	United Arab Emirates	27%	14%	14%	19%	27%



The frequency of credit card use for in-person purchases shows some notable differences between India and the UAE. In India, 23% of respondents always use credit cards for in-person transactions, while 29% use them frequently. This suggests that over half of the respondents in India regularly rely on credit cards for in-store payments. However, 21% of respondents in India never use credit cards, indicating a significant portion still avoids them for in-person purchases.

In the UAE, the pattern is somewhat different. A slightly higher percentage of respondents (27%) always use credit cards for in-person payments, but the number of frequent users is lower, at 14%. Additionally, 27% of respondents in the UAE never use credit cards for in-person transactions, showing a larger proportion of people avoiding credit cards compared to India. This indicates a more divided approach in the UAE, where some people heavily rely on credit cards, while others never use them at all.

		Frequency of online shopping				
		1-2 times in a month	1-2 times a week	2-4 times a week	Rarely	Never
Country of Residence	India	39%	18%	15%	23%	3%
	United Arab Emirates	35%	24%	28%	14%	0%

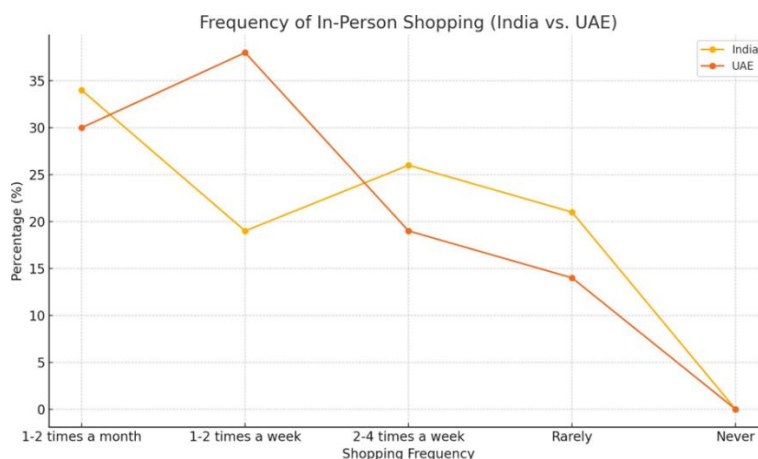


The frequency of online shopping differs between respondents from India and the UAE. In India, 39% of respondents shop online 1-2 times a month, which is the most common frequency.

Around 18% shop 1-2 times a week, while 15% shop 2-4 times a week. This suggests that a majority of respondents shop online occasionally rather than frequently. A notable portion, 23%, reported rarely shopping online, and only 3% never do.

In contrast, respondents from the UAE tend to shop online more frequently. While 35% shop online 1-2 times a month, a higher percentage (24%) shop 1-2 times a week, and 28% shop 2-4 times a week. The percentage of respondents who rarely shop online is lower at 14%, and none of the respondents from the UAE reported never shopping online. This suggests that online shopping is a more frequent habit in the UAE compared to India.

		Frequency of in person shopping				
		1-2 times in a month	1-2 times a week	2-4 times a week	Rarely	Never
Country of Residence	India	34%	19%	26%	21%	
	United Arab Emirates	30%	38%	19%	14%	



The frequency of in-person shopping shows varying patterns between consumers in India and the United Arab Emirates. In India, 34% of respondents shop in person 1-2 times a month, indicating a moderate shopping frequency. Additionally, 19% shop 1-2 times a week, while 26% engage in in-person shopping 2-4 times a week, suggesting that a significant number of individuals frequently visit physical stores. Meanwhile, 21% of respondents reported rarely shopping in person, which implies that a small portion prefers online alternatives.

On the other hand, respondents from the UAE exhibit a different shopping frequency. Here, 30% shop in person 1-2 times a month, but a larger percentage, 38%, shop 1-2 times a week, reflecting a tendency towards more frequent in-person purchases. Only 19% of respondents shop 2-4 times a week, and a smaller portion, 14%, reported rarely shopping in person. This suggests that in-person shopping is a more regular activity for many consumers in the UAE compared to those in India.

V. Other Findings

Income

The data also revealed insightful differences based on income levels, particularly in technology spending and lifestyle choices. When asked whether they would spend more on a customizable laptop or save by choosing a pre-built one, there was a 27% gap between income brackets. About 64% of respondents earning over 25,000 per month were willing to pay a \$300 premium for customization, compared to only 37% of those earning less than 10,000.

This indicates that higher-income individuals tend to prioritize personalization and are willing to invest in quality products.

A similar pattern emerged in vacation spending. About 64% of respondents earning 25,000+ preferred to spend money on a weekend vacation rather than furniture, while only 31% of those earning less than 10,000 chose the same option. This demonstrates that higher-income individuals prioritize experiences and leisure over material purchases.

The openness to technology was also evident. For instance, 36% more people earning \$50,000 or more a month expressed a preference for purchasing an e-book reader over physical books compared to those earning sub \$10,000 a month, suggesting greater acceptance of digital devices among wealthier groups.

In terms of credit card usage, there was a clear divide between income levels. While everyone in higher income brackets used credit cards regularly, only 32% of low-income individuals did so, compared to 80% of those earning 50,000 or more. This difference highlights how income affects comfort with online payments and financial flexibility. Interestingly, spending on consumable items, such as coffee and meals, showed more consistency across income levels. The similarities suggest that everyday needs like food and beverages are less influenced by income, likely because they are universal necessities.

Gender

When it comes to gender, some expected trends were confirmed, such as women being more likely to purchase beauty care products. However, the data also revealed significant differences in shopping behavior, financial habits, and lifestyle choices.

For instance, more females (13.6%) reported shopping just 1-2 times a month, compared to 47% of males. Conversely, 34% of males shopped more often, compared to 14.5% of females. This suggests that men may tend to make smaller, more frequent purchases, while women may prefer less frequent but larger shopping trips, possibly due to a more planned approach.

Another interesting finding is that more women (50%) frequently use credit cards compared to men (31%). This could be attributed to women's greater role in managing household expenses and their need for financial tools that provide flexibility in daily purchases. Women were also more likely to cook at home, with 67% preferring home-cooked meals versus 54% of men. This might be related to traditional gender roles around food preparation, although the growing awareness of health and cost-efficiency could be a factor as well.

In terms of trying new things, women showed greater resistance, with more females opting to stick with their usual coffee brands or standard cleaning products instead of trying eco-friendly alternatives. This could be due to a desire for consistency and reliability in their purchases. Finally, 81% of women chose healthy meal plans over other options, compared to 65% of men. This may reflect a stronger focus on wellness and healthy living among women.

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