

Consumption and Spending Behaviour of College Students in Relation to their Academic Performance

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Abstract: This paper attempts to understand the consumption and spending habits of the college students as they pursue their higher education. The spending and consumption habits of the students in HEIs or the Gen-Z has much impact in the socio-economic of the area where it is located and at the macro level it impacts the production and services in the economy. The spending and consumption habits of the college students determines the nature of business established around the institutions, the production units or services for entrepreneurs to establish and engage in business. It is easily observed that the environment around the campuses of HEIs are crowded with small eateries, photocopiers, PGs, rooms for renting, transport services, etc. because these are the products and services demanded by the college students and it gives ample opportunities to entrepreneurs. It is an attempt to find out the demand of students in HEIs and supply to satisfy the demand. Concerted effort is made in the research so that policy makers at the Government or institution and entrepreneurs can use effectively for making decisions, policies and its effective implementations.

Keywords: Consumption, demand, online, budget, impulse spending, discounts

INTRODUCTION

The desire and strive to attain higher education is not something new. Historically, Higher Education institutions have always been part of great civilizations. The methods of imparting the education might be different, but the effort to teach, educate and pass down knowledge has always existed. Think of the great Nalanda University that attracted students and learners from all over the world in search of knowledge.

This nature of human to search and research has always been and is and will continue to in institutions of higher learning. The students attending such institutions comes from all walks

of life, social background and economic status. In the effort of search for higher learning, students attend the institution of higher learning from the comfort of their homes or lives in a rented apartment or in the dormitories. Regardless of their residence status, they all indulge in expenditures and consumption to satisfy their various needs and wants. Their spending and consumption habits might be influenced by many factors and it is likely to have impact in their social, economic, employment and academic performances and outcomes.

Some of the Higher Education Institutions are in rural areas while others are in the urban areas. Some of the institutions are highly expensive while others are affordable or even free; financed and subsidised by the government. Some institutions are well equipped with the latest amenities and technology while others have bare minimum facilities. The location, the status, and facilities determine the nature of students attending the institutions and such in turn determines the spending and consumption habits of the students. An earnest effort is made in this paper to find out the factors influencing the spending and consumption habits of the students in HEIs based on various factors.

REVIEW OF LITERATURE

Sharda Kumari and Vipin Kumar (2024) in their article “*Analysing the Factors influencing the Sustainable Consumption Behaviour of young College students in India*” determines that functional value or the product’s ability to meet the functional needs such as convenience, quality, or performance influences the significant factors; Social value, Emotional value, Epistemic value, conditional value, environmental value, etc. determining the SCB of young college students.

Anmol Mehta and et.al. (2024) in their articles “*Factors that determine Youth’s consumption behaviour in a sustainable way*” concludes that the consumption behaviour in a sustainable way is influenced by the level of environmental concern besides other factors such as peers approval, corporate responsibilities, and attitude towards sustainable purchasing.

Rupanagudi Beena Fareq & et.al. (2024) in their article “*Consumer buying behaviour among college students*” states that college students consumption behaviour is unique because they balance newfound independence with financial constraints. It is found that college students spend significant time in information gathering from friends and online. It is also observed that online purchase is very prevalent but with very high level of dissatisfaction.

In “*Spending behaviour among college students*”, Jeni Theresa C. Bona (2017) reveals that most of the college students are dependent on their parents for their spending. Most of their spending are found to be for academic purposes due to increasing costs of education.

Yang Wang & et.al. (2021) in their article “*Empirical study of consumption behaviour of college students under the influence of Internet-based financing services*” concludes that consumption behaviour of college students who have weak knowledge of personal finance and insufficient vigilance of excessive consumption is easily influenced by internet-based financing services which is determined by the services and convenience.

In “*Exploring the consumption behaviour of college students under the prevalence of excessive consumption phenomenon*” by Yuezhou Liu and Mingwei Hai (2023), concludes that college students tend to consume in advance to meet their immediate needs, often an irrational consumption phenomenon financed by the internet based financial services.

Regatipally Divya & et.al. (2025) finds that college students prefer online because of the convenience and variety. This consumption behaviour is influence by affordability, digital engagement, and social.

Yang Hang (2024) in her studies “*Research on current consumer behaviour of college students in China*” concludes that University students’ consumption generally is stable, pragmatic and rational. K. Srrekanth & et.al. (2024) also states in their article “*A study of online shopping behaviour of college-going young adults in Hyderabad*” that the consumption behaviour is influence largely by the connectivity and convenience.

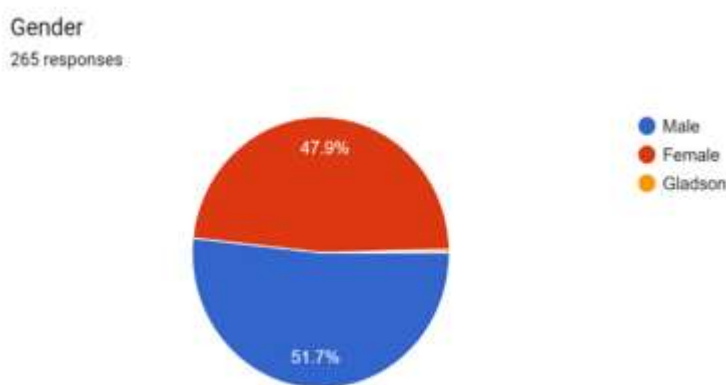
METHODOLOGY

This is a qualitative descriptive research and narrative in nature. The tools used in the research is a google form questionnaire and the responses are analysed and explained descriptively. The source of information is purely primary source. The responses to the questionnaire cover students from all discipline of study so that the result and findings can be applicable. There were 265 respondents, out of which 201 (76%) students are attending HEI in urban location while 64 (24%) are attending HEI in rural areas. The respondents also had 52% of Male and 48% of female students.

