

A cross-cultural analysis of consumer behavior and payment preferences: Insights from India and the United Arab Emirates

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SUMMARY

Consumer behavior 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. However, while much research has explored consumer behavior within individual countries, less is understood about how these behaviors diverge between rapidly developing economies and wealthier, technologically saturated markets. This raises the scientific question of the extent to which cultural, economic, and technological differences shape not only what consumers buy but also how they choose to pay for it. This study, therefore, examined the contrasting consumer behaviors and payment preferences, driven by cultural, economic, and technological factors, in India and the United Arab Emirates (UAE). We hypothesized that Indian consumers are more price-sensitive due to economic constraints, whereas UAE consumers prioritize convenience because of higher disposable incomes and widespread technological adoption. To test this, we surveyed 50 respondents in each country about consumer spending habits. Our findings generally supported our hypothesis; we found that Indian consumers were more price-sensitive, preferring discounts and cash, while UAE consumers favored credit cards, mobile wallets, and online shopping. This study is particularly important because it provides actionable insights for retailers, market strategists, and policymakers. Businesses may develop more successful policies and plans to sell their commodities by understanding the distinct consumer preferences in India and the UAE. Additionally, this research can help tailor marketing campaigns to target these specific markets more efficiently.

INTRODUCTION

Across all industries worldwide, understanding consumer and client behavior has always been essential for businesses seeking to remain competitive. However, this is increasingly true in today's markets, where many industries have become highly saturated—with most consumer demand being already met by existing competitors—and firms must continually innovate to maintain performance (1). As a result, non-price competition—appealing to the preferences, habits, and decision-making patterns of specific consumer demographics—has become a critical factor for firms seeking to stand out (2). For example, McDonald's, a multi-national fast-food chain in the quick-service food industry, tailors its

menu in India with vegetarian-only items (e.g., the McAloo Tikki) and fully vegetarian outlets near religious sites to respect local cultural preferences (3). This growing need to differentiate through non-price competition has led to a surge in corporate demand for research into how varying consumer preferences influence competition across different economic and cultural contexts (4). Collection of this data enables companies to effectively implement more effective price discrimination and market segmentation strategies, allowing firms to target different consumer groups with products tailored to their willingness to pay (5). In addition, insights into consumer behavior help businesses allocate resources more efficiently, directing investment toward products, marketing strategies, and distribution channels that are most likely to generate demand.

There already exists a great amount of literature around the impact of cultures and demographics on consumer spending. For example, researchers have examined purchase behavior and satisfaction levels among diverse nationalities in Abu Dhabi markets for durable and non-durable products, finding that cultural segmentation significantly influences decisions—Westerners and Asians (including likely Indian diaspora) prioritize promotion and credit, while Arabs emphasize quality and brand, (6). Other case studies have also proved to yield useful analysis, such as a perfume industry analysis which found that Indian consumers prioritize price (28%) and fragrance (36.67%) more heavily in purchase decisions due to market overload and affordability constraints, while Dubai/ United Arab Emirates (UAE) consumers emphasize brand (38.67%) and quality (32%), leading to higher market performance and loyalty in Dubai (7). Beyond this, payment methods, such as credit card usage, mobile payments, and cash, often vary based on cultural norms, economic conditions, and technological advancements (8).

Apart from studies that have used surveys and direct market collection, the most prominent method of analyzing consumer-behaviour data is structural equation modeling (SEM) on empirical data. One such study on masstige (mass-market brands with a prestige image) hospitality brands revealed that Indian consumers rely more on brand identification and trust for positive experiences in a collectivist context, whereas UAE consumers emphasize prestige and engagement due to higher power distance (i.e. a greater cultural acceptance of hierarchy and unequal status) and affluence (9). There is therefore a consensus that certain regions have trends much more aligned with convenience while others with cost cutting. These broad, cross-national preference patterns have been documented across prior consumer research (10).

