

The Influence of Credit Cards on Consumer Buying Behavior among Expats in the UAE

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ABSTRACT:

In the current era, consumerism is a common thing in and around the world after globalization. The UAE is the most favorable consumer market in the MENA regions for decades. Consumerism is evidence of increased buying power. Which directly implies that the human lifestyle has improved significantly. Credit cards play a vital role in the surge of consumerism and directly supports the sellers and buying power. The influence of credit cards on consumer behavior impacts positively around the world. Countries like UAE are especially a model for analyzing the influence of credit cards on consumer buying behavior among expats as their population is huge and clustered. The UAE's Expat population is good evidence of clustered sampling of multinationals.

I. INTRODUCTION

The UAE is the land of opportunities for job seekers and business tycoons around the world.

The country has one of the largest populations of expatriates in and around the GCC and MENA with about 90% of UAE's population being expatriates. Many literatures confirm that the UAE is a second home for many expatriate residents. The lifestyle and opportunities, safety laws and employee's rights and human values are the most appraising factors of UAE from the expatriate residents' point of view. The UAE expat residents are ranging from blue choler workers to business tycoons. A significant number of expats are employees at various cadres and mostly workaholic natured and the rest of the community is family and business personnels. The UAE opens the gate for all products available for consumers and the UAE market is purely consumer market. Consumers tend to buy more products in variety based on their job nature, work and life style and the expat employees are more consumers towards their

vacation travel plans back to home. UAE encourages consumerization and gives opportunities for more business units. A commonly known truth is that the UAE has become one of the world's hottest shopping destinations, especially Dubai. A study confirms that most of the UAE consumers are big spenders including expats.

Market analysts suggest three key tips for the trader to attract consumers in the UAE: luxurious and a unique demographic which relies directly on the surge of consumerism in the UAE. Moreover, a study found that Moody's analytics had confirmed that a positive increase in the credit card usage leads to economic growth of the country. The UAE has evidenced an almost 0.23% surge in their GDP (Zandi, M, et al ,2013).

1.1 Consumer buying behavior

Consumer buying behavior is a decision cum plan of the customer towards buying a needy item offline or online. These needy items are nowadays transformed cultural issues and have many factors intending towards buying behavior. Behavioral science explores how individuals or groups make decisions on buying goods and further use and dispose of the same along with serviceability. Various studies have involved the intention of consumer buying behavior and their decisions towards choosing goods or products or services. Market analysts are keen on these to study the consumer buying behavior and the season.

Various studies on consumer buying behaviour identifies consumer preferences, interests and sentiments, their influencing factors and choices, purchase behaviours and shopping attitude and how they influence surroundings and their decisions towards buying. Further, the consumer buying behavior is classified into four types namely, complex buying behavior, variety seeking behavior, habitual buying behavior and dissonance-reducing buying behavior. In recent

years, market analysts have identified impulsive buying behavior is more common among consumers and keeps the products and purchase analysis vibrant.

1.2 Influence of Credit cards

The emergence of credit card payment in the contemporary era has become a fashion and status symbol among the consumers. The influence of credit cards in consumer buying behavior is significantly increased and leaves some hidden and open risks at end users. Countries like UAE are validating credit card purchases online and offline at 90 percent. The card holders are automatically forced and/ influence to use credit cards at their every single purchase. The fringe benefits, royalty points, credit scores offered are tempting the consumers to use credit cards instead of ready cash even they have in their hand. The usage is easy, convenient and safe at all transaction points in the UAE. The transactions are highly secured, convenient with high limits and made the consumers increase buying behavior in the UAE.

Credit cards are a combination of payment card and personal consumption credit. They are widely used around the world bridging a relationship between vendors and consumers, as well as a need to buy first and pay later. Studies have confirmed that consumer behavior on credit cards have mainly focused on the decisive role of individual demographic characteristics. A market analysis survey says that about 63% of residents of the UAE are holding credit cards and the volume has surged to five million active credit cards in the UAE. The economic intelligence unit of UAE has come up with a study on consumer behavior stating that the previous lock has impacted heavily on business and lifestyle of people and shown a steep surge in Ecommerce and online purchasing. A significant increase in Ecommerce is due to availability of more variety and offers and affordability and easy to buy. The credit cards play a major role in Ecommerce of buying behavior and paying later convenience to the consumers. Various studies have confirmed that credit cards make a significant impact on consumer behavior in online and instore purchases.