FINDINGS AND DISCUSSIONS

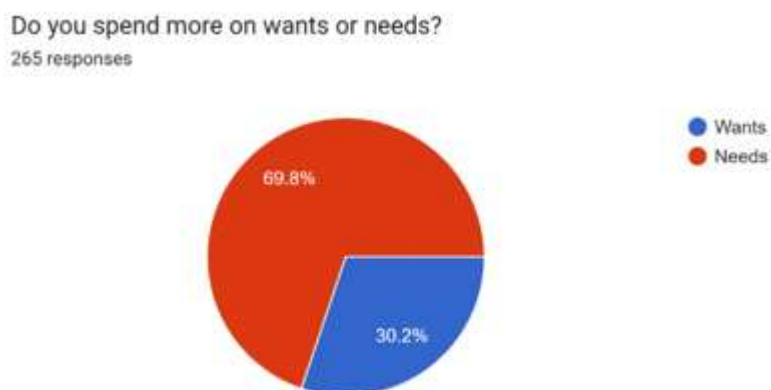
Male vs Female Consumption Behavior

The findings clearly indicates that male students are influenced mostly by their budget when making decisions to consume a product. Their consumption also is influenced by convenience or easy availability. It is also seen that most of them 59.12% still prefers to do offline shopping because they like to physically check the product before purchase. It is also interesting finding that majority of them (67.15%) spend their income for satisfaction of needs over wants. This seem to indicate that male students are generally practical and utility-focused consumers. They focus on whether the product is useful rather than trendy. However, compared to females, they show slightly higher spending on wants, which indicates a tendency toward impulsive or extra spending (like eating out, gadgets, etc.).



On the other hand, the finding indicates that female consumers are highly influenced (83.46%) by discounts and offers and they are comparatively more active on online shopping. Their consumption is highly influenced by the social media trends especially the lifestyle choices. When it comes to spending of 'needs' and 'wants', the female consumers are more conscious of needs (73.22%) over their male counterparts. Female students are more careful and research-oriented. They compare prices, look for offers, and prefer buying when discounts are available. Their higher use of online platforms also exposes them to more deals and trends, which influences their decisions.

Factors influencing 'Needs' and 'Wants'



Needs are the basic requirements necessary for daily life and education. From the survey, the majority of students spend more on needs regardless of the gender but slightly higher by the female consumers; Male: 67.15% and Female: 73.22%. Some of the common needs of college students are; Food and groceries, Transport (bus pass, petrol), Educational materials (books, stationery), Mobile recharge and internet. The research findings clearly indicates that college students spend more on needs because:

- Students usually depend on limited income or pocket money
- These expenses are necessary for survival and studies
- Needs cannot be avoided, so they get priority

College students spend substantial amount on wants or the non-essential goods and services. Wants are things that improve comfort, lifestyle, or enjoyment but are not necessary. Male students spend more 32.85% on wants over the female (26.77%). Some of the common spending on wants are;

- Eating out (cafes, fast food)
- Clothes and fashion items
- Gadgets and accessories
- Entertainment (movies, subscriptions)

They spend on wants not because it helps them academically, but:

- For enjoyment and satisfaction
- To follow trends and lifestyle
- Due to peer pressure or social influence

Factors influencing Students spending and consumption

The Gen-Z attending college or university spending and consumption are influence by varied factors as listed below;

1. Discounts and Offers is the strongest influencing factor. 78.10% and 83.46% admits that this marketing strategy is highly influential. When it comes to such offers, students prefer discounts and cashback offers. This could be because students have limited money, discounts help them save, making this the most powerful influencing factor.
2. Students are also influenced much by the social media. They spent sizeable amount of time in social media platforms such as Instagram, YouTube, facebook, and Online ads. Social media exposes students to new trends and products, creating desire and need, encouraging them to spend, especially on wants.
3. They are also influenced by shopping Convenience or conveniently available. It is observed from the findings that female prefers online (51.97%) because it offers ease, variety, and discounts while males prefers offline shopping (59.12%) because it provides trust and physical checking of products
4. Students are also greatly and easily influenced by peers and friends; their decisions of where to eat? What to wear? What to buy? Etc. Students often follow their friends to fit into social groups, which affects spending on wants.
5. Income directly affects how much a student can spend and on what type of products. It is found that low-income students spend more on needs while high income students spend more on wants.

Majority of the students prefer to spend on needs over wants, especially female, because;

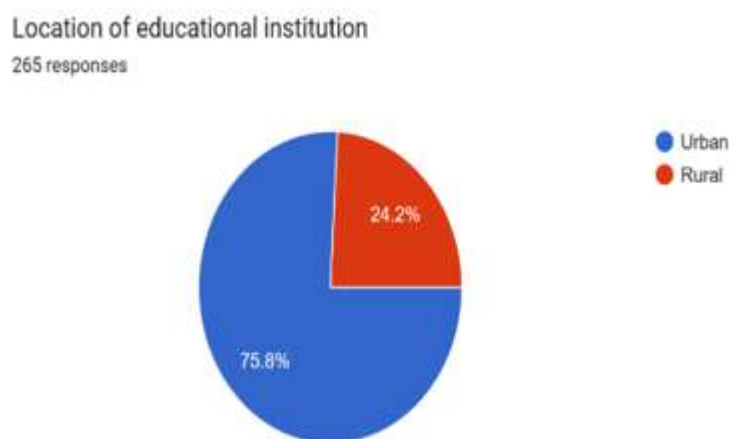
- They have limited income or pocket money

- Essential expenses like food, transport, and studies are compulsory
- Needs are important for daily survival and education

Wants are less preferred because:

- They are non-essential
- Students try to control unnecessary spending
- Spending on wants happens only when extra money is available