To research the impact of demographics on consumer

spending, we studied two contrasting economies that could be useful to examine and isolate the impact of region on consumer spending: the UAE and India. These two rapidly developing consumer markets are closely interconnected through geographic proximity and significant migration flows (notably, the large Indian diaspora in the UAE) (11). Therefore, the demographical impacts are best isolated by region rather than nationality, as the large number of Indians in the UAE mitigates the impact of exogenous factors such as cultural trends within households of a specific nationality as opposed to a specific region. Simultaneously, both countries have vastly different cultural backgrounds and operate within very distinct economic climates. This makes comparative analysis between these two countries particularly valuable as a narrow case study, as the high level of bilateral trade means many multinational corporations (MNCs) operate in both markets but must adopt different marketing strategies to account for the extremely different economic and cultural environments (12, 13). In addition to this research on regional differences in consumer behaviour being vital for MNCs and smaller firms, in the future, this research could prove to be important to policymakers to the extent that could enable for more targeted economic policies, both on the demand and supply sides. On a micro level, the gap our research aimed to address is to examine how these broad preferences manifest through specific, standardized everyday scenarios.

Our research aimed to answer the following core question: "How does the buying behavior of people in India differ from those in the UAE?". We hypothesized that Indian consumers are more cost-sensitive, as their purchasing decisions are influenced strongly by economic constraints (14). Conversely, we believed that consumers in the UAE would prioritize convenience, supported by their higher disposable incomes and greater adoption of digital payment methods (15). Evidence from the UAE supports our hypothesis, as the widespread presence of luxury goods in the UAE, facilitated by expansive shopping malls (i.e. Dubai Mall) are specifically designed to attract both tourists and high-income consumers (16). This trend aligns with the broader public perception of Dubai as a hub of affluence, as many associate it with high living standards and substantial disposable incomes (17). Similarly, existing consumer psychology research consistently attribute Indians' heightened price consciousness and stronger responsiveness to discounts compared to wealthier markets to lower average incomes and a greater emphasis on value-for-money in purchasing decisions (18).

To investigate how consumer behavior differs between India and the UAE, we distributed a cross-sectional online survey and collected responses from 100 respondents: exactly 50 in the UAE and 50 in India. The survey gathered basic demographic information (country, age, gender, etc.) and included ten different hypothetical spending situations (e.g., \$50 restaurant meal vs. \$20 home-cooked meal requiring time to cook), though only six of the ten scenarios produced statistically significant differences between the two groups and were analyzed in detail; the remaining four showed no significant and were excluded from further analysis. These scenarios were all designed to explore the different factors that influence consumer spending decisions in everyday situations, such as cost and convenience. Our results

generally backed up our original hypothesis, as we found that Indian consumers were comparatively more price sensitive than those living in the UAE. These results uniquely yield real world applications. For example, retailers entering the Indian market can prioritize discount-driven promotions and cash-friendly payment options, whereas businesses targeting UAE consumers can invest in seamless digital payments and premium, convenience-oriented offerings. Marketers can likewise tailor campaigns to each region's dominant spending motivation.

RESULTS

To determine whether consumer behaviour and payment preferences differ between India and the UAE, we examined how participants in each region responded to a series of everyday spending scenarios. Over a three-week period, we collected data resulting in responses from participants in both India ($n = 50$) and the UAE ($n = 50$). The survey had two sections. The first section involved many hypothetical spending situations, which were all designed to test the tradeoff of cost sensitivity with other considerations such as convenience by asking the respondents to choose between two hypothetical options, such as spending \$20 on a home-cooked meal vs \$50 on a meal at a fancy restaurant. The second section was designed to gain some general data for all respondents on not only their region, but also age, gender, income group, etc. Not being the core focus of the study, though, factors such as gender were not analyzed despite being collected, leaving room for future study.

