



Effects of Daily Expense Tracking on Impulse Purchasing Tendencies Among College Students

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Abstract

Impulse purchasing among college students is increasingly relevant in consumer environments characterized by digital payments, promotional exposure, and reduced transactional friction. This study examined short-term change in impulse purchasing tendencies during a five-day daily expense-tracking study. A quantitative pretest-posttest experimental procedure involved 30 college students, with 15 assigned to an expense-tracking condition and 15 to a neutral mood-monitoring condition. Impulse purchasing tendencies were measured before and after the intervention using the Impulse Buying Tendency Scale, and participants also completed a simulated shopping activity involving a fixed budget and promotional purchase cues. Across the full sample, the mean impulse purchasing score declined from 3.29 (SD = 0.475) at pretest to 3.19 (SD = 0.421) at posttest. A conventional two-sided paired-samples t-test based on the retained test statistic indicated that the overall pretest-posttest difference was not statistically significant, $t(29) = 0.966$, $p = .342$, with a small effect size (Cohen's $d = 0.176$). Because the archived statistical output did not retain group-specific inferential results, the findings are interpreted as overall short-term change across the sample rather than as a definitive between-condition treatment effect. The study suggests that substantial short-term change in impulse purchasing was not evident during the five-day period and supports further investigation of longer-duration financial self-monitoring interventions.

Keywords: *impulse purchasing, expense tracking, consumer behavior, financial self-regulation, college students, behavioral intervention*

1. Introduction

Impulse purchasing is a common form of consumer behavior characterized by spontaneous, relatively unplanned purchasing decisions that are often influenced by immediate emotional, situational, or environmental stimuli. Unlike deliberate purchasing, which typically involves prior evaluation and comparison, impulse buying tends to occur with limited reflection on longer-term financial consequences. The phenomenon has long been examined in consumer psychology because it reflects the interaction between affective responses, cognitive control, and situational triggers in purchasing behavior (Rook, 1987; Verplanken & Herabadi, 2001).

Among college students, impulse purchasing is especially relevant because many students operate within constrained budgets while encountering frequent opportunities for discretionary spending. Online shopping platforms, electronic payment systems, promotional discounts, and frictionless transactions can make purchasing faster and less psychologically salient. Research involving Filipino students has documented the relevance of online impulsive buying to student allowances (Pascual et al., 2024), while work on electronic money has examined how cashless environments intersect with impulsive purchasing among younger consumers (Dawa & Castro, 2024).

Financial knowledge does not necessarily translate directly into restrained purchasing behavior. Jabar and Delayco (2021) found that the use of financial records and record keeping had a weak negative association with impulse buying and predicted impulse-buying behavior among Filipino public-school teachers. In contrast, Sarmiento (2024) reported a positive and significant relationship between financial literacy and impulse buying among college students. Taken together, these findings caution against assuming that financial knowledge alone consistently reduces impulsive consumption and strengthen the case for studying observable financial-management behaviors.

Expense tracking represents one such behavioral practice. By requiring individuals to record and classify expenditures, tracking can increase the salience of spending and provide repeated feedback about how available resources are being used. Research on student financial management has identified a significant relationship between spending behavior and financial-management skills (Ablay et al., 2023), while mental-accounting research among collegiate students has emphasized the role of structured financial categorization in spending behavior (Torres et al.,

2024). These studies provide a rationale for considering expenditure monitoring as a form of self-regulation rather than merely as a record-keeping task.

However, much of the available evidence is correlational or descriptive. An association between record keeping and lower impulse buying does not establish that introducing expense tracking as an intervention will produce a measurable behavioral change. Individuals who already keep financial records may differ from non-trackers in self-control, conscientiousness, financial experience, or other attributes that also influence purchasing decisions. Experimental investigation is therefore useful because it treats expense tracking as an introduced behavior and evaluates change over time relative to a comparison condition.

The duration of the intervention is also theoretically relevant. Habit formation generally develops through repeated behavior in stable contexts and often requires substantially more than a few days of practice (Lally et al., 2010). A brief intervention may increase awareness without immediately altering the cognitive and affective tendencies underlying impulse buying. Examining a short intervention therefore remains informative because it tests whether a minimal, low-cost form of financial self-monitoring is sufficient to produce detectable change.

The present study examined daily expense tracking as a five-day behavioral self-monitoring intervention among college students. Participants were assigned to an expense-tracking condition or a comparison condition involving neutral mood monitoring. Impulse purchasing tendencies were measured before and after the five-day study period, and participants subsequently engaged in a simulated shopping activity using a fixed budget and exposure to common promotional cues.

