

Micro-Loss Neglect in Small-Value Digital Transactions and Consumer Spending Behavior

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Abstract

The expansion of online payment systems has revolutionized the way people engage in monetary transactions. While these platforms may provide increased convenience and speed in processing, it can also diminish the consciousness of users to small and recurrent expenditure. The present study aims to explore the concept of micro-loss neglect in digital spending, with a limited focus of low value payments and subscription payments. The primary data were gathered in the form of a questionnaire comprising of structured questions which are targeted to prompt the respondent to provide information on the usage of the services related to digital payments, the knowledge on small charges, the attitude on the small receivables, the subscription behavior and keeping an eye on the expenses. The resultant dataset was interpreted using the descriptive statistical measures and cross tabulation techniques. Findings reveal that a large percentage of individuals actively utilize online payment methods, thereby increasing the exposure to repeat low value transactions. Although most of the users acknowledge the importance of small digital spending and agree on recurrent small payments affecting their monthly budgets, the awareness of charges in the ₹10–₹50 category is fluctuating. This inconsistency highlights a strong difference between the financial perception and specific spending attention. In addition, it suggests that digital services offered through subscriptions develop a passive consumption mindset because many respondents indicated that they used paid subscriptions infrequently despite making automatic payments regularly. The current research, however, does not claim digital payments, as such, lead to excessive spending. Variables such as limited budgeting practices, poor transaction tracking and lifestyle patterns also have an effect on expenditure behavior. Due to the dependency on the perception-based responses and limited sample, the obtained findings should be interpreted with caution. Altogether, the paper does find that, with the help of digital payment systems, a moderate level of micro-loss disregard is enabled, which in turn shows the need to increase spending awareness, strong expense-tracking tools and financial literacy to reduce unnecessary digital spending.

Keywords: Digital Payments; Micro-Loss Neglect; Small-Value Transactions; Subscription-Based Spending; Financial Awareness; Consumer Spending Behavior

I. INTRODUCTION

The financial transaction system has undergone a great change in the world due to the swift development of digital technology. The true digital revolution has transformed the conventional way of money exchange in India with the growing momentum of digital payments like UPI, mobile wallets, debit or credit cards, and web-based banking. Cashless transactions have become the way of life since the digital payments have become quite convenient, fast and accessible. As much as digital payment systems have made transactions easier and more efficient, they have also impacted consumer spending in critical ways. Contrary to cash

transactions, digital payments require little to no physical contact with money, which lowers the psychological awareness of spending money. This low level of sensitivity usually makes people pay regularly without the conscious consideration of the amount paid. The expanding use of digital platforms has motivated consumers to participate in a high number of small value transactions such as convenience fees, delivery, platform charges, and recurring subscription payments. Taken separately, these costs are not very high and can be easily viewed as insignificant. Nevertheless, when these small expenses recur over and over, their net effect may lead to a huge cash outflow in the long run. This is a behavioral phenomenon referred to as micro-loss

neglect. Micro-loss neglect is the habit of individuals to overlook, or underestimate, small financial losses because of the value they attach to them. The sense of losing money is even more diminished in an online money transfer world, where transactions are fast and remain mostly unnoticed. Consequently, the users overlook the cumulative cost of recurring micro-level expenditures on their general financial health. The issue of micro-loss neglect has gained even more relevance in the environment of the fast-growing digital economy in India. The growth of the implementation of digital payment applications, especially by the young and more tech-savvy population, has legitimized the large number of low-value transactions. Even though they are very small, these transactions can play a cumulative effect on the behavior of budgeting, lowering the level of savings awareness and undermining personal financial discipline. The current research aims to investigate the occurrence of micro-loss oversight in online payment and assess the effects of the same on consumer spending habits based on primary data. The study will focus on the patterns of behavior that may be linked to small financial losses to establish a better insight into consumer decision-making within the developing digital payment ecosystem.