To begin testing whether Indian consumers are more price-sensitive than UAE consumers, we first examined food spending preferences, where a lower-cost home option was weighed against a higher-cost restaurant experience. In the first scenario related to food spending habits, we asked respondents to choose between cooking at home for \$20 or dining at a fancy restaurant for \$50. A clear contrast emerged between the two countries: 70% ($n = 35$) of Indian participants preferred cooking at home, while only 30% ($n = 15$) opted for dining out. In the UAE, however, responses were almost evenly split, with 52% ($n = 26$) choosing to dine out and 48% ($n = 24$) preferring home-cooked meals. This reflects a possible difference in lifestyle routines and spending priorities (Table 1). A chi-square test of independence was conducted to determine whether this difference between countries

		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	India	30% ($n = 15$)	70% ($n = 35$)	24% ($n = 12$)	76% ($n = 38$)
	UAE	51% ($n = 26$)	49% ($n = 24$)	27% ($n = 14$)	73% ($n = 36$)

Table 1. Food and gift-giving spending preferences. Two-way contingency table of responses to Scenario 1 (home-cooked vs. restaurant meal) and Scenario 2 (personalized vs. pre-made gift) for participants in India ($n = 50$) and the UAE ($n = 50$). Data were collected via a self-reported online questionnaire; group differences were assessed with a chi-square test of independence.

		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	India	70% (n = 35)	30% (n = 15)	58% (n = 29)	42% (n = 21)
	UAE	44% (n = 22)	56% (n = 28)	66% (n = 33)	34% (n = 17)

Table 2. Household and beverage spending preferences. Two-way contingency table of responses to Scenario 3 (eco-friendly vs. regular cleaning products) and Scenario 4 (usual vs. cheaper coffee brand) for participants in India (n = 50) and the UAE (n = 50). Data were collected via a self-reported online questionnaire; group differences were assessed with a chi-square test of independence.

was statistically significant. The test revealed a significant association between country and food spending preference ($\chi^2(1, N=100) = 4.13, p = 0.042$), indicating that respondents in India were significantly more likely to prefer cooking at home, whereas UAE respondents were more likely to choose dining out.

Gift-giving preferences revealed more alignment across regions. In both India and the UAE, a strong majority favored a personalized gift basket costing \$50 over a pre-made version priced at \$80. Specifically, 76% (n = 38) of Indian respondents and 72% (n = 36) of UAE respondents chose the personalized option, suggesting that personalization has broad appeal regardless of location (Table 1). A chi-square test of independence showed that this difference between countries was not statistically significant ($\chi^2(1, N = 100) = 0.05, p = 0.82$), indicating that consumer preferences for personalized gifts were similar across both groups.

When asked about their preferences for household cleaning products, responses differed between the two countries. Indian participants showed a stronger inclination toward eco-friendly options, with 70% (n = 35) choosing the \$25 environmentally friendly product. By contrast, only 42% (n = 21) of respondents in the UAE selected the eco-friendly version, while a majority (56%, n = 28) opted for regular cleaning products at a lower price. A chi-square test indicated a statistically significant difference between countries in this scenario ($\chi^2(1, N = 100) = 5.88, p = 0.015$), suggesting that respondents from India were significantly more likely to choose the eco-friendly option.

In the context of coffee brand preferences, most respondents in both countries preferred their usual brand, even at a higher cost. In the UAE, 66% (n = 33) preferred their regular \$15 coffee, while in India this number was slightly lower at 58% (n = 29). However, Indian participants showed more willingness to try a new brand on sale for \$10, with 40% (n = 20) open to switching compared to 34% (n = 17) in the UAE (Table 2). A chi-square test revealed no statistically significant difference between countries in this scenario, ($\chi^2(1, N = 100) = 0.17, p = 0.68$).

Book format preferences remained traditional in both regions. A majority of respondents—74% (n = 37) in India and 76% (n = 38) in the UAE—expressed a preference for physical books over digital alternatives. Approximately one-quarter of participants in each country opted for an e-book reader, suggesting that printed books continue to hold strong appeal despite increasingly digital environments. A chi-square test

confirmed that there was no statistically significant difference between countries in book format preference ($\chi^2(1, N = 100) = 0.00, p = 1.00$).