Objectives of the Study

This study aimed to examine short-term changes in impulse purchasing tendencies during a five-day daily expense-tracking study. Specifically, it sought to:

1. describe participants' impulse purchasing tendencies before and after the five-day study period;
2. determine whether the overall pretest-posttest difference in impulse purchasing tendencies was statistically significant; and
3. assess the magnitude of the observed overall change using the reported effect size.

2. Review of Related Literature

2.1 Impulse Purchasing as a Behavioral and Self-Regulatory Phenomenon

Impulse purchasing is generally understood as a spontaneous purchasing response characterized by limited prior planning and a strong immediate urge to acquire a product. Rook (1987) conceptualized the buying impulse as a sudden and compelling desire to purchase, emphasizing the experiential and affective nature of the behavior. Verplanken and Herabadi (2001) subsequently demonstrated that impulse buying tendency contains both cognitive and affective components. The cognitive dimension reflects limited deliberation and planning, whereas the affective dimension captures emotional reactions and urges associated with spontaneous purchasing.

Impulse purchasing can therefore be interpreted partly as a self-regulatory phenomenon. Consumers may recognize financial constraints yet still respond to immediate rewards, product cues, promotional pressure, or emotional triggers. Among students, this tension is important because available resources are often limited while purchasing opportunities are highly accessible. Pascual et al. (2024) found that impulsive buying behavior affected student allowances, illustrating the practical consequences of unplanned consumption among younger consumers. Adjacent evidence among college students similarly treats self-control as a central regulatory capacity linked with self-efficacy, while Philippine research among late adolescents shows that peer-influence experiences covary with personal-social competencies including self-regulation and social awareness (Rui, 2026; Balut et al., 2026).

The relationship between financial literacy and impulse buying is not uniform. Sarmiento (2024) reported a positive and significant relationship between financial literacy and impulse buying among college students, indicating that greater financial knowledge did not necessarily correspond with lower impulsivity in that sample. This result underscores the distinction between knowing financial principles and consistently applying self-regulatory behavior in actual purchasing situations. A parallel Philippine student study found that monetary-policy awareness and perceptions predicted saving and investing but not spending, reinforcing the distinction between financial cognition and immediate expenditure behavior (Espelita et al., 2025).

2.2 Financial Management, Record Keeping, and Spending Control

Financial management involves more than general knowledge of budgeting and saving. It also includes behaviors through which individuals monitor, classify, and evaluate their use of financial resources. Ablay et al. (2023) found a significant relationship between students' spending behavior and their financial-management skills, supporting the broader proposition that day-to-day financial practices are relevant to how students use money.

Record keeping is especially relevant to impulse purchasing because it creates repeated feedback about actual expenditure. Jabar and Delayco (2021) found a negative but weak relationship between impulse buying and the use of financial records and record keeping among Filipino teachers. Their regression analysis further indicated that record-keeping behavior predicted impulse buying. Although their sample differed from college students, the finding directly supports the idea that systematic financial monitoring may contribute to more deliberate purchasing decisions.

Mental accounting offers a related perspective. Torres et al. (2024) examined mental-accounting practices and spending behavior among collegiate students, showing the importance of how financial resources are categorized and managed. Written expense tracking differs from purely cognitive mental accounting, but both practices increase the visibility of where money is allocated. Categorizing expenditures as needs, wants, food, transport, entertainment, or other types may therefore help individuals evaluate spending patterns more consciously. Broader financial-decision research in Laguna likewise indicates that investment choices reflect both evaluative attitudes and socioeconomic capacity rather than knowledge alone, supporting a multidimensional view of financial self-regulation (Lantin-Magana et al., 2026).

2.3 Digital Payments and Contemporary Purchasing Environments

Contemporary purchasing environments may make self-monitoring increasingly important. Electronic payment systems reduce the physical visibility of spending and allow transactions to occur rapidly across multiple platforms. Dawa and Castro (2024) examined electronic-money use and impulsive buying among students, reflecting growing concern about purchasing behavior in increasingly cashless environments.

Online consumption also exposes younger consumers to continuous promotional mechanisms, including vouchers, time-limited discounts, bundled offers, and other cues designed to accelerate purchase decisions. Pascual et al. (2024) examined perceived impulsive buying and student allowances in the context of online shopping and found that impulsive buying affected available allowances. Such environments heighten the relevance of behavioral strategies that restore awareness of cumulative expenditure. Evidence from adjacent digital-behavior settings also cautions against equating exposure with outcome: among college-bound learners, brand trust predicted enrollment intention more strongly than social-media usage; among Generation Z college students, social-media engagement varied with personality and emotional-regulation motives; and in another Philippine college sample, broad social-media use was not significantly associated with self-esteem or body image (Espelita et al., 2026; Dancel et al., 2026; Ruela et al., 2026).