The influence of materialism in credit card usages has significantly increased the tendency for impulsive buying, and then precipitates consumer buying behavior. Controlling the usage of Credit cards decreases impulsive buying and consumer buying behavior (Pradhan, D. et al 2018). Materialism and compulsive buying behavior has direct correlation

with usage of credit cards and impulsive buying behavior.

Credit card usage has its own pros and cons compared with usage of debit cards at the same time. But the business scenario directly supports usage of credit cards and improves business. The debit card usage controls the buying behavior of consumers but the credit card usage always tempts the consumer to buy more and resulting in an increase of business and profitability for the traders.

II. LITERATURE REVIEW

The Major strength of UAE is expat residents and consumer markets playing an important role in UAE economy. Many Authors have confirmed that consumers decide to use credit cards because of their advantages compared to other payment methods such as cash, e-money or debit cards (Chahal et al., 2014; Ooi and Tan, 2016; Qureshi et al., 2018). And Hoang Nam Trinh et al (2020) have professed ease of use affects positively and perceived usefulness on credit cards. Further, their Seeming ease of use positively affects the intention to use a credit card. Jayasree Krishnan, (2011) studied empirically to look at the association between the consumer's lifestyle and their consumption pattern in the light of consumer behavior. Babu Sarvajeet Akela (2020) inferred that credit card users consider credit cards as status symbols and the use of credit cards in all levels of purchase had sked very significantly among the consumers in respect of the offers and points and promotions coupled with credit cards. Our study aims to take empirical evidence on the influence of credit cards on consumer buying behavior among expats in the UAE.

The increased co-branding concept in the credit card industry and advancing Ecommerce urged to make quick and easy payment methods and are inter connected. That's why the credit business is continuously growing (Elroy Monis, et al. 2023). A study ground-breaking the efforts made by credit card adoption and determines the factors affecting consumer intention in credit card usage including risk factors and usefulness, and convenience of usage, and mainly social influence (Trinh, H.N., et al 2020).

The Economist Intelligence unit has identified that the behavioral change among residents of UAE as revenge spending (defined as surge in spending more money than pre pandemic by the consumers) is a reason for fast growth in Ecommerce and usage of credit cards. The PwC Middle East confirms the same with market

analysts. The traders were pressurized to normalize their business in post pandemic situation and the co-branding credit cards, more offers, loyalty points and convenient payment methods were tools they used to influence towards the customers to increase the impulsive buying behavior among consumers (Joghee, S., et al 2021). A study conducted by Chen et al., (2021) found that consumer's financial knowledge positively impacted credit card usage and trend of card using behavior, while negatively correlated to consumers with poor financial knowledge and card handling behaviors. Further, Zhao et al., (2022) recommends the effect of facilitation conditions and its consequences of credit cards. Social factors are significantly impacting credit card usage and influence on Ecommerce. Thouseef G (2023) proved that a strong positive correlation between credit card usage attitude with education level and financial knowledge. Further, he addressed the understanding ability of credit card policy information, marketing strategies, understanding the risks are highly positively correlated with education of the consumers.

The level of impulse buying practices based on the characteristics of the product and services by the Indian expats in the UAE are positively increased impulsive buying behavior influenced by social structure (Joghee S and Anil 2018). A study conducted by kasim Iqbal in 2019 revealed that key characteristics of consumer buying behavior among younger generations results in materialism, budget constraints, impulsive purchasing behavior, compulsive purchasing, self-esteem and credit card usage positively influenced the consumers buying behavior.