Health and nutrition decisions provided another area of insight. In India, 72% (n = 36) of participants chose a \$200 monthly healthy meal plan over spending \$150 per month on fast food and snacks. The preference was stronger in the UAE, where 80% (n = 40) selected the healthier option. Although this suggests slightly greater emphasis on dietary health among UAE respondents, a chi-square test indicated that the difference between countries was not statistically significant ($\chi^2(1, N = 100) = 0.90, p = 0.34$) (Table 3). Our initial hypothesis—that Indian consumers are more price-sensitive due to economic constraints, while UAE consumers prioritize convenience and are more willing to pay for added value owing to higher disposable incomes—was supported, as the consideration of other factors beyond cost was much more prevalent in the UAE than India.

We collected data on online versus in-person purchasing to gauge each region's technological adoption and convenience-oriented behavior, a central component of our hypothesis about UAE consumers. We collected data on what different types of products (household essentials, furniture, beauty and personal care products, clothing, etc.) consumers from both regions purchased online as opposed to in person. We found that online shopping habits varied by product category. In the UAE, 68% (n = 34) of respondents purchased household essentials online, compared to 54% (n = 27) in India; however, this difference was not statistically significant ($\chi^2(1, N = 100) = 2.04, p = 0.153$). A significant difference was observed for daily consumables, with 68% (n = 34) of UAE respondents purchasing them online compared to only 34% (n = 17) of Indian respondents ($\chi^2(1, N = 100) = 10.24, p = 0.001$). The UAE also showed higher online purchasing rates for beauty and personal care products (44% versus 28%, n = 22, n = 14), although this difference was not statistically significant ($\chi^2(1, N = 100) = 2.13, p = 0.145$). Interestingly, Indian consumers were more likely to buy clothing, footwear, and accessories online (64%, n = 32) than their UAE counterparts (46%, n = 23), though the difference was again not significant ($\chi^2(1, N = 100) = 2.59, p = 0.108$). Furniture and furnishings were the least purchased online, with only 4% (n = 2) of Indians and 16% (n = 8) of UAE participants choosing this method, but this difference also did not reach statistical significance ($\chi^2(1, N =$

		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	India	26% (n = 13)	74% (n = 37)	72% (n = 36)	28% (n = 14)
	UAE	24% (n = 12)	76% (n = 38)	80% (n = 40)	20% (n = 10)

Table 3. Book-format and health spending preferences. Two-way contingency table of responses to Scenario 5 (e-book reader vs. physical books) and Scenario 6 (healthy meal plan vs. fast food) for participants in India (n = 50) and the UAE (n = 50). Data were collected via a self-reported online questionnaire; group differences were assessed with a chi-square test of independence.

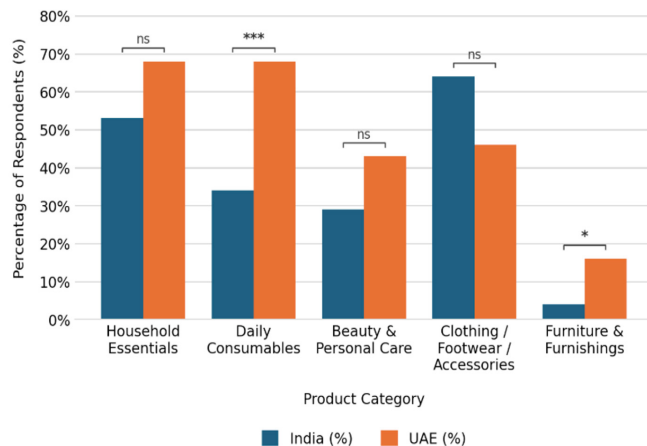


Figure 1. Online purchasing frequency across five product categories for participants in India and the United Arab Emirates (UAE). The bar graph shows the percentage of participants from each country who reported frequently buying items online in five categories: household essentials, daily consumables, beauty and personal care, clothing/footwear/accessories, and furniture/furnishings ($n = 50$ participants from India $n = 50$ participants from the UAE). Blue bars represent India and orange bars represent the UAE. Statistical significance between India and the UAE was assessed using chi-square tests of independence: ns = not significant, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

100) = 2.78, $p = 0.096$) (Figure 1).