Expense tracking may serve this function by making spending visible after each transaction. Rather than eliminating promotional exposure, it introduces a recurring point of reflection that can help consumers compare recent purchases with available resources. This rationale is particularly relevant to students who use both cash and digital payment channels. At the market and institutional level, Philippine studies similarly show that digital environments reshape consumer expectations through trust, convenience, and value-aligned communication, as seen in analyses of feeder-school marketing, pharmacy retail adaptation, and National Book Store's omnichannel transition (Atento & Espelita, 2025; Atento & Atento, 2025; Atento & Atento, 2026).

2.4 Expense Tracking as a Behavioral Intervention

Expense tracking can be conceptualized as a behavioral self-monitoring intervention through which individuals repeatedly record and review their financial activity. Its potential value lies in converting financial awareness into an observable routine. Unlike financial literacy, which concerns what individuals know, expense tracking concerns what they repeatedly do with information about their own spending.

Existing studies provide indirect support for this mechanism. The relationship between spending behavior and financial-management skills identified by Ablay et al. (2023), the record-keeping findings of Jabar and Delayco (2021), and the mental-accounting evidence reported by Torres et al. (2024) all suggest that structured engagement with financial information may be relevant to spending control. However, these studies do not by themselves establish that a newly introduced expense-tracking activity causes a reduction in impulse purchasing. A comparable distinction appears in educational technology, where AI-supported tools were perceived as useful for engagement, content relevance, and feedback while perceived academic-performance gains were only moderate, illustrating more broadly that perceived usefulness or awareness does not automatically translate into measurable outcome change (Rao et al., 2025).

This distinction justifies experimental investigation. Treating expense tracking as an introduced behavior allows researchers to examine whether measurable short-term change occurs after systematic expenditure monitoring. The intervention period is nevertheless important. Habit-formation evidence indicates that new behaviors generally require sustained repetition before they become stable or automatic (Lally et al., 2010). A five-day tracking period may therefore function more as an initial exposure to self-monitoring than as a fully established financial habit. A particularly close methodological parallel comes from a seven-day digital sleep-diary pilot among civil engineering students, where self-monitoring produced a larger numerical improvement than control but no statistically significant group-by-time effect, suggesting that brief monitoring may increase awareness without generating a clearly detectable short-term behavioral outcome (San Juan et al., 2026).

2.5 Synthesis and Research Gap

The reviewed literature indicates that impulse purchasing involves both cognitive and affective tendencies (Rook, 1987; Verplanken & Herabadi, 2001) and that student purchasing behavior has practical consequences for limited financial resources (Pascual et al., 2024). Financial-management behavior is also relevant: record keeping has been associated with lower impulse buying (Jabar & Delayco, 2021), while spending behavior has been linked with financial-management skills and mental-accounting practices (Ablay et al., 2023; Torres et al., 2024). At the same time, Sarmiento (2024) demonstrates that financial literacy alone does not uniformly correspond with lower impulse buying.

A central gap remains between correlational evidence and intervention-based evidence. Much of the literature describes associations among financial knowledge, record keeping, mental accounting, and spending behavior. Fewer studies directly introduce daily expense tracking and examine measurable short-term change in impulse purchasing. The present study addressed this gap by implementing a five-day expense-tracking procedure, measuring impulse purchasing before and after the study period, and incorporating a simulated shopping task.

3. Methodology

3.1 Research Design

The study employed a quantitative pretest-posttest experimental procedure to examine impulse purchasing tendencies during a short-term daily expense-tracking intervention. Participants completed a baseline measure of impulse buying tendency and were then assigned to either an expense-tracking condition or a comparison condition involving a neutral mood-monitoring activity.

The intervention lasted five consecutive days. Following the intervention, participants completed a simulated shopping activity and a posttest assessment. The retained statistical analysis available for publication evaluates overall pretest-posttest change across the full sample.

3.2 Participants and Sampling

The study involved 30 college students enrolled in a Civil Engineering program at a private higher education institution in Bulacan, Philippines. Participants were recruited through convenience sampling based on availability and willingness to participate during the data-collection period.

After recruitment, the participants were divided into two groups of 15. The experimental group recorded daily expenditures for five consecutive days, while the control group maintained usual spending behavior and completed a daily mood checklist. The submitted manuscript reports that participants were randomly assigned to the two experimental conditions after recruitment.

3.3 Research Instruments and Measures

Impulse purchasing tendency was measured using the Impulse Buying Tendency Scale developed by Verplanken and Herabadi (2001). The scale assesses cognitive and affective aspects of impulse buying, including limited planning, reduced deliberation, and affective urges associated with spontaneous purchases. Items were rated on a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree), with higher composite scores indicating stronger impulse purchasing tendency. Reverse-scored items were recoded before analysis.