Objective of study

- To examine and evaluate consumer perception in terms of their use of digital payments.
- To measure the level of understanding about the number of small value digital transactions and recurring charges.
- To investigate how the micro-loss neglect phenomenon affects consumers' behaviour towards digital payments.
- To understand how low value digital spending has affected consumers' overall spending behaviours.
- To determine what effect subscription-based digital payments have had, if any, on consumers' financial awareness.
- To assess the effect of multiple small electronic expenditures on consumers' monthly budgets/savings.
- To understand how accessible digital payments affect consumer awareness of the costs associated with their spending.

- To provide guidance to consumers about how to gain more awareness and manage unnecessary digital expenditures.

II. LITERATURE REVIEW

The literature review is based on the works devoted to the digital payments and consumer spending patterns. Direct research on micro-loss neglect has not been carried out; nevertheless, the available literature offers robust theoretical and behavioral evidence on the understanding of the phenomenon.

A. Psychological Impact & "Pain of Paying"

- Soman (2001): By using digital payment formats, there is less of a "trace" of the transaction in your mind and therefore greater rate of forgetting the dollar amount spent.[1]
- Loewenstein (1987): Digital payment formats do not allow for a physical "pain" of "lost" dollars when making payments, so we overlook these micro-losses.[2]
- Thomas, Desai, & Seenivasan (2011): Your spending is hampered by the level of "pain" experienced when making payments; for example, when an impulsive product (e.g., junk food) is purchased using a credit card.[3]
- Chatterjee & Rose (2012): The digital payment device provides a display that makes consumers focus on their benefit (gains) from the transaction rather than on their cost (loss).[4]
- Runnemmark et al. (2015): The amount of "guilt" experienced is lower when spending money digitally as compared to cash.[5]

B. Platform tactics & leakages

- Böhm et al. (2015) showed that by grouping smaller expenses (e.g., Amazon or Apple bill) together, the consumer's experience is lessened regarding these "micro-losses."[6]
- Füllbrunn and others (2022) studied how "loot boxes" in video games use consumers' hope and neglect of loss, leading to exploitation of this by exploiting micro-payments.[7]
- Ly and co-authors (2013) discussed how frequent spending on "micro" apps through multiple low-priced purchases is the primary contributor to "unconscious" long-term spending.[8]

- Gourville (1998) demonstrated how the "Pennies-a-Day" game can overcome your psychological barriers by concentrating on price (₹10 per day) rather than the overall cost (₹3,650 annually).[9]
- King and Delfabbro (2018) spoke about how many parts of our online spending behaviors have been designed to be predatory.[10]

C. UPI & Indian Digital Payments

- Sahay (2020) noted that we spend money differently due to UPI by performing many "small" transactions compared to "one" large transfer, making tracking total expenditures difficult.[11]
- Mittal & Kumar (2021) provided evidence of the link between UPI's "one touch" ease of use and spur-of-the-moment purchases made by university students in India. (Mittal & Kumar, 2018)
- Shrivastav & Sharma (2020) proposed that those who lack sufficient digital literacy may be subject to underreported "money leakage" via their use of UPI.[13]
- Dash and Saji (2018) states that as our level of trust increases and our perception of the ease of use of a UPI app improves, our brain becomes less inclined to say no.[14]

D. Biases

- Thaler's (1999) definition of "Mental Accounting" indicates that when we receive small amounts of change, we will typically put them into a "don't care" category in our brain. [15]
- Prelec and Simester (2001) found that the amount of money people are willing to bid for an item roughly doubles if they have been told they will not use cash.[16]
- Arkes and Blumer (1985) found that as a result of a micro-loss, we view that lost value as a "sunk cost" and do not utilize the experience to better our learning.[17]
- Kahneman and Tversky (1979) demonstrated that even though there will be no pain associated with losing a small amount of money, there will be pain associated with losing a large amount of money (as it relates to their "Prospect

Theory").[18]

- Rick, Cryder, and Loewenstein (2008) found that the use of electronic money causes people to feel emotionally detached, causing them to spend their money as if they are "high-rollers".[19]