In-store shopping patterns showed closer alignment between the two countries. For example, 52% ($n = 26$) of Indian and 58% ($n = 29$) of UAE respondents preferred buying household essentials in person ($\chi^2(1, N = 100) = 0.04$, $p = 0.841$). A similar response was seen in clothing, footwear, and accessories, where both groups reported comparable in-store purchasing rates of 56% ($n = 28$) and 56% ($n = 29$) respectively ($\chi^2(1, N = 100) = 0.00$, $p = 1.00$). Slight variations were observed in other categories, such as daily consumables (62% in the UAE and 56% in India, $n = 31$ and $n = 28$) and beauty products (26% in the UAE and 34% in India, $n = 13$ and $n = 17$), but none of these differences were statistically significant either, resulting in non-significant χ^2 results for both categories where $p > 0.05$. (Figure 2).

By contrast, we also noted that credit card usage was different across both regions. The proportion who always used credit cards in purchases was 6% higher in UAE, with 14 respondents reporting Always in the UAE and 11 in India (Figure 3), and the number of people who never used credit cards was also 4% higher in the UAE, with 14 respondents selecting Never in the UAE and 12 in India (Figure 3). This suggests a greater variability when it comes to credit card usage in the UAE, perhaps due to a bigger variety of different personal preferences seen with the wider spread across both the 'Never' and 'Always' categories (Figure 3).

The collection of demographic data also allowed further contextualization of our results (Figure 4). We found a pronounced positive relationship between income levels and the likelihood of credit card usage. Furthermore, age group was also a significant predictor of credit card usage: using respondents under 18 as the reference group, individuals aged 18–30 had 1.82 times higher odds of using a credit card, those

aged 30–45 had 2.35 times higher odds, while respondents aged 45 and above showed slightly lower odds (OR = 0.91), indicating that credit card usage peaks in early and middle adulthood before declining slightly in older age.

DISCUSSION

Our study set out to determine whether consumer behavior and payment preferences differ between India and the UAE—specifically, whether Indian consumers are more price-sensitive while UAE consumers prioritize convenience. Across six everyday spending scenarios, Indian consumers more often chose lower-cost options and cash payment, whereas UAE consumers more frequently favored convenience, digital payment, and paying more for added value. These findings largely supported our hypothesis. There were differences between consumer spending in India and the UAE. While some preferences overlapped, the overall trends amongst both demographics revealed divergent behaviors in many cases.

Indian consumers demonstrated statistically significant patterns consistent with greater cost-consciousness and value-based deliberation in specific contexts. A clear majority of Indian respondents (70%) preferred cooking at home for \$20 rather than dining out for \$50, and this difference relative to the UAE was statistically significant ($p = 0.042$). This suggests that Indian consumers were meaningfully more likely to prioritize the lower-cost option in discretionary food spending decisions. Importantly, this is not merely a descriptive gap but one supported by inferential testing, indicating that the association between country and food preference is unlikely to be due to random variation. Additionally, 70% of Indian respondents selected the \$25 eco-friendly cleaning product, compared to a smaller proportion in the UAE, and this difference was also statistically significant ($p = 0.015$). This finding adds nuance to the interpretation of “price sensitivity.” While Indian consumers opted for the cheaper option in the dining scenario, they were also more likely to pay a premium for environmentally friendly products. This implies that Indian respondents may engage in more evaluative trade-offs, where long-term or ethical considerations—such as sustainability—can outweigh immediate monetary savings. Taken together, these statistically supported findings suggest that Indian consumer behavior in this sample reflects deliberate cost-benefit reasoning rather than automatic preference for the lowest price.

