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## DIGITAL GUILT: STUDYING THE PSYCHOLOGICAL EFFECT OF ONLINE TRANSACTION HISTORIES ON STUDENT BEHAVIOUR

The rise of digital payment systems, such as mobile wallets and UPI apps, has transformed financial transactions, particularly for students navigating the digital economy. This study explores the emotional and behavioural impacts of reviewing online transaction histories, introducing the concept of digital guilt—self-imposed emotional discomfort triggered by reflecting on digital spending patterns. Through structured questionnaires, students provided insights into their emotional responses, behavioral changes, and financial self-regulation strategies after examining their transaction records. Preliminary findings reveal that frequent exposure to digital spending histories is associated with increased guilt, anxiety, and self-criticism, particularly over impulsive or non-essential purchases like food delivery and entertainment. These emotional reactions often lead to short-term behavioural changes, such as reduced discretionary spending or temporary budgeting, though long-term effects vary based on financial literacy and emotional resilience. This research highlights the psychological consequences of financial transparency in digital platforms and underscores the need for educational interventions to promote financial literacy and emotional well-being, contributing to a nuanced understanding of how digital finance influences student behaviour.

**Keywords:** Digital guilt, Online transactions, Financial behaviour, Emotional impact, Financial literacy

**Authors:** Mr THOTA, Pavan Kumar (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University)); Dr M A, Ghouse Basha (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University)); Dr R M, Nagalakshmi (Department of Psychology, JAIN (Deemed-to-be University)); Mr MANOJ, Milan (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University)); Ms DILEEP, Lakshmi (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University))

**Presenters:** Mr MANOJ, Milan (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University)); Ms DILEEP, Lakshmi (Department of Data Analytics and Mathematical Sciences, JAIN (Deemed-to-be University))

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