Urban vs Rural Students



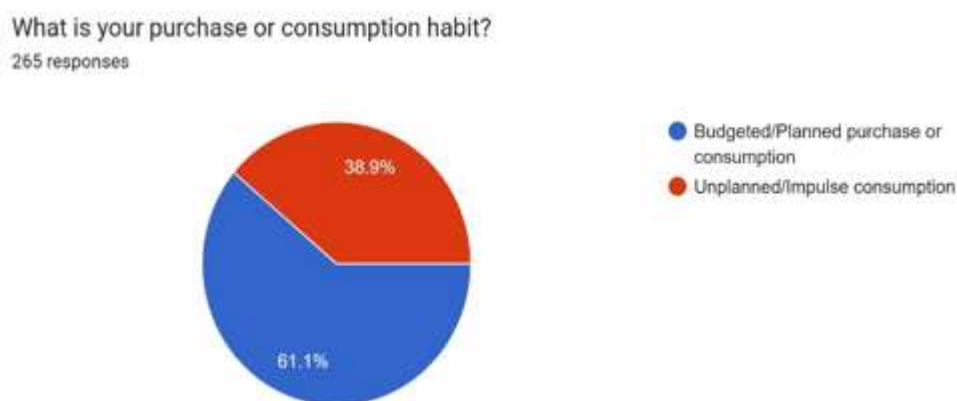
The study shows that when the institution is located in an urban area, their spending and consumption habits are mostly influenced by social media (Instagram, ads, influencers), Online shopping platforms, Discounts and promotional offers. They spend on both needs and wants but slightly more on wants as compared to rural students. The reasons for this habit is because they have better internet access and exposure to modern lifestyles. They frequently use online apps, which expose them to new products, trends, and offers. This increases their spending on wants such as fashion, food, and entertainment. Urban students are digitally influenced, trend-aware, and more flexible in spending.

On the other hand, Rural Students are influenced by Price and affordability, Basic needs, Availability of products in local areas. Then spend mainly on needs and very limited spending on wants. This is because rural students have less exposure to online platforms and fewer shopping options. Their income levels may also be lower, which makes them focus more on

essential consumption. Their decisions are practical and necessity-based. Rural students are need-focused, price-sensitive, and less influenced by trends or social media.

Students studying in urban areas are more exposed to: Shopping malls, online platforms, and branded stores, Advertisements, peer influence, and modern lifestyles, and easy access to a variety of goods and services. This exposure leads to: Higher consumption levels, Greater preference for convenience and variety, more frequent spending, including on non-essential items. In contrast, rural students: have limited access to large markets and branded outlets, tend to rely on local markets and essential consumption, show relatively conservative spending behavior. The variation is mainly due to: **Availability of markets** (urban areas have more options), **Income differences** (urban students often have higher allowances), **Lifestyle influence** (urban culture promotes consumption).

Purchase or consumption habit



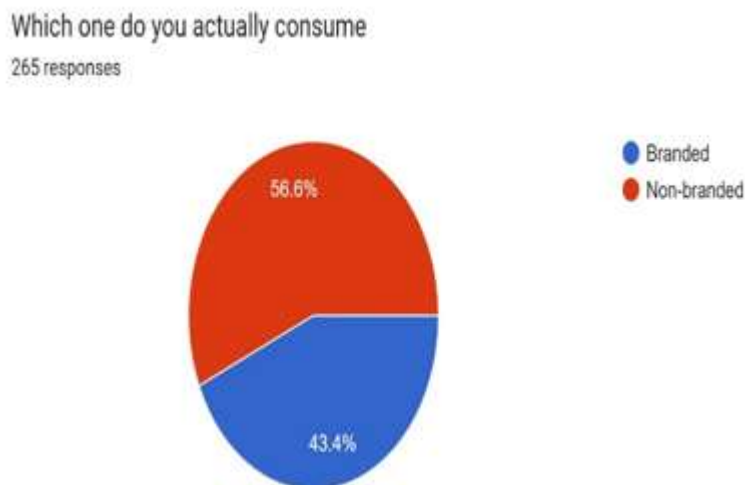
Any spending or consumption of a consumer depends on the income but also on the propensity to consume and save. Most of the consumers have budget and they strictly live by the budget unless unpredictable emergency arises but there are also consumers who spend and consume impulsively. The study indicates that most of the students (61.4%) have budget and their spending is planned but 38.6% of the students spend and consume impulsively.

- Students with **planned spending habits**; Prioritize needs over wants, manage their allowance effectively, spend more on academic resources, likely to maintain financial stability. Planned and budgeted spending is because of limited allowances, financial discipline, parental control and guidance. Planned spending is generally associated with: better time and money management and higher academic focus.

But students with **impulse spending habits**; make spontaneous purchases, and are influenced by discounts, advertisements, and peers and end up overspending on non-essential items. The impulse behaviour of a student is because of sales and discounts, social media, peer pressure, and emotional. The study findings indicates that impulse spending may lead to: financial stress, distraction from studies, lower academic performance in some cases.

Preference and Actual consumption of Branded or Non-Branded

The study findings shows that students generally desire and prefer to consume branded products but the actual demand in the market indicates that demand for non-branded products are higher 56.6%.



Students may **prefer branded goods**, but they actually demand **non-branded alternatives** due to affordability and balancing with the income. Demand for non-branded consumption indicates that students are Price sensitive, practical in their consumption decision, and are focus on value rather than status. The reasons for this deviation from the preference is because of the Limited student income/allowance, prices of branded goods are too high, and the need to manage expenses across multiple categories (food, travel, academics) Even if students are influenced by branding, their **actual purchasing power restricts them**. It could not be established but seem to indicate that consumption of non-branded products when able to consume may positively contribute to academic performance as resources can be allocated to academic needs

The Impact of Hometown/Background

Rural & Semi-Urban: These students show the strongest preference for non-branded goods. Coming from backgrounds that prioritize practical utility and value-for-money, they heavily rely on local or standalone markets where brand names carry less social weight.

Urban: Urban students are more evenly split (38 non-branded vs. 34 branded). Because they have maximum exposure to diverse city markets, thrift stores, and shopping hubs, they often prioritize trendy, budget-friendly variety over strict brand loyalty.

Gender, Resident Status, & Income

By Gender: Women strongly prefer non-branded items (82 non-branded vs. 45 branded), prioritizing variety. Men are almost perfectly split, leaning just slightly toward brands (69 branded vs. 68 non-branded).

By Resident Status: While both groups lean non-branded, **Day Scholars** drive the majority of non-branded consumption (90 vs. 62). Their daily commutes give them the logistical freedom to shop around at various local markets for cheaper alternatives.