In contrast, UAE consumers exhibited statistically significant patterns that align with stronger convenience orientation and digital integration in routine purchases. Although dining preferences were more evenly split in the UAE, a larger proportion chose to dine out compared to India, contributing to the statistically significant association in that scenario. More notably, 68% of UAE respondents reported purchasing daily consumables online, compared to just 34% in India, and this difference was highly significant ($p = 0.001$). Because daily consumables represent habitual and recurring purchases, this gap indicates a structural difference in how routine consumption is organized. The significantly higher rate of online purchasing suggests that convenience, time efficiency, and digital accessibility are more deeply embedded in everyday spending behavior within the UAE sample. These

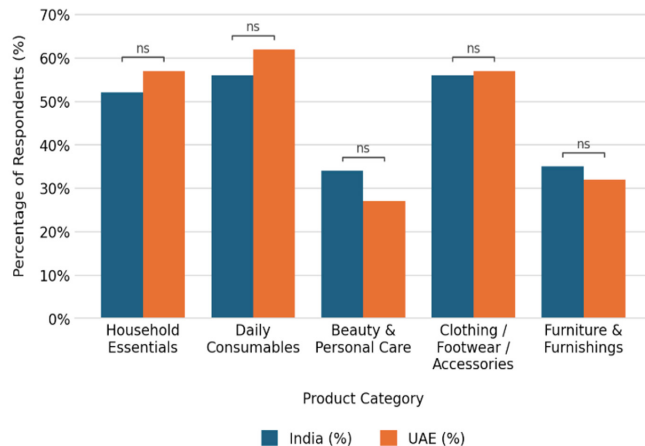


Figure 2. In-person purchasing frequency across five product categories for participants in India and the United Arab Emirates (UAE). The bar graph shows the percentage of participants from each country who reported frequently buying items in person in five categories: household essentials, daily consumables, beauty and personal care, clothing/footwear/accessories, and furniture/furnishings ($n = 50$ participants from India and $n = 50$ participants from the UAE). Blue bars represent India and orange bars represent the UAE. Statistical significance between India and the UAE was assessed using chi-square tests of independence: ns = not significant, $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.

findings support the interpretation that UAE consumers may place greater weight on reducing transaction costs—such as time and effort—even when financial savings are not maximized. Since these differences are statistically validated, they provide strong empirical grounding for the claim that convenience plays a comparatively larger role in shaping consumer behavior in the UAE. Therefore, this could suggest that those in the UAE are more comfortable with technological adoption of various different sorts, whether it be through online shopping or credit cards. Perhaps, the convenience of purchasing goods and services online and using credit cards weighed more heavily for consumers in the UAE, which is further reflective of our hypothesis.

Despite these differences, similarities between the two countries were also evident. In both India and the UAE, a strong majority preferred personalized gift baskets over pre-made options (76% in India and 73% in the UAE), and both groups showed a clear preference for physical books over e-readers (74% in India and 76% in the UAE). The consistently high percentages in both samples suggest shared consumer values in these domains. The preference for personalization indicates that consumers in both contexts value uniqueness and perceived thoughtfulness, even when price differences exist. Similarly, the strong attachment to physical books suggests that digital adoption does not uniformly replace traditional consumption formats. These overlapping preferences indicate that while statistically significant differences exist in specific areas—particularly food spending, environmental product selection, and online purchasing of daily goods—many broader consumer attitudes appear aligned across the two populations. Overall, the findings suggest that divergence between India and the UAE is selective and context-dependent rather than

universal.

Several factors and limitations could have influenced the results of this study. One key limitation is the sample size, as the study only surveyed 100 participants. A larger and more diverse sample could provide a more representative view of consumer behavior across different demographics. Additionally, the study primarily targeted individuals with access to technology and online payment methods, potentially excluding rural populations or those less familiar with digital transactions. This may have skewed results toward more technologically adept consumers, particularly in India, where digital payment adoption varies significantly by region (15). Another limitation is the reliance on self-reported data, which is subject to biases. Participants may have reported idealized spending habits rather than their actual behaviors. The study also focused on hypothetical spending scenarios rather than real purchasing decisions, which may not fully capture real-world financial trade-offs. Furthermore, because the scenarios were presented in an isolated survey environment, the study may not capture the emotional and social factors that influence real-world purchasing decisions.