E. Digital Nudging & Future

- Sunstein (2014): Nudge is how a nudge, like checking a box to add your card to an online shopping cart, will cause user to impulse buying.[20]
- Weinmann et al. (2016): Digital Nudging refers to the ways that design can manipulate you into spending money without thinking about it (e.g., a website has a poorly designed checkout page). [21]
- Ly, K., Mazar, N., Zhao, M., & Soman, D(2013): Discussed Default Bias - people are paying for services they do not use because they were not using those services and they were being charged \$0.99 every month.[8]
- Shah et al. (2012): Micro-losses to low-income people are among the most harmful, due to the "financial scarcity" that many low-income people experience unconsciously.[22]
- Bindu et al. (2025): Invisible Money is less "real" than a digital transition account. [23]
- Choudhury et al. (2024): The ultimate "frictionless" / "Buzzer Killer" for 1-Click Payments is the "Frictionless" / "Buzzer" effect of the 1-Click Payment system, which turns spending into subconscious activity.[24]

III. RESEARCH GAP

Despite much previous work conducted on both "pain of paying" [25] and mental accounting [26], a large degree of uncertainty still exists about how frequent but low-value UPI payments in India may cumulatively affect users psychologically. For example, research conducted by Dev, Gupta and Kumar (2024) [(Dev et al., 2024) provides some description about general consumer behaviour; however, there is a paucity of empirical evidence regarding digital notification fatigue ("NF") whereby users of mobile payment services repeatedly receive notifications of costless remote transactions and do not perceive them as meaningful expenditures.

Unfortunately, very little systematic research has compared the effect of gamified digital nudges (i.e., cashback) upon the likelihood to experience micro-loss neglect among those students using frictionless payment ecosystems in India.

IV. RESEARCH METHODOLOGY

A. Research Design

The research is descriptive in nature. To learn about consumer behavior, awareness and perception in relation to the small-value digital transactions, descriptive research is appropriate.

B. Nature of the Study

The study is quantitative in nature as it is based on numerical data collected through structured questionnaires.

C. Sources of Data

The study is based on both primary and secondary data.

- Primary Data: Primary data was collected through a structured questionnaire distributed among digital payment users. The questionnaire consisted of close-ended questions.
- Secondary Data: Secondary data was collected from research papers, academic journals, books,

and academic website (Google Scholar).

D. Data Collection Method

Data was collected using an online survey method through Google Forms. The questionnaire was circulated digitally among respondents.

- Sample Size: The sample size of the study consisted of 100 respondents.
- Sampling Technique: As a method for recruiting a sample for this study, Convenience sampling was used as being the quickest and least restrictive of constraints with regard to accessibility and time.
- Sampling Unit: Participants in this study were college students and younger adults who frequently use digital payment methods (for example, UPI or mobile wallet).
- Data Analysis Tools: The acquired data has been interpreted by applying percentage method and represented in the form of tables and graphical representation.

E. Period of Study

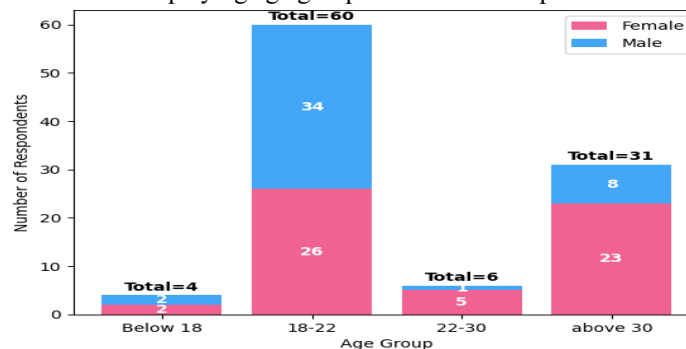
The period of study was enacting the period of January–February 2026.