The Income Effect: A student's allowance is the ultimate deciding factor. Low-income students (1k–2k allowance) overwhelmingly choose non-branded goods out of financial necessity (72 vs. 45). However, the highest-income bracket (5k+) is the *only* group that consumes more branded goods (33 branded vs. 28 non-branded). This proves that as disposable income increases, spending shifts directly toward brand prestige.

Impact of Resident Status on Brand Preference: The study finds that day scholars consume more of non-branded as compared to hostellers.

Impact of Monthly Allowance (Income) on Brand Preference

This data proves that low-income students buy non-branded, but once their allowance hits 5k+, it flips to branded.

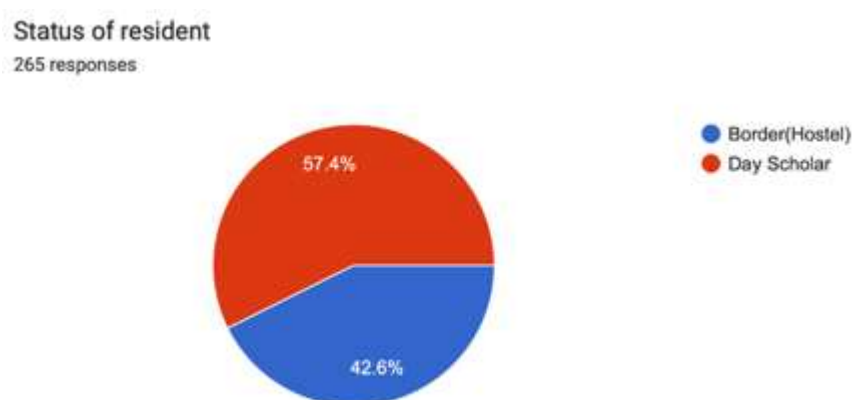
Impact of Native hometown on Brand Preference

The study findings also clearly show that native background of the student have an influence in the preference for branded or non-branded products. This proves that all backgrounds lean toward non-branded, with rural and semi-urban driving the highest numbers.

Impact of Gender on Brand Preference

This proves our claim that women heavily prefer non-branded, while men are almost perfectly split between branded and non-branded.

Residential status: Boarders or Day-Scholars and its influence in the consumption habits



These two groups exhibit distinctly different consumption behaviors shaped by their living environments.

Hostellers:

They frequently make smaller, recurring purchases for immediate necessities like toiletries, midnight snacks, and basic services. This leads to a higher rate of localized, convenience-driven consumption, relying heavily on nearby neighborhood markets or quick online deliveries. Because they live independently on or near the campus, their spending is primarily driven by daily survival and convenience. They are constrained by fixed allowances and limited storage space in their rooms.

Living on campus presents unique logistical challenges. While they have limited access to personal transportation and major commercial hubs (which drives them online), they also have immediate, unplanned survival needs that force them to use physical stores nearby. Because of

this, Hostellers are split perfectly down the middle in their methods. They heavily leverage e-commerce platforms and delivery apps to bring larger items (like apparel or electronics) directly to their dorms. However, they equally engage in offline/physical shopping by making quick, immediate runs to neighborhood convenience stores for daily necessities and midnight snacks.

Day Scholars:

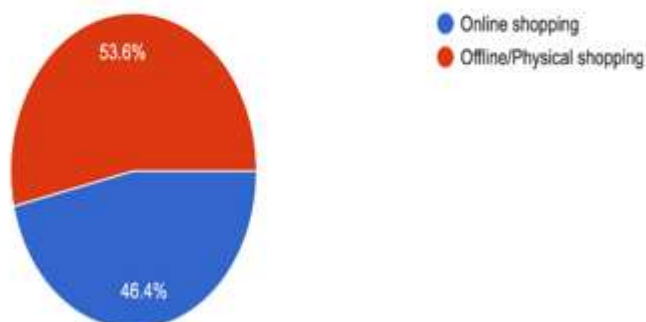
Day Scholars represent a more diverse group. For those living with family, basic needs like meals and laundry are already covered at home, shifting their financial focus away from survival and toward transportation and lifestyle expenses. (Note: A subset of Day Scholars rent independently and face a blend of commuting costs and survival-driven spending, much like Hostellers). Because of their constant commute between off-campus life and the university, their discretionary spending generally leans toward planned entertainment, cafes, and social outings rather than impulse convenience buys. This makes their overall consumption behavior more budgeted and lifestyle-oriented.

They actively prefer physical stores (85 students vs. 67 for online). They fold their shopping into their daily transit routine, inspecting product quality, comparing options in person, and occasionally bargaining, making their offline shopping highly planned and integrated seamlessly into their commute. Because they commute daily between their homes and the university, they naturally pass through various commercial zones, malls, and standalone markets. They also have the advantage of family vehicles or established local transit routes, meaning carrying items home isn't a logistical burden.

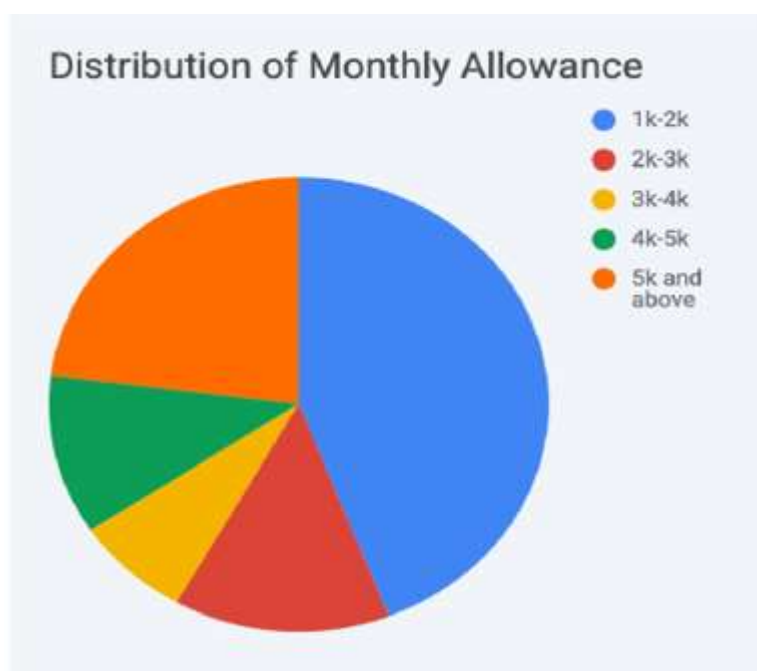
Based on the data, the student body utilizes a mix of both online and offline/physical shopping, but their adoption of these channels varies based on mobility, convenience, and daily routines.