The neural mechanisms involved in facilitating credit card spending share similarities to neural mechanisms that have in the past been implicated in addictive consumer buying behaviors. (Sachin Banker et al 2021). Credit cards provide the freedom to purchase and consumers can utilize the offers available time to time and can earn the potential savings and loyalty points. Due to the emerging trends in Ecommerce, credit card usage has received a significant boost (Monis, E., & Pai, R., 2023). A collection of literature about credit cards' pros and cons, consumer buying behavior, social influences, impulsive behavior, repayment fashion, knowledge about credit cards and offers, behavioral bias, searching options, having more cards, hereditary spending habits etc. are discussed through customer perspectives in detail in the credit card literatures compiled by Sumit Agarwal and Jian Zhang (2015)

III. PROBLEM STATEMENT

The swift change in the UAE consumer's buying behavior forced organizations and retailers to drive the wave of digital transformation and emphasize the importance of innovation to implement a seamless economy. E-commerce and digital transformation change the way people's thinking and buying behavior, also manages and allows them to conduct research before shopping. As a result, people become more reliant on social media to make informed decisions before purchasing online. E- Transactions nowadays completely rely on credit cards especially in the UAE, studies found that more than 95% of E-commerce rely on credit cards only. Consumer Lifestyles in the United Arab Emirates (2024), reveals the drastic changes in consumer behaviour, spending, E-commerce surge, Variety options, credit cards behaviour, Social economic factors, Expat consumer behaviour and buying powers, Market Analysis etc. This report details the impact of credit cards among the UAE consumers and their buying behaviour. The UAE banks offer more than 200 + varieties of credit cards for different users based on their salary and/income nature, and personal interest. The credit cards become the main source of money transaction in almost all retailer business and billing sections in the year 2024.

The relationship between payment methods and spending behavior has received considerable research attention in the UAE There is a huge amount of evidence showcasing that credit cards increase spending behavior (Feinberg, 1986; McCall et al., 2004; McCall and Belmont, 1996; Prelec and Simester, 2001; Raghubir and Srivastava, 2008; Soman, 2001). The convenience of payment methods and memoryless spending are temptations to increase buying behavior. A seamless transaction makes purchase easier and debit cards are no more attractive like credit cards. Advancement of credit card payment over debit cards, phone payments, cash payment, prepaid credits etc. are not matching with the freedom of credit card spending and high credit values. Phylis M. Mansfield et al (2013) created a conceptual framework of consumers, behavior and cognition of credit cards and provided a triangular relationship among them. Sascha Kraus et al (2021) explained in detail about globalization, pressure on businesses towards changes and updates, competitive business environment, quality and efficacy of integration in business and surge in digital processes and transactions. This business scenario forces a study on consumer behavior and buying nature and reason and impact of credit cards

especially among the expats in the UAE as they are the highest residents surpassing more than 85 % of the UAE population.

IV. RESEARCH OBJECTIVE

Professor Drazen Prelec, delivered an important note based on an exploratory study conducted with a small sample of 28 people that consumers buying something with a credit card rather than cash increases pleasure and become status quo. MIT Sloan laboratory found strong evidence for the same using fMRI method among consumers. Further, credit cards are now the default payment method for consumer purchases, and they are the fastest growing payment method in developed countries. Consumer buying is a process with six stages to reach their satisfaction. And credit plays the major payment status of this consumer buying. The pictorial representation of consumer buying process is given below

The recent pandemic has driven a shift not only in the alignment of procurements but also in preferred retail channels. The UAE's residents have been moving to online shopping for years because of its convenience, but the trend accelerated during lockdown, when it became the only option available for many products. The UAE's residents are more prone to buying behavior and their buying capital is surging year by year significantly and the UAE market is encouraging the same. The face of the retail market has a change in selling products. The retailers concentrate on different kinds of customers from different nationalities with multiple age groups and economic conditions. To meet the customer satisfaction the retail markets are bringing varied and affordability and easy access to the consumers. The consumer market is huge in the UAE compared to other countries in the GCC as well as in MENA. Whereas the target customers are not only Emiratis but mainly the expat residents of the UAE. Hence it is essential to study the Expat consumer's buying behavior in the UAE with usage of credit cards. The main objective of our study is to understand the buying behavior of Expats in the UAE as their number is huge and the variety of their income also differs. The range of expat residents in the UAE is a sample of the world with all kinds of people clustered in one small country. Hence this study will give significant understanding about the influence of credit cards on buying behavior of Expat residents and leads to understanding multifaceted multilingual and multinational consumers behavior at one ease station. With such a diverse population,

understanding consumer behavior in the UAE can be daunting. But it doesn't have to be.