Another important limitation inherent with the survey and study design was the use of set prices. Although income levels were normalized between the two countries, the prices presented in the survey were not adjusted for local purchasing power or typical market prices. As a result, respondents in each country may have perceived the value of the listed prices differently. For example, the cost of preparing a home-cooked meal versus purchasing a single restaurant meal may vary substantially between regions, and in some cases cooking larger portions for multiple days could be perceived as both more economical and more time-efficient. Also, the use of

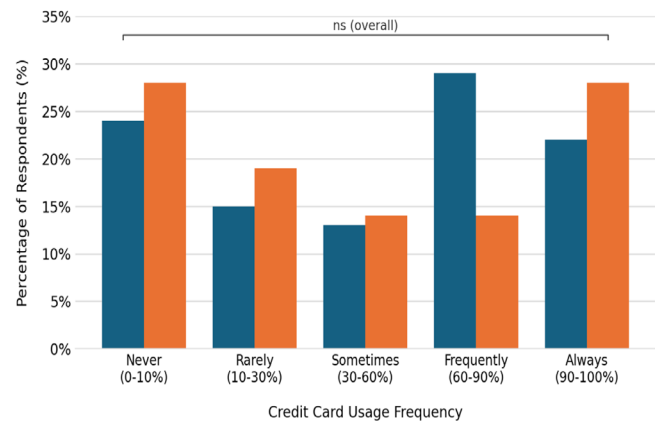


Figure 3. Usage frequency of credit cards for participants in India and the United Arab Emirates (UAE). Participants reported how often they use credit cards relative to other payment methods (such as cash, debit, and digital wallets), expressed as the proportion of their purchases made by credit card. Responses were grouped into five frequency categories: Never (credit card used in 0-10% of purchases), Rarely (10-30%), Sometimes (30-60%), Frequently (60-90%), and Always (90-100%). Bars show the percentage of participants in each country falling into each category ($n = 50$ per country; blue = India, orange = UAE). Statistical significance between India and the UAE was assessed using chi-square tests of independence: ns = not significant, $*p < 0.05$, $**p < 0.01$, $***p < 0.001$.

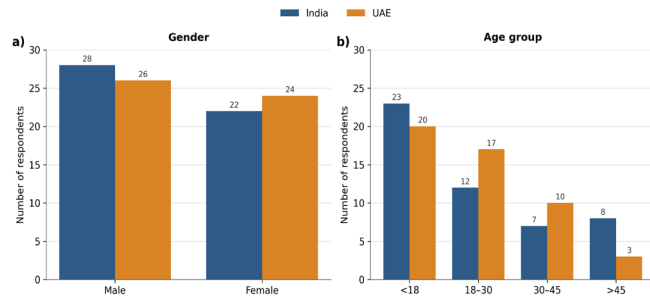


Figure 4. Respondent demographics. Distribution of participants by (a) gender and (b) age group in India ($n = 50$) and the UAE ($n = 50$). Gender and age were self-reported via the online questionnaire.

prices in dollars over dirhams or rupees might have impacted the perception of the money for people across the regions different to the same amount in their local currencies. These differences in local price structures and spending habits may have influenced how participants evaluated convenience and cost in the survey scenarios.

Future research could build on this study in several exciting directions. Incorporating open-ended survey questions or short interviews would help uncover why participants make particular spending decisions, providing qualitative context to complement the quantitative findings. Analyzing the demographic variables already collected, such as occupation and income levels, could reveal how non-region-based factors shape consumer behavior, offering a more complete picture beyond geographic differences. Statistically insignificant results could be revisited with larger samples or alternative models to determine whether clearer patterns emerge across populations or over time. Looking further ahead, cross-country comparisons between nations with similar financial systems could strengthen the generalizability of the findings, while a global-scale study comparing multiple financial contexts could test whether the patterns observed here hold worldwide. Ultimately, an ambitious future project might combine experimental interventions, computational modeling, and qualitative analysis to explore not only what consumers do but why they do it, providing a deep, multidimensional understanding of the forces shaping spending behavior across cultures and economic systems – an understanding that cannot be gained through a small scale case study of region-based differences in just two countries.