V. DATA ANALYSIS

TABLE 1. Gender-wise age group of respondents

Age group	Male	Female	Total
Below 18	2	2	4
18-22	26	34	60
22-30	1	5	6
Above 30	8	23	31

FIG.1. Displaying age group of number of respondents



A. Demographic Profile of Respondents

Interpretation: The demographic distribution indicates that more than half the respondents are between 18 to 22 years of age, suggesting that considerable number of young people engage with digital payment applications. Moreover, individuals aged 30 and above also constitute a considerable portion of the ensemble, confirming that digital payments can draw well as all ages. The amount of female respondents exceeds that of male respondents, and, therefore, the sample is fairly balanced. As a rule, this demographic assignment constitutes a solid foundation to dig into micro-loss oversights of digital payments.

B. Frequency of Digital Payment Usage

TABLE 2.

Frequency	Responses	Percentage
Daily	65	65
Weekly	12	12
Occasionally	10	10
Rarely	13	13
Total	100	100

Interpretation: According to results, 65% of participants used digital payment methods every day, solidifying confidence in people's reliance on digital transaction use for their daily banking actions. There

were participants that used this payment type weekly (12%) and occasionally (10%), demonstrating moderate and infrequent usage. Only 13% of participants that reported using digital payment systems did so very infrequently.

C. Small-Value Transaction Analysis

TABLE 3.

Frequency	Responses	Percentage (%)
Daily	46	46
Weekly	24	24
Occasionally	12	12
Rarely	18	18

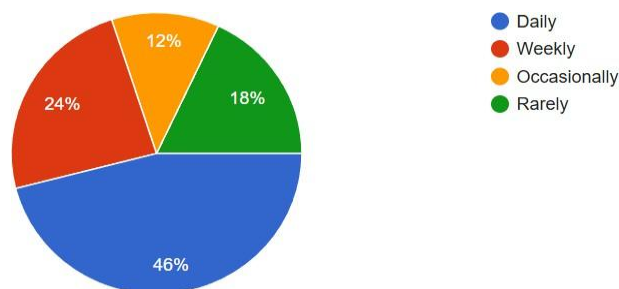


FIG.2. Chart displaying transaction analysis

Interpretation: According to the study's findings, many of the participants make a low-value digital payment daily. Many users regularly make low-value digital payments on a weekly basis (using them frequently, but not frequently), indicating consistent usage but less overall frequency of use.A

high number of participants stated that they make low-value digital payments only occasionally - this indicates such participants are using low-value digital payments infrequently or are part of a much smaller group.Overall, the results indicate that low-value digital transactions represent regular usage among the majority of participants.

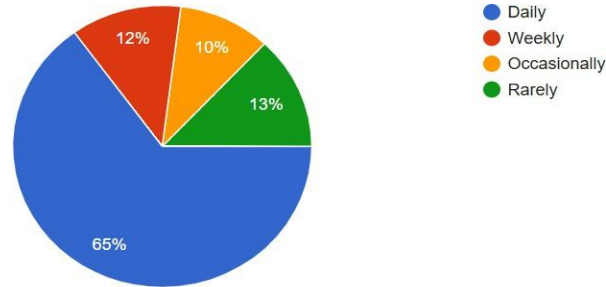


FIG.3. Chart displaying low-value digital transaction analysis.

D. Feeling of Untracked Spending

TABLE 4.

Frequency	Responses	Percentage (%)
Always	23	23
Sometimes	40	40
Rarely	21	21
Never	16	16

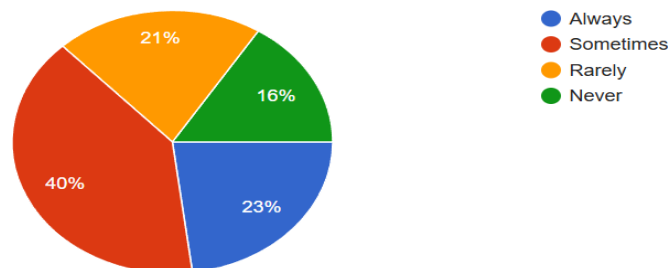


FIG.4. Chart displaying awareness of respondents

Interpretation: According to result, the unbalanced nature of the minor digital cost awareness of the respondents, as only 23% of the respondents were reported to have actively noticed minor digital loss consistently, while the majority (40%) were only reported to have occasionally recognised the loss,

indicating that their level of awareness was only somewhat or situation-specific. An additional 21% of the respondents were observed to have displayed minimal interest in observing the loss and 16% of the respondents reported never noticing minor digital loss.