V. MATERIAL AND METHODS

The expectations of UAE shoppers are very high and hence, earning their loyalty is challenging one for every retailer. Customer loyalty is ultimate to succeed in the business and vendors are concentrating customer loyalty. Impulse buying behavior has become a unique and widespread marvel among consumers and has received monotonically in recent years (Shanmugan Joghee, et al 2021). The Impulsive buying behavior has now transformed into traditional buying behavior. It is therefore important for both customers and marketers to know the reasons that lead to unplanned shopping. So, the researchers have aimed to examine the impulse buying behavior among expats in the UAE. This impulsive buying behavior motivates the consumer tending to use credit cards more often to fulfil their needs. This behavior is influenced by a variety of economic conditions, personality, time, locations, and cultural factors (Ling & Yazdanifard, 2015; Dawson & Kim, 2009). The influence of internal and external factors for buying behavior among expats are discussed by Shanmugan Joghee, et al (2021). The buying behavior among expats in the UAE makes them use more and more credit card purchases and the scenario motivates our study of consumer behavior.

5.1 Proposed Methodology

The research method consists of a literature review and an empirical study among expat residents of the UAE. This study was carried out in an extensive survey and analysis. The huge population of expats living in the UAE and having credit card holders was taken as the target population. A simple random sampling was done across the country in all seven emirates in all sectors. The card holders were sampled out from different communities based on their salary range and nationality. The primary data was collected from the expats through a set of questionnaires and responses. Based on the number of responses and completeness, a statistical insight was carried out to analyze the consumer behavior. Relevant insights and inferential results were given for better understanding. Various factors influencing their behavior, pros and cons of credit cards and convenience of their shopping behavior were mainly focused on this study. A set of questionnaires was prepared and given/sent to a randomly selected sample of more than 800 people

and we received responses from 499 respondents. After removing the incomplete responses, we ended up with **470** responses as acceptable. The primary data analysis was done and the results are provided below. This survey was conducted online

using google sheet link sent to the participants and off line with the use of iPad survey. The respondents were chosen across the UAE in all seven emirates and in all sectors expat residents without stratification.

5.2 Data Analysis

1. Gender of Respondents

Gender	Male	Female	Total
Number of Respondents	350	120	470
%	74.5%	25.5%	100%

2. Age of the respondents

Age (in years)	18 – 25	26 - 35	36 - 45	46 – 55	Above 55	Total
Number of Respondents	55	127	170	75	43	470
%	11.7%	27.0%	36.2%	16.0%	9.1%	100%

3. Nationality /Ethnicity

Nationality /Ethnicity	Arab National		Non- Arabs				Total
	GCC	Other	Asian	European	African	Others	
Number of Respondents	55	127	140	75	41	32	470
%	11.7%	27.0%	29.8%	16.0%	8.7%	6.8%	100%

4. Marital Status

Marital Status	Single	Married	Divorced	Separated	Total
Number of Respondents	165	272	22	11	470
%	62.20%	34.70%	2.60%	0.40%	100.00%

5. Level of Education

Level of Education	Doctorate (Ph.D.)	Master's degree	Bachelor's Degree	Diploma	Secondary	Others	Total
Number of Respondents	22	90	200	98	52	8	470
%	4.68%	19.15%	42.55%	20.85%	11.06%	1.70%	100%