All in all, the results of this study generally support the initial hypothesis that consumers in India are more cost-sensitive, while consumers in the UAE place greater emphasis on convenience. Although no prior studies have examined this specific exact India-UAE comparison, the findings align with broader trends documented in the literature and outlined in the introduction—namely, greater cost- and value-consciousness among Indian consumers contrasted with stronger convenience and digital preferences in the UAE. Higher rates of online purchasing for household essentials, daily consumables, and beauty products among UAE respondents suggest a stronger preference for convenience-oriented shopping channels (6, 10, 13). In contrast, Indian respondents showed comparatively lower online purchasing in these categories, indicating more cautious or cost-driven purchasing behavior. Statistical

analysis using chi-square tests showed that several of these differences were statistically significant ($p < 0.05$), suggesting that the variation in purchasing patterns between the two countries is unlikely to be due to chance. Overall, the findings provided empirical support for the proposed hypothesis, and therefore companies that operate in both spheres can now better design and price products. The products likely to do well in India are structurally different from the ones in the UAE.

MATERIALS AND METHODS

The survey was designed to assess consumer behavior and payment preferences in India and the UAE. A total of 100 participants were included, with exactly 50 respondents from each country. The sample targeted individuals that already have access to technology, an internet connection, and some level of awareness on online payments. Furthermore, the majority of our respondents were under the age of 30 (72%, $n = 72$; 70% in India and 74% in the UAE) across the regions, and slightly more respondents were male (54%, $n = 54$; 56% in India and 52% in the UAE) across regions (Figure 4). The survey consisted of two sections: a) multiple-choice demographic based questions to get basic information on all respondents (gender, age, income group, occupation) and multiple-choice preferred payment methods questions (credit card, debit card, cash, and digital wallets), and, b) most importantly, scenario-based questions that explored shopping frequency and spending priorities in hypothetical situations. The income categories were adjusted to reflect the economic conditions of each country to better understand their purchasing power and spending habits. This was done using the purchasing power parity (PPP) conversion factor, GDP (gross domestic product GDP) (LCU per international \$) from the World Bank World Development Indicators database (19). This comparison allowed us to note that the samples from both countries fell in the same income categories, with over 65% falling in the \$40,000-\$80,000 per year group. This ensured that other demographic factors were not skewing our results. However, this data remained largely unanalyzed during the course of the research and statistical analysis falling outside the scope of the study and would therefore not necessarily need to be gathered to conduct a similar study. It would, however, prove useful for follow-up studies which remained our reason for collection. Of the hypothetical scenarios, ten were provided, and the four that yielded the least significant results were discarded. The survey was created using Google Forms, ensuring accessibility across different devices, and remained open for three weeks from July 1 to July 25, 2024 to allow sufficient data collection. Both economies were in stable, expansionary conditions during the survey period, with India and the UAE recording steady GDP growth and no recession or major economic shock in 2024 that would have distorted typical consumer spending (20, 21). The survey was disseminated in English, but was open to translation options on the chance that our respondent has better proficiency in another language using Google's own Google Translate.

To maximize reach and ensure diverse participation, the survey was distributed through various social media platforms, including WhatsApp, Instagram, LinkedIn, and Facebook. Direct messages, group posts, and online community forums were used to encourage engagement; as a result, participation

was limited to individuals with internet access and familiarity with digital transactions. Additionally, email outreach was employed to share the survey with potential respondents, particularly professionals and students who might provide insights into different consumer segments. The use of social media allowed for a broader and more efficient data collection process, helping to gather responses from individuals across different demographics in both countries.

To compare the behaviour of participants from the two countries, we conducted Chi-square tests of independence in Microsoft Excel 2024 on the remaining six, with the conventional $p < 0.05$ being used to derive significance. To assess whether age group predicted the likelihood of credit card usage (coded 1 = user, 0 = non-user), a binary logistic regression model was fitted using the LogisticRegression function in the scikit-learn library in Python 3.12.5. These scenarios required participants to choose between cost-saving and convenience-driven options, helping to analyze price sensitivity and consumer decision-making tendencies.

ACKNOWLEDGMENTS

We thank all those who helped distribute the survey and everyone who took the time to complete it; this study would not have been possible without their participation.

Received: March 5, 2025

Accepted: April 3, 2026

Published: September 1, 2026

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