E. Subscription-Based Spending

TABLE 5.

Subscriptions	Never	Occasionally	Rarely	Regularly
None	13	0	5	3
1-2	1	20	4	20
3-4	1	2	4	13
More than 4	0	6	0	9

Interpretation: The data in the table indicate that users with one or two subscription services utilize them on both a regular and occasional basis; users with three or four subscription services or more, however, tend to utilize them on a more frequent basis. In comparison, individuals with no

subscription services typically will not make use of any paid subscription services at all. Overall, there is evidence that having an increased number of subscription services is associated with increased frequency of regular use, but this does not necessarily translate into a user always making use of a paid subscription service.

F. Perception of Subscription Charges

TABLE 6.

Noticeable	Responses	Percentage (%)
Very	16	16
Somewhat	41	41
Slightly	24	24
Never	19	19

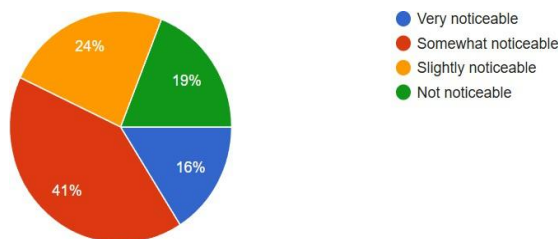


FIG.5. Chart displaying perception of subscription charges

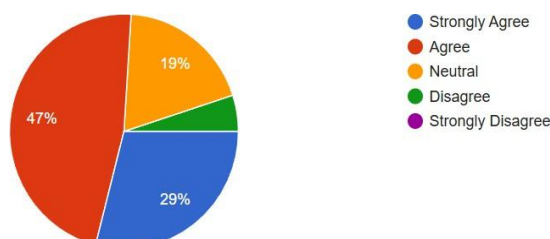
Interpretation: Respondents in the current study had diverse perceptions towards nominal subscription prices. A significant proportion of 41% reported that it was somewhat noticeable, and thus indicated moderate levels of awareness. Another 24% recorded the charges under the category of slightly noticeable, which suggests a relatively low level of concern with respect to such spending. However, on the other hand, 19% of the respondents

considered the subscription rates to be invisible, which is also a significant percentage that prefers to ignore such charges. A comparatively lower level of heightened awareness was captured when only 16% described the fees as very noticeable. On the whole, the results indicate that the level of awareness of small subscriptions fees is reflected among the respondents, but unevenly; most people recognize the charges in moderate or lower levels.

TABLE 7.

Noticeable	Responses	History checking	Budget Impact
Somewhat	39	Sometimes	Yes
Slightly	23	Sometimes/ Rarely	Yes/Maybe
Not	21	Never / Sometimes	No / Maybe
Very	17	Always / Sometimes	Yes / Maybe

FIG.6. Chart displaying history checking and budget impact



G. Monitoring and Control Behavior Interpretation

The stacked bar chart shows that those who consider small subscription prices as slightly or highly

significant, tend to declare that the regular small payments have a force on their monthly budget.