Andrews, B.D (2021) has clearly demonstrated the usage of credit cards among the students and the impact of credit cards in their studies. The cards have significantly supported their studies and education has given exposure to money management and financial Knowledge. An exploratory study by Allgood, Sam, and William Walstad (2013) revealed financial literacy and education, how it impacts the controlled buying behavior among the literates. Secondly, It

identifies that the age of the credit card holder directly impacts the buying behavior. The literacy and age are two pivotal factors impacting the influence buying behavior and controlled usage of credit cards. These two factors are identified as credit card behaviors by the authors. Mohammad Ahmar Uddin (2020) depicted that the middle age group between 41 and 50 and more are having control over buying power and credit card usage. Financial understanding and educational

qualification with designation paid high attention towards usage of credit cards and the buying power among those literacy is significantly controlled. Likewise, gender plays a vital role in buying power evidently female card holders are having more buying power than male. In our study more

than 88 % of card holders are having at least a diploma and more education level. Almost two third of the respondents (67 %) are having at least a Bachelor degree and more, having enough literacy and card usage knowledge and financial understanding.

6. work Place

Work Place	Public Sector	Private Sector	Own Business	Not Applicable (Students/ Spouse/ others)	Total
Number of Respondents	112	258	40	60	470
%	23.8%	54.9%	8.5%	12.8%	100%

7. Card is used by

Card used by	Self	family	Total
Number of Respondents	345	125	470
%	73.4%	26.6%	100%

8. Monthly Income (in Dirhams)

Monthly Income (in AED)	3001 - 5000	5001 - 10000	10001- 20000	20001- 30000	30001- 40000	40001- 50000	50001- above	Total
Number of Respondents	32	62	151	143	45	31	6	470
%	6.8%	13.2%	32.1%	30.4%	9.6%	6.6%	1.3%	100%

The minimum monthly income is a key eligibility to acquire credit cards in the UAE. And the credit limit is varying with the employee's salary package and after analyzing their job nature and repayment capacity of the individuals. The income group with a salary between 10,000 and 30,000 AED held the two thirds of the numbers of

credit cards and the rest of the one third number was distributed among other range of income holders. As per the analytical reports from the banking sector this salary group of peoples repayment capacity is very much higher than the others and their rate of late fee issues are significantly less.

9. How many years residing in the UAE

Resident of UAE (in years)	0 – 2	2 – 4	4 – 6	6 – 10	10 – 15	More than 15 years	Total
Number of Respondents	38	46	89	102	125	70	470
%	8.1%	9.8%	18.9%	21.7%	26.6%	14.9%	100%

To understand the buying power of the individuals and their impulsive and compulsive buying nature and repayment trend, also their

capacity of money handling, the number of years of residence in the UAE is a vital question for our study. A longer period of residence gives the

understanding of the culture, norms and rules more clearly to the card holders. The expat community residing in the UAE for more than four years are using the credit cards effectively and they are about 83% among the total card holders. The longer

period of stay gives the option, knowledge and courage to opt for the credit cards and the banks are issuing with hesitation after evaluating their SIBIL scores.

10. How aware are you with the terms and conditions and concept of credit cards

Awareness	Not Familiar	Familiar	Well Familiar	Total
Number of Respondents	135	240	95	470
%	29%	51%	20%	100%

11. How many Credit cards you have

No. of Cards	One	Two	More than two	Total
Number of Respondents	240	160	70	470
%	51%	34%	15%	100%

12. How many years you are using credit cards?

No. of Years Using	0 – 2	2 – 4	4 – 6	6 – 10	More than 10 years	Total
Number of Respondents	42	88	152	180	8	470
%	8.9%	18.7%	32.3%	38.3%	1.7%	100%

13. What is your credit limit? (in AED)

Credit Limit (in AED)	Up to 10000	Up to 30000	Up to 50000	Up to 100000	Unlimited	Total
Number of Respondents	88	152	200	25	5	470
%	18.7%	32.3%	42.6%	5.3%	1.1%	100%

14. How frequently you are using the credit card? (per Month)

Frequency of using Card	Twice in a week	More than 10 times in a month	More than 15 times in a month	Occasionally	Almost every time	Total
Number of Respondents	23	185	45	40	177	470
%	4.9%	39.4%	9.6%	8.5%	37.7%	100%