Monthly allowance and consumption

Which shopping method do you normally adopt?
265 responses



The pie chart "Distribution of Monthly Allowance" illustrates the breakdown of monthly allowances among the 265 respondents. The data shows that the most common monthly allowance range is **1k-2k**, representing the largest segment of the group. Here is the detailed breakdown:



Percentage Distribution Summary:

- **1k-2k:** 44.2% (117 respondents)
- **5k and above:** 23.% (61 respondents)
- **2k-3k:** 14% (37 respondents)

- **4k-5k:** 11.3% (30 respondents)
- **3k-4k:** 7.5% (20 respondents)

The analysis of student consumption behavior reveals distinct patterns influenced by financial liquidity. By comparing students with a low monthly allowance (1k-2k n=117) against those with a high allowance (5k and above n=61), several key insights emerge. **Consumption Habits Comparison**

For both groups, "Budgeted/Planned purchase or consumption" is the most common habit.

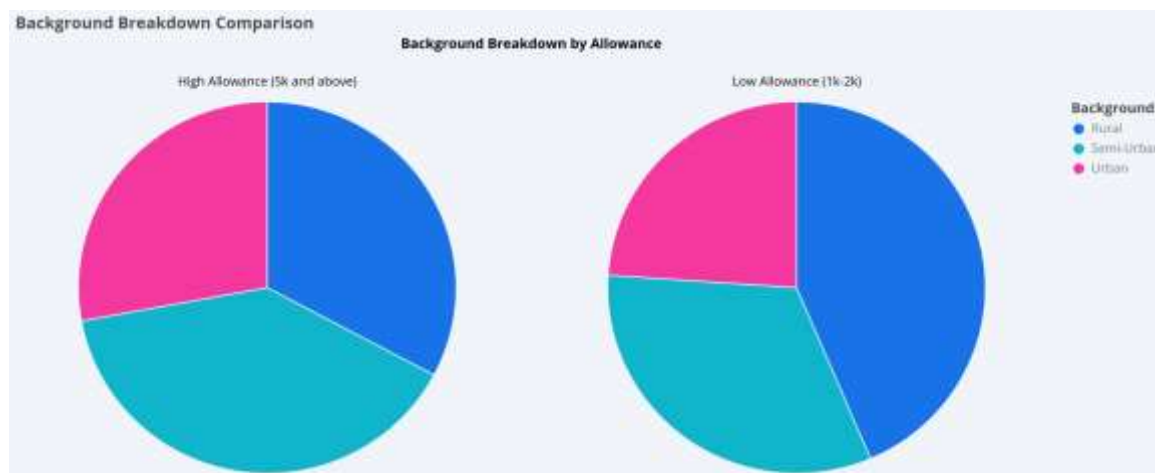
- **Low Allowance (1k-2k):** 75 students plan their purchases, while 42 engage in unplanned/impulse consumption.
- **High Allowance (5k and above):** 36 students plan their purchases, while 25 engage in unplanned/impulse consumption.

Background Differences

- The low-allowance group is predominantly composed of students from rural backgrounds (51 students), whereas the high-allowance group is more evenly distributed across semi-urban (24), rural (20), and urban (17) backgrounds.

Background Breakdown

- **Low Allowance (1k-2k):** Most students come from **Rural** (51) backgrounds, followed by **Semi-Urban** (38) and **Urban** (28).
- **High Allowance (5k and above):** The largest group is from **Semi-Urban** (24) backgrounds, followed by **Rural**(20) and **Urban** (17).

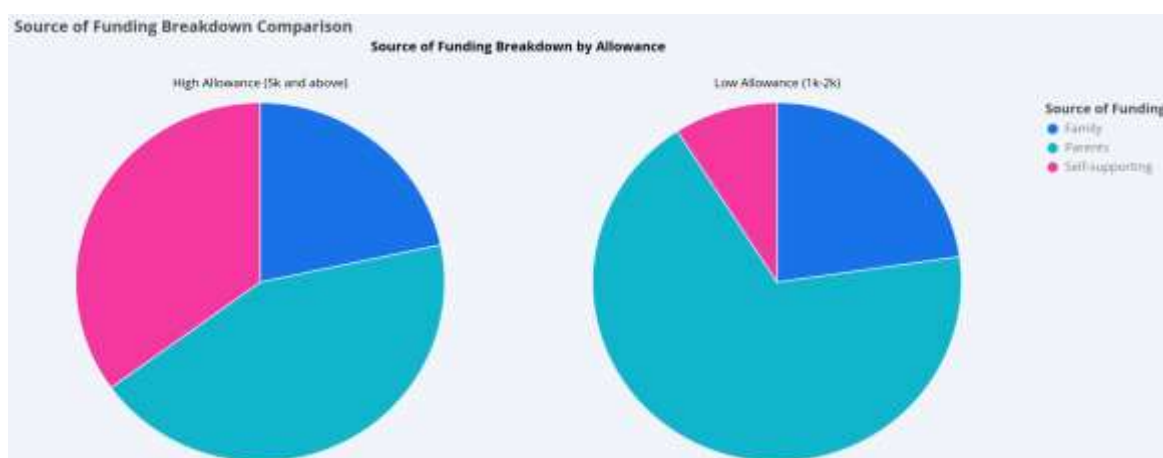


Funding and Self-Sufficiency

- While parents are the primary funding source for both groups, a significantly higher proportion of students in the high-allowance group are self-supporting (21 students) compared to the low-allowance group (10 students). This suggests that students with higher monthly funds are often those who are earning their own income.