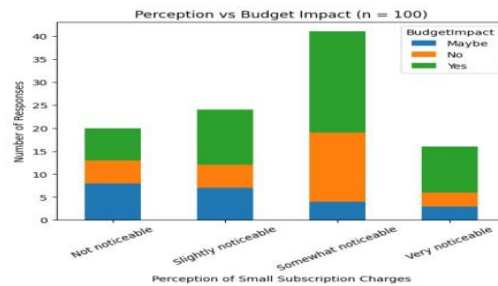


FIG.7. Perception of Small Subscription charges

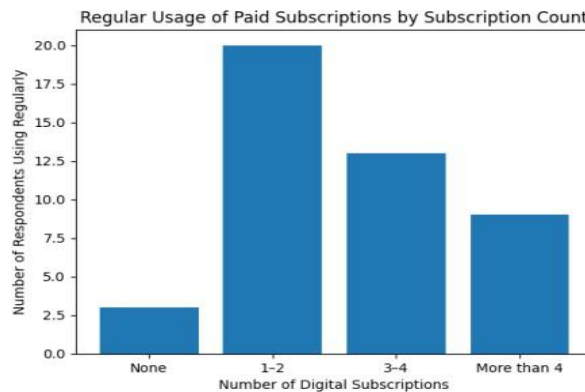


FIG.8. Usage of Paid subscriptions

On the contrary, those respondents who view these charges as either insignificant or even invisible are more likely to report no effect or doubt. Overall, an increase in awareness is associated with a stronger

recognition of budgetary impact, although the relationship is moderate. The percentage of maybe responses across all groups also suggests a form of ambivalence in determining the cumulative effect of small, repeated payments.

H. Attitudinal Statements Analysis

TABLE 8.

View	Response
Strongly Agree	29
Agree	47
Neutral	19
Disagree	9

Interpretation: The statistical evidence indicates strong support of the claim that increased awareness on minor spending can have a positive impact on saving behavior. A significant number of respondents indicated agreement (47%), or strong agreement (29%), thus, suggesting a positive attitude

towards the utility of the awareness in promoting high saving behaviors. A smaller number maintained a neutral position (19%), possibly reflecting ambivalence or lack of sufficient consideration of the issue, but only 9% disagreed, and this represents a very minor perturbation. Taken together, the findings

suggest that most of the respondents view augmented awareness of small expenditures as a contributory factor to better saving habits.

VI. OVERALL INTERPRETATION

A broad overview of the questionnaire data reveals a significant influence of digital payment systems on the spending habits of users and specifically in its impact on small-value and recurrent spending. While such systems have made life easier and more accessible, the statistics also reveal a significant absence of further spending engagement from the side of users. The majority of the respondents mentioned the use of digital means of payment as a consistent practice and therefore more likely that they face repeated low-value transactions. While an important percentage of an interviewee acknowledged the importance of small digital charges, their answers about recognition of the contributions between the range of 100-50 rupees continued to be mixed. This divergence indicates a strong disconnect of acknowledged importance and real-time attention, which points to the micro-loss neglect concept.

The implementation of subscription-based expenditure is further behaviour causing this. Most of the participants claimed that they made between one and two active subscriptions of digital type, although their usage behaviour was heterogeneous. The presence of such users with multiple subscriptions doesn't result in a regularity of use, which means that there are passive and underused costs. Automatic recurring payments are assumed to compromise the active financial decision-making, thus facilitating gathering of small subscription charges undetected. The data reveal that many respondents also feel that money is used without a clearly defined vision of where it is, even though the respondents believed that repetitive small charges affected their monthly budget. The observation notes that the awareness might not always lead to effective financial control and thus an attribute behaviour gap. However, the findings are not to indicate that it is the nature of digital payments causing overspending itself. Variable cost such as the nature of lifestyle, lack of good budgeting, and poor cost control practices are all contributing factors to a reduced awareness of expenditure. In addition, the

perception based design of the study does not allow the actual financial loss to be measured thus limiting the causal inferences that may be made. Overall, the research demonstrates that the level of micro rareness in using digital payment systems among users remains a moderate presence. Online marketplaces promote low-value and high-frequency transactions and repeat. The aim of the current research was to explore the micro-loss neglect phenomenon in digital payment systems, with a specific interest in low-value transactions and subscription spending. Primary data analysis through a structured questionnaire reveals that the use of digital payments has had a significant change on the consumption pattern of the users. Findings establish that most customers use online payment options frequently and, therefore, increase their exposure to high-frequency low-value transactions. Although the percentage of participants who attest the significance of small digital spending and who argue that the said minor spending when outlined on a monthly budget affects their budget is quite high, the awareness payments, which mutually undermine the sensitivity to minor costs. Whereas users are conceptually aware of the necessity of tracking such expenditures, there is still a lack of persistency in control of behavior.