The Economist Intelligence unit (2020) continuously says that the potential increase in the Ecommerce in the UAE makes credit card usage high and convenient. Similarly, in the UAE the number of transactions for debit cards is limited but not for credit cards. Hence, credit card usage is very high in the UAE. The Gen Z cohort is more prone to credit card usage and findings reveal that the key determinants and contributing factors to

compulsive buying behavior using credit cards. Also, they prefer card usage only rather than cash as social status and convenience and limitless usages. (Shafee, N.B et al. 2024). The usage of credit cards varies among the singles, students (Gen Z cohorts), family and especially among female users are significantly high. Various studies have confirmed that they prefer using cards only in lieu of money everywhere including restaurants, super

markets and their other day to day activities. Mostly in fuel stations, more than 99 % of the people are using card payment only. And especially restaurants and supermarkets are in the second place where mostly payment is done through only

credit cards in the UAE. Hence, frequency of credit card usage is very high in the UAE and limited people are using limited access based on their nature of shopping behavior.

15. Average Monthly Purchase using Credit card? (in AED)

Monthly Purchase (in AED)	Less than 3000	3001 to 5000	5001 - 10000	10001- 20000	More than 20000	Total
Number of Respondents	62	165	210	30	3	470
%	13%	35%	45%	6%	1%	100%

16. Maximum Amount of Purchase using Credit card? (in a Month)

Max Amount Spent	Up to 5000	5001 - 10000	10001 - 20000	20001 - 30000	30001 - 50000	More than 50,000	Total
Number of Respondents	120	168	124	51	4	3	470
%	25.5%	35.7%	26.4%	10.9%	0.9%	0.6%	100%

17. Do you recommend another person to use a credit card?

Recommending card	Yes	No	Total
Number of Respondents	455	15	470
%	97%	3%	100%

18. Which type of bank issued credit card do you have?

Card Provider	Private Bank	Public Bank	Total
Number of Respondents	196	274	470
%	42%	58%	100%

19. What factors influence your decision when choosing a credit card? Select all that apply.

Influenced by	Interest rates	Rewards program	Annual fees	Customer service	Brand reputation
Number of Respondents	176	450	366	422	401
%	37%	96%	78%	90%	85%

20. How satisfied are you with the credit card issued by your bank?

Satisfaction Level	Very satisfied	Satisfied	Neutral	Unsatisfied	Very unsatisfied	Total
Number of Respondents	147	211	96	12	4	470
%	31.3%	44.9%	20.4%	2.6%	0.9%	100%

21. How do you primarily use your credit card? Select all that apply.

Primary Usage	Online shopping	Supermarket purchases	Dining out	Travel bookings	Bill payments
Number of Respondents	470	400	356	470	470
%	100%	85%	76%	100%	100%

22. How often you redeem rewards earned through your credit card?

Redemption of reward points	Frequently	Occasionally	Rarely	Never	Total
Number of Respondents	211	151	79	29	470
%	44.9%	32.1%	16.8%	6.2%	100%

23. Do you withdraw cash using credit cards?

Cash Withdrawal	Yes	No	Total
Number of Respondents	44	426	470
%	9%	91%	100%

24. Have you ever been penalised by credit card Bank? If Yes, Reason.....

Penalised	Yes			No	Total
	Forgot to pay on time	Didn't have enough money to pay on time	Others		
Number of Respondents	23	74	6	367	470
%	4.9%	15.7%	1.3%	78.1%	100%

25. Do you know the terms and conditions do the card you are using?

Knowing Terms and Conditions	Yes	No	Not sure	Total
Number of Respondents	259	78	133	470
%	55%	17%	28%	100%

26. Do you make cash payment while having the card in hand

Making Cash Payment	Yes, For Small Amount	Yes	No	Total
Number of Respondents	77	44	349	470
%	16%	9%	74%	100%