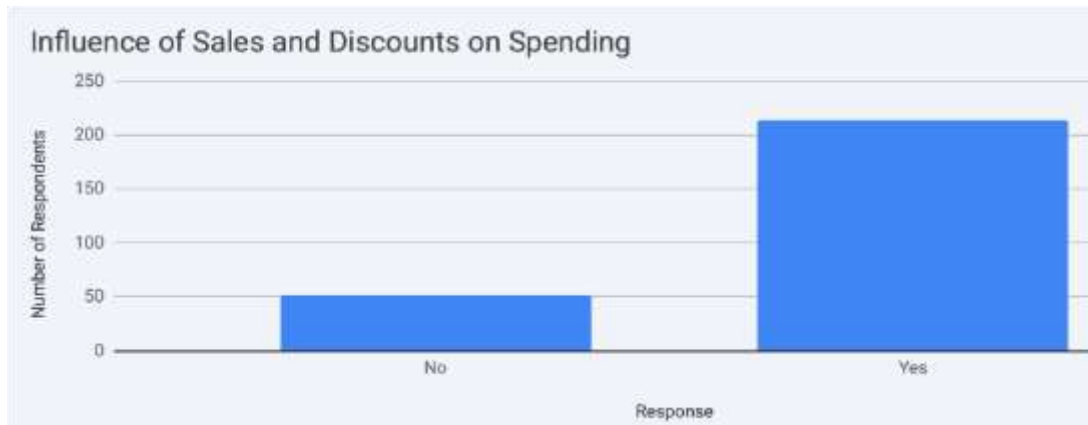
Source of Funding Breakdown

- Low Allowance (1k-2k):** Primarily funded by Parents (75) and Family (25). Only 10 students are self-supporting.
- High Allowance (5k and above):** While **Parents** (26) remain a top source, a very high number of these students are **Self-supporting** (21), followed by **Family** (13).



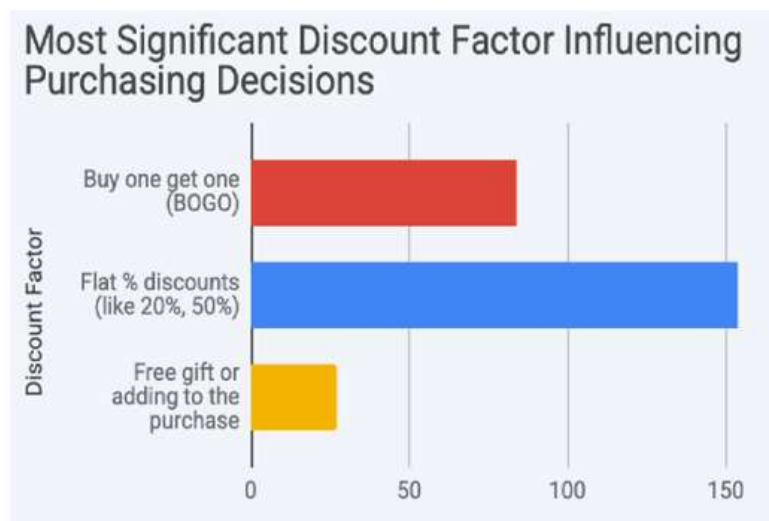
Influence of Sales and Discounts on spending and consumption

Based on the data, sales and discounts have a significant impact on consumer behavior of students, with over 80% of respondents indicating they are influenced by them.



The majority of respondents are influenced by sales and discounts when making purchasing decisions. Yes: 214 respondents (80.75%)

- No: 51 respondents (19.25%).



- Flat % discounts (like 20%, 50%): 58.11% (154 responses)
- Buy one get one (BOGO): 31.70% (84 responses)
- Free gift or adding to the purchase: 10.19% (27 responses)

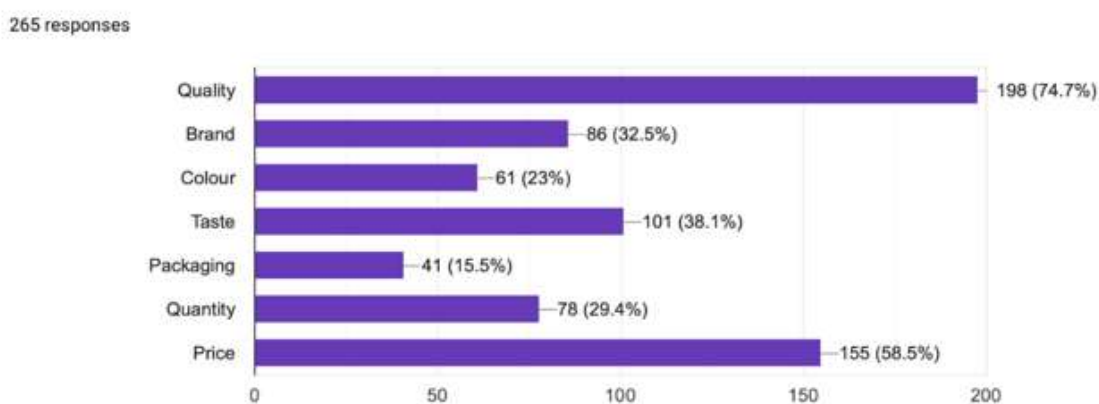
Results are based on a total of 265 responses.

Based on the data, Flat % discounts are the most significant factor influencing purchasing decisions (58.11%). This preference is likely driven by their straightforward nature, which

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offers students the clearest and most immediate quantification of monetary savings. Flat percentage discounts allow students to easily calculate the final price and confirm they are receiving the "right price," appealing directly to their desire to maximize value. Promotional strategies like Buy One Get One (BOGO) and Free Gifts, while influential for a combined 41.89% of respondents, are less popular. BOGO (31.70%) and Free Gifts (10.19%) often require a higher total spend or result in the acquisition of an item the student may not have initially budgeted for, making the simple, high-value Flat % discount the preferred incentive.

Product features most influential on student consumption, and how do they establish a hierarchy of influence?