VII. FINDINGS

The percentage of respondents who use digital payment types on an everyday basis has risen to 63% since the prior year; thus, these users are now prone to many smaller number of transactions.

- According to data collected from survey participants, 46% of respondents performed less than ₹100 in total number of transactions via digital payment options in one day yesterday; therefore, this reduces options for total value limits and/or loss-of-value (micro-loss neglect).
- Among participants surveyed, only 23% of respondents found the amount of charge in the range of ₹10 to ₹50 to always be noticed by them while 40% reported sometimes noticing that amount and still 37% reported rarely or never noticing those amounts.
- Most users have one or two active subscriptions that they sporadically use; thus, they will continue to have automatic bill payments

without making a conscious decision about that and will incur unnoticed repeated recurring expenses.

- Only 16% of users find subscription charges very noticeable. Many users (19%) may be paying for subscriptions without any awareness of doing so.

VIII. CONCLUSION

The aim of the current research was to explore the micro-loss neglect phenomenon in digital payment systems, with a specific interest in low-value transactions and subscription spending. Primary data analysis through a structured questionnaire reveals that the use of digital payments has had a significant change on the consumption pattern of the users. Findings establish that most customers use online payment options frequently and, therefore, increase their exposure to high-frequency low-value transactions. Although the percentage of participants who attest the significance of small digital spending and who argue that the said minor spending when outlined on a monthly budget affects their budget is quite high, the awareness of these people regarding the same remains significantly low. This leakage between perceived monetary importance and seen expenditure pattern supports the presence of micro-loss neglects. The study also reveals that the service of subscriptions based on the digital platform leads to reduced spending awareness. Data indicate a considerable percentage of respondents with one or more active subscriptions with an unequal usage pattern. The subscriptions, in many cases, were used once or twice per month, and automatic bills continued, creating passive and unnoticed costs. The research, however, does not attribute spending excessively to digital payments. Other factors such as inadequate budgeting culture, intermittent observance of transaction record and patterns in lifestyle also play a significant role. Taking into consideration that the data are provided on the basis of self-reported perceptions instead of on the basis of objective transactions, it is necessary to exercise caution in the interpretation of the results. Overall, the research finds that, despite digital payments increasing convenience and operational efficiency, they also reduce sensitivity to petty and repetitive spending, creating a moderate level of micro-loss

disregard among consumers.

IX. RECOMMENDATIONS FOR THE USERS

1. Check Transaction History: Regularly check digital statements to discover and track repeating small expenses. Visualizing this frequency is one way of assessing the discretionary spending habits.
2. Set limits on spending: Enable spending limits on payment apps on a monthly basis. This results in a delay before transactions as "friction" is brought back into the payments system.
3. Unused Subscriptions: Unsubscribe unused services that don't need to be paid for, to prevent passive financial loss from services you don't know you're paying for.
4. Switch your mindset of smaller expenses into a larger expense: use budgeting tools such as expense-tracking apps to gather data and understand that little expenses throughout the day add up to a big expense.
5. Enhance Financial Literacy: Promote an understanding of concepts like the "latte factor"—how small recurring payments compound over time—to encourage more strategic digital spending.
6. Platform Enhancements: Digital payment systems should include explicit spending summaries and notifications of high frequency small purchases to give users immediate feedback.
7. Setting limits and looking back at history helps fight "frictionless" killers, such as 1-click payments, that make spending an unconscious decision.
8. Reducing the risk of Default Bias: When a service is set to auto-renewal, the user may risk paying for services that they do not use because they have not actively opted out.

X. LIMITATIONS OF THE STUDY

1. The first limitation is based on the use of primary data collected through a questionnaire. This kind of self-report information is prone to bias due to personal perception, memory limitation, or the need to make a socially acceptable response and hence may not reflect their true spending behavior.