27. Buying Power Increased due to card transaction?

Buying Power Increased	Yes	No	Not Sure	Total
Number of Respondents	312	66	92	470
%	66%	14%	20%	100%

A critical question to the consumer with credit cards is their buying power. Various studies have proved that impulsive buying and compulsive buying have highly positive significance with consumer buying power. These techniques were used by the marketing people to attract the customer by tempting them to buy. Similarly, through Ecommerce various offers and such strategies are implemented to convert the customer intention to effect buying. Many studies have confirmed that buying power has increased significantly. Mohammed Al nahal, et al (2024) have pointed out that the pricing and other factors, how it impacts the buying behavior of customers in the UAE, depict that pricing has a positive impact especially lower prices attracts more than quality of the product. Pricing is a pivotal factor for the

consumers in the UAE to make swift decision making of buying power. At the same time, credit card eases the buying power as the money value is evaded at the moment. Falling under memoryless property the consumers are more prone to buy more products when they use credit cards. Sachin Banker et al (2021) have confirmed that pricing and payment methods on purchasing decisions are showing significance while studying the Neural mechanism of credit spending. Our study shows 66% of the consumers agreed that their buying power has increased marginally due to the buy now pay later credit card facility. Another 20 % of consumers have partially agreed with hesitations.

It is clearly depicted that, super markets, hyper markets, and Ecommerce have attracted customers and credit cards supported their buying power.

28. Do you know your bill amount before you receive it?

Knowing Bill Amount	Yes	No	Some times	Total
Number of Respondents	212	196	62	470
%	45%	42%	13%	100%

29. Advantages of credit cards. Select all that apply

Advantages	Convenience	Loyalty points	EMI conversion	Offers	Emergency support	Loan	Ecommerce	Other
Number of Respondents	422	320	106	123	377	36	470	211
%	89.8%	68.1%	22.6%	26.2%	80.2%	7.7%	100%	44.9%

30. Ever made Credit card influenced buying?

Credit card Influenced Buying	Yes	No	Not Sure	Total
Number of Respondents	187	180	103	470
%	40%	38%	22%	100%

31. Did your card increase your lifestyle / comfort

credit card increased Lifestyle	Yes	No	Not Sure	Total
Number of Respondents	256	180	34	470
%	54%	38%	7%	100%

32. Do you think without credit card your monthly spending will be less?

Less Monthly expenditure	Yes				No	Total
	10%	20%	30%	> 30%		
Number of Respondents	255	127	21	11	56	470
%	54.3%	27.0%	4.5%	2.3%	11.9%	100%

33. Do you think credit card is a social status

Social Status	Yes	No	Not Sure	Total
Number of Respondents	230	180	60	470
%	49%	38%	13%	100%

5.3 Influenced Buying Behavior

Various factors are influencing the buying behavior of consumers like Marketing messages, Psychological, demographical, environmental, and necessity. These are categorized by various authors either in impulsive or compulsive buying behavior. But in recent years credit cards are playing a role of influence buying behavior among the consumers. Most commonly, the impulsive buying behavior is highly supported by credit card usage, ease and convenience of Ecommerce, and the gender influence buying behavior all are made more comfortable with use of credit cards. Rajat and Shantanu (2016) identified pivotal influencing factors of credit cards as Demographics influence, Compulsive & Impulsive buying behavior, Puzzles influences, and Unique features. In addition, the potential users of credit cards to choose appropriate types of credit cards with proper due diligence is also a kind of behavioral change in the social impact with impulsive buying behavior influenced by credit cards.

Further, Mallika Appuhamilage(2016) depicted that, easy affordability and availability of credit cards, perceived positive usefulness, intention of card usage, characteristics and customer attitude, and customer satisfaction of credit card usage are influencing factors for Credit card usage in consumer buying. These behaviors and experiences positively impact credit card influenced consumer buying behavior.