The features that influence student consumption reveal a clear prioritization of intrinsic product value and immediate financial benefits. The data establishes a hierarchy where core features of performance and utility significantly outweigh factors related to marketing or presentation.

Dominant Factors (Value & Price): Quality stands as the undisputed primary driver of consumption with 198 mentions. This highlights a consumer desire for long-term satisfaction and reliable performance. Price is the second-most influential factor (155 mentions), confirming that financial cost acts as a major consideration or barrier, particularly for budget-conscious students.

Sensory and Identity Factors (Taste & Brand): Taste (101 mentions) is a critical component, suggesting that for consumable goods, immediate sensory satisfaction is a stronger driver than external identity. Brand (86 mentions) falls significantly below the top three, indicating that while recognition plays a role, students are less brand-loyal than they are quality- or price-sensitive.

Secondary Factors (Utility & Presentation): Features related to utility and presentation have the least impact. Quantity (78 mentions) is marginally more influential than Color (61 mentions), demonstrating a pragmatic consideration of product volume. Packaging (41 mentions) is the least influential feature, suggesting that visual presentation is largely secondary to the core attributes of the product.

This analysis concludes that student purchasing decisions are fundamentally driven by the tangible benefits of the product (Quality and Price) rather than aesthetic or marketing-driven attributes.

Influence of EMI on spending behaviour

EMI has a limited influence on student spending behaviour. Most students do not have a stable income and therefore avoid long-term financial commitments. However, EMI can make expensive items appear affordable, which may encourage increased spending in some cases.

Consumption Habits of Rural and Urban Respondents

The analysis of the collected data reveals important insights into the consumption behavior of respondents across rural, urban, and semi-urban areas. The findings indicate that consumption patterns are largely influenced by income levels, lifestyle exposure, and socio-economic conditions.

Firstly, the overall data suggests that a majority of respondents follow a **planned or budgeted consumption pattern (approximately 61%)**, while a smaller proportion (around 39%) engage in **impulse or unplanned purchases**. This indicates a general trend of financial awareness and controlled spending behavior among respondents.

In the case of **rural respondents**, the findings show that nearly **64.1% prefer planned consumption**, whereas **35.9% exhibit impulse buying behavior**. This reflects a predominantly **need-based and conservative consumption pattern**. Rural consumers tend to prioritize essential goods and services, with limited inclination toward discretionary or luxury spending. Their purchasing decisions are influenced by income constraints, seasonal earnings (especially in agriculture), and traditional habits.

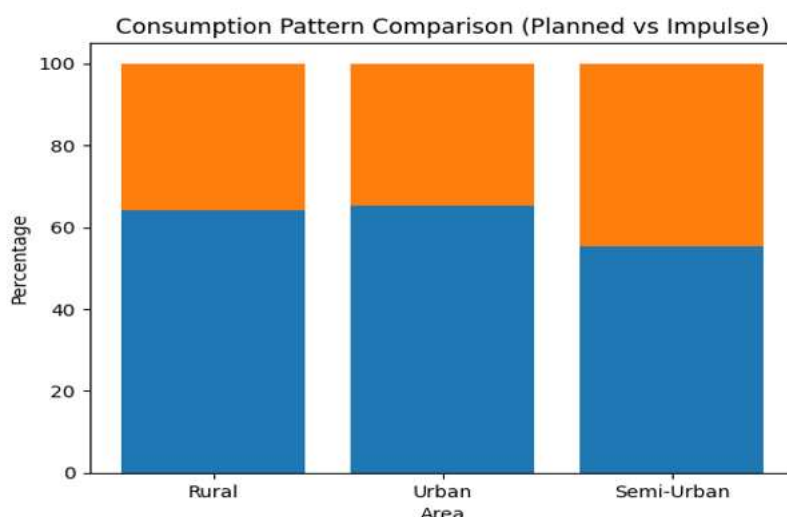
Similarly, **urban respondents** also demonstrate a strong inclination toward planned consumption, with **65.3% following a budgeted approach** and **34.7% engaging in impulse**

purchases. Although the difference is marginal when compared to rural respondents, urban consumers show relatively greater exposure to **brands, advertising, and diverse product choices**, which can influence their consumption behavior. Their spending pattern includes both necessities and lifestyle-oriented products.

An important observation emerges from the **semi-urban respondents**, where only **55.4% follow planned consumption**, while a significant **44.6% exhibit impulse buying behavior**. This group shows the **highest tendency toward impulsive consumption**, indicating a transitional phase between rural and urban lifestyles. Increased access to markets, rising aspirations, and exposure to media contribute to this behavior.

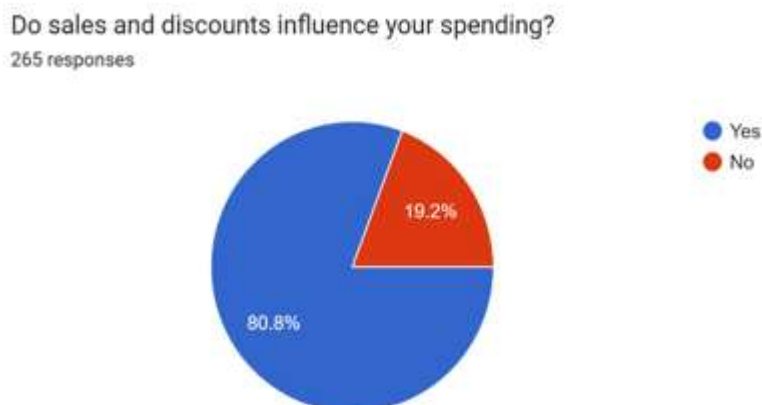
Overall, the findings highlight that there are **more similarities than differences between rural and urban respondents**, as both groups predominantly practice planned consumption. However, rural respondents remain more **necessity-driven and cautious**, whereas urban respondents demonstrate relatively more **flexibility and lifestyle-oriented spending**. Semi-urban respondents, on the other hand, exhibit a **hybrid consumption pattern**, combining elements of both.