2. The second weakness is related to the sample composition. It is a relatively small sample which is disproportionately represented by younger respondents especially students as well as employees of the workforce. Therefore, the results cannot be definitively extended to older demographic groups or even to people who are not exposed to the digital world as much.
3. Third, the research lacks any objective transactional information or financial reports which precludes a specific calculation of the actual monetary loss that can be attributed to minor money spent directly in the process of digital activities.
4. Furthermore, the study fails to provide a comparison between cash and electronic forms of payment, thus complicating the designation of a direct cause/effect relationship between the utilization of digital payment modes and excess spending. Variables that might have had an impact on the expenditure habits have been guessed and not measured empirically by controlled experimental methods.

XI. FUTURE SCOPE

The future studies may provide ways to lessen these problems through larger demographic, distributed sample sizes with a wider age, income and location diversity. A more accurate understanding of the phenomenon of micro-loss neglect would be obtained through empirical inquiries that rely on the actual transaction documentation based on the banking statement or electronic payment platform.

It may also compare cash with electronic payment methods, which would help to give more insight into specific behaviours. Note that longitudinal type studies will help to track expenditures for extended periods to determine the long-term fiscal impact of small electronic payments made frequently.

Additionally, a review of budget tools and financial literacy programs could help to provide practical steps to limiting unnecessary electronic expenditure.

XII. APPENDIX

Appendix A: Questionnaire

Title: A Study on Micro-Loss Neglect in Digital

Payment Systems

Instructions:

The information collected through this questionnaire is strictly for academic research purposes. All responses will be kept confidential. Please tick (✓) the option that best represents your opinion.

Section A: Demographic Information

1. Name: __

2. Age:

- ☐ Below 18
- ☐ 18–25
- ☐ 26–35
- ☐ 36–45
- ☐ Above 45

2. Gender:

- ☐ Male
- ☐ Female
- ☐ Prefer not to say

3. Occupation:

- ☐ Student
- ☐ Working Professional
- ☐ Self-employed
- ☐ Homemaker
- ☐ Other

(Specify):

Section B: Digital Payment Usage

4. How often do you use digital payment methods?

- ☐ Daily
- ☐ Several times a week
- ☐ Occasionally
- ☐ Rarely

5. Which digital payment mode do you use the most?

- ☐ UPI
- ☐ Mobile Wallet
- ☐ Debit/Credit Card
- ☐ Net Banking

6. How often do you make digital payments below ₹100?

- ☐ Very often
- ☐ Sometimes
- ☐ Rarely
- ☐ Never

Section C: Awareness of Small Digital Expenses

7. Do you notice small charges (₹10–₹50) while

making digital payments?

- ☐ Always
☐ Sometimes
☐ Rarely
☐ Never

8. How important do small digital expenses seem to you?

- ☐ Very important
☐ Somewhat important
☐ Slightly important
☐ Not important

9. How often do you feel money gets spent without knowing where it went?

- ☐ Very often
☐ Sometimes
☐ Rarely
☐ Never

Section D: Subscription-Based Spending

10. How many active digital subscriptions do you have?

- ☐ None
☐ 1–2
☐ 3–4
☐ More than 4

11. How often do you use your paid subscriptions?

- ☐ Regularly
☐ Occasionally
☐ Rarely
☐ Never

12. How do you perceive small subscription charges?

- ☐ Very significant
☐ Somewhat significant
☐ Not very significant

Section E: Monitoring and Control

13. Do you check your digital transaction history regularly?

- ☐ Yes
☐ Sometimes
☐ No

14. Do you think repeated small payments affect your monthly budget?

- ☐ Strongly Agree
☐ Agree
☐ Neutral
☐ Disagree

15. Have you ever tried to reduce small unnecessary digital expenses?

- ☐ Yes
☐ No

Section F: Opinion-Based Statements

(Please indicate your level of agreement)

16. Digital payments reduce the feeling of spending money.

- ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree

17. Small digital payments encourage overspending.

- ☐ Strongly Agree ☐ Agree ☐ Neutral
☐ Disagree

18. Awareness about small expenses can improve saving habits.

- ☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree

19. Any suggestions to control unnecessary digital spending?

XIII. REFERENCES

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