5.4 Findings and Discussion

Plenty of literature has confirmed the positive impact or increased consumer's buying behavior of credit cards. Scott Magids et al (2015) identified a new science of consumer emotions and listed top ten high impact motivators. Among them, protecting the environment, being the person I wanted to be , feeling secure (from theft and other forms of losing money) to succeed in life are the four major attributes that directly rely on credit cards and usages. Oxford publishing croup (2014) identified the UAE as a big spender among the

MENA region, with the highest credit card penetration. The UAE boasted the internet, credit cards, Ecommerce penetration in the country. And in the UAE, all the three factors are vital in everyday life of every resident in the UAE.

Our Study confirms that, the variety of credit cards users give a variety of feedback, but at the end the UAE market and buying have increased significantly. The impulsive and compulsive buying rate has significantly increased among consumers. More than 60 % of the window shoppers become consumers at the end. The increased, Job markets in delivery sectors of Food and beverages, cargo services and door to door courier services evidenced a strong hike in the online buying behavior.

The consumer responses for the increased buying behavior, social status, increase in lifestyle, influenced buying, their buying behavior are confirming that the credit cards made positive influence on consumer buying behavior among expats in the UAE. Professor Drazen Prelec found that people are willing to pay significantly higher prices when buying something with a credit card instead of cash. S. Zaza and M. Al-Emran (2015) credit cards have become an essential element in the UAE banking industry and adds significant value to the consumers and banks. Resulting increased market value, pricing, Ecommerce, social status and buying behavior of the residents in the UAE. Studies have confirmed that the external factors influence more than the internal factors for buying. The increased buying behavior is mostly influenced by impulsive than compulsive and societal factors play a major role in this. The credit card feeds the impulsive buying behavior and makes a notable increase in buying power in the UAE. The retail market capital evidenced the surge in buying power of the residents in the UAE.

VI. CONCLUSION.

In recent years, credit has become the primary payment method in the UAE surpassing the cash payment in all possible areas and becoming the top priority for online payments. The outburst of Ecommerce and payments are the main role players behind the increased use of credit cards. More than two third of the employees hold the cards and benefitted through utilizing it. The consumer market of the UAE is advanced by the usage of credit cards at a higher level and made a positive impact in the UAE economy too. Post pandemic has evidently shown strong advancements in Ecommerce, online purchases,

online food orders, and all bill payments through credit cards. The marketing messages and pop-up advertisements are increasing significantly the impulsive buying than the compulsive buying behavior among consumers. Moreover, credit cards have become a social status in the UAE and become a necessary item for every individual in the country. The offers, convenience and payment methods are increasing impulsive buying and credit card influenced buying among the customers. The credit cards make a change among consumer buying behavior with social and psychological results that credit influences behavioral changes among consumers in the UAE. The literature and our survey results are confirming the same with significance of influence.

Dylan Walsh (2021) stated that credit cards increase the pleasure of spending, hence the rise of e-commerce in the UAE has brought the fintech products and to the front line buy now pay later. Credit cards have become a common and convenient payment channel in the UAE among most of the customers in recent years. The increased access to the credit cards by self, family members are increasing consumerism in the UAE.

The pleasure of buying is an evidence for the increased buying power. The usage of credit cards starts from small supermarkets, petrol stations, restaurants, all billings, and all online purchases, ticketing, cinemas and amusement parks etc. All facilities in the UAE are equipped with internet and card tap/swipe machines and payment gateways.

Firstly, the convenience of payment method, buy now, pay later and reward points and emergency support are the main reasons to purchase a card.

And the conversion of payment options is secondly popular among credit card holders. The huge population of expats are having an elevated lifestyle in the UAE and credit cards have become a social status. The external influences are significantly increasing the buying power in the UAE and credit card payments are highly backbone of this cultural change. The use of credit cards is a behaviour and cultural change among UAE expats.

Our study has found strong evidence that the influence of credit cards on consumer buying behaviour among Expats in the UAE is highly significant. The 470 respondents from across all the seven emirates have confirmed that the influence of credit card buying is supported by external factors of psychological, environmental and demographic factors. Beyond all pros and cons of credit cards, risk of using cards, frauds, influencing is credit card is notable among expat consumers.

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