In conclusion, the study suggests that while traditional distinctions between rural and urban consumption habits still exist, the gap is gradually narrowing due to increased awareness, digital penetration, and changing socio-economic conditions.



The above graph illustrates the comparison between planned and impulse consumption patterns among rural, urban, and semi-urban respondents. It shows that planned consumption dominates

across all groups, while semi-urban respondents exhibit a relatively higher tendency toward impulse buying, indicating a transitional consumption behavior.



Sales and discounts significantly affect consumer behavior by making products **more affordable** and increasing their attractiveness, especially for price-sensitive consumers. They create a strong **perception of value for money**, encouraging people to buy even non-essential items.

Discounts also trigger **impulse buying** due to limited-time offers and promotional pressure. This is more visible in semi-urban and urban consumers who are more exposed to advertising and marketing.

Additionally, reduced prices encourage **trial of new products and brand switching**, further increasing consumption.

Discounts also influence consumers to shift their priorities from needs to wants.

For eg: If a Supermarket is offering Discount on Item B , The consumer who has Gone with the Intention to Buy Item A is automatically drawn towards the promotional offer hence losing sight of what he really needs and ends up Purchasing “Discounted or items for Sale”.

This can be perfectly described as lack of **conscious consumption** where consumers make purchasing decisions without careful thought, awareness, or consideration of need, budget, or consequences, often leading to unnecessary or impulsive buying.

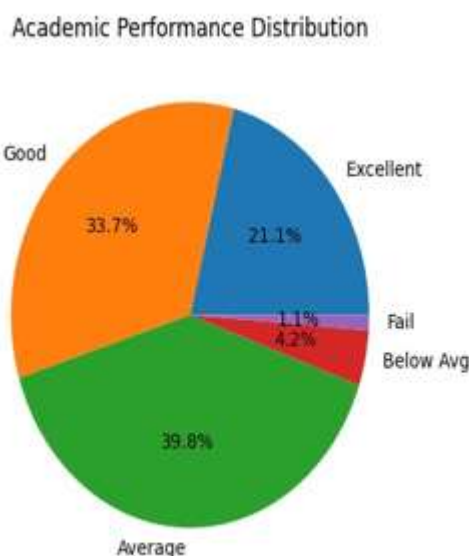
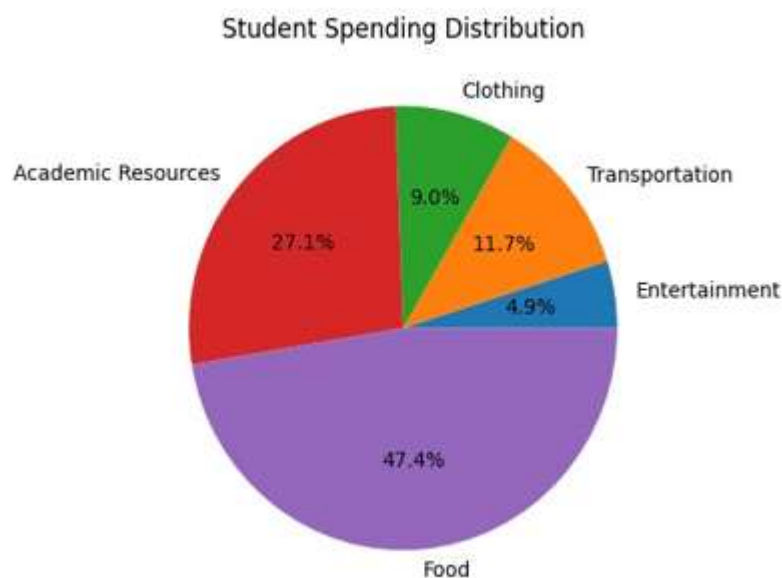
Offline shopping of students

The majority of consumers shop from local kirana (general) stores, as they are easily accessible and convenient. Supermarkets and small retail shops are also commonly used, especially in urban and semi-urban areas. A smaller proportion of respondents visit shopping malls or large retail chains, mainly due to higher costs and limited accessibility in rural areas.

Rural respondents mostly rely on local shops and weekly markets (haats) due to proximity and familiarity. Urban respondents have a wider choice, including supermarkets and malls, but still frequently use nearby stores for convenience. Semi-urban respondents show a mix of both patterns.

Breakup of Student Spending areas

The largest spending category among students is Food, accounting for 126 out of 266 total responses (~47.4%). This indicates that nearly half of student expenses are directed toward food. Reasons why students spend more on food include: (1) Food is a basic daily necessity, unlike clothing or entertainment which are occasional. (2) Students often eat outside due to lack of time or hostel living conditions. (3) Social activities such as eating with friends increase spending. (4) Easy availability of fast food and online delivery apps encourages frequent purchases. Thus, food dominates spending because it is both essential and frequently consumed, making it the highest expenditure category.



Spending is mostly concentrated on Food and Academic Resources. This shows that students prioritize survival needs and education. Spending is highest during: (1) Daily college hours (food expenses), (2) Exam periods (books, notes, resources), (3) Weekends (slightly increased entertainment spending).

In terms of financial responsibility, students show moderate responsibility. They spend more on necessary items like food and academics, while less on luxury categories like entertainment

and clothing. The average responsibility level can be considered balanced, as essential spending is prioritized over non-essential spending.

CONCLUSION

The survey clearly shows that consumption behaviour among college students is influenced by gender, income level, and location. Female students are more influenced by discounts and online shopping, while males focus on price and convenience. High-income students tend to spend more on wants and follow lifestyle trends, whereas low-income students prioritize needs due to budget limitations. Similarly, urban students are more influenced by social media and digital platforms, while rural students focus mainly on affordability and essential consumption.

Urban students may face more distractions due to higher consumption opportunities, whereas rural students may have more focused spending, potentially supporting better financial discipline. But the relationship between academic performance and spending and consumption habits could not be clearly established but it can be assumed that it will have an impact even though the performance will depend more on the self-discipline of the scholar. It is clear that factors together highlight economic constraints and the environment of HEI play a crucial role in shaping students' spending and consumption behavior and indirectly affecting their academic performance.

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