Participants in the experimental condition completed a daily expense log for five consecutive days. Each entry included the purchased item, amount spent, classification as a need or want, and expenditure category. Categories included food and beverages, transportation, leisure and entertainment, school-related needs, clothing and accessories, personal care and health, electronics and gadgets, gifts and donations, and miscellaneous expenditures. The log functioned primarily as the behavioral intervention by requiring repeated monitoring and classification of spending.

Participants in the control condition completed a daily mood checklist over the same five-day period. The checklist classified mood as positive or pleasant, negative or unpleasant, or neutral or mixed. This neutral activity was used to maintain daily engagement without directing attention toward financial behavior.

A simulated shopping activity was administered after the five-day intervention. Each participant received a fixed budget of PHP 1,000 in play money representing a one-week allowance. Products were displayed under purchasing conditions that included flash sales, bundled offers, buy-one-take-one arrangements, and limited discounts. Participants recorded the items selected and their total expenditure. The original protocol identified the number and value of selected items as behavioral indicators during the simulation.

3.4 Data-Gathering Procedure

Participants received information about the study purpose, procedures, duration, potential risks, confidentiality provisions, and right to withdraw before providing written informed consent. They then completed the pretest measure of impulse purchasing tendency.

During the five-day intervention, the experimental group recorded daily expenditures, while the control group completed the mood checklist. At the end of the intervention period, all participants completed the simulated shopping activity under the same fixed budget, product options, promotional cues, and testing environment. Participants then completed the posttest measure of impulse purchasing tendency.

3.5 Data Analysis

Jamovi was used for statistical analysis. Descriptive statistics included the mean, median, standard deviation, and standard error for pretest and posttest impulse purchasing scores. Normality of the difference scores was examined using the Shapiro-Wilk test and a Q-Q plot.

The retained inferential output provided a paired-samples Student's *t* statistic for the 30 participants. The original Jamovi output had been configured with the one-sided alternative pretest - posttest < 0 even though the observed means indicated pretest scores were higher than posttest scores. Because the reported *t* statistic and degrees of freedom were retained, the result was interpreted using the conventional two-sided probability corresponding to $t(29) = 0.966$, yielding $p = .342$. Cohen's $d = 0.176$ was retained as the reported standardized effect size.

Only pooled pretest-posttest statistics were retained in the archived study materials; group-specific inferential results were not available. Accordingly, the analysis is limited to overall change across the sample and does not isolate a between-condition treatment effect. No unreported group-level statistics were reconstructed or inferred.

3.6 Ethical Considerations

Participation was voluntary, and written informed consent was obtained before the experiment. Participants were informed that they could withdraw at any point without penalty or academic consequence. The study reported that responses were coded to protect participant identity and that research data were stored in password-protected digital files.

The simulated shopping activity used play money rather than participants' personal funds, minimizing direct financial risk. Participants were not required to spend the entire simulated budget. The original manuscript also documents prior approval and permission from the appropriate academic authorities before data collection.

4. Results and Discussion

4.1 Pretest and Posttest Impulse Purchasing Tendencies

The descriptive statistics showed only a small overall difference between pretest and posttest impulse purchasing scores. The mean pretest score was 3.29 (SD = 0.475), whereas the mean posttest score was 3.19 (SD = 0.421). The corresponding medians were 3.35 and 3.20. Thus, the full sample showed an average decline of approximately 0.10 points during the study period.

Table 1. Descriptive Statistics for Pretest and Posttest Impulse Purchasing Scores

Measure	N	Mean	Median	SD	SE
Pretest	30	3.29	3.35	0.475	0.0866
Posttest	30	3.19	3.20	0.421	0.0769

The dispersion of scores remained similar at both measurement occasions. The descriptive pattern is therefore consistent with a small overall decline in reported impulse purchasing tendency, but descriptive change alone cannot establish that the expense-tracking intervention caused the decline.

4.2 Distributional Evidence

The submitted Shapiro-Wilk normality test for the pretest-posttest difference produced $W = 0.977$ and $p = .753$. The Q-Q plot also showed observations positioned close to the theoretical reference line. These results did not indicate a substantial departure from normality in the difference scores and would ordinarily support the use of a parametric paired comparison for a correctly specified within-participant analysis.

4.3 Overall Pretest-Posttest Comparison

The retained paired-samples Student's t statistic was used to evaluate the overall pretest-posttest difference across the 30 participants. Because the original output used a one-sided alternative opposite to the observed direction of change, the result was interpreted using the corresponding conventional two-sided probability.

Table 2. Overall Paired-Samples Comparison of Pretest and Posttest Scores

Statistic	df	Two-sided p	Mean Difference	Cohen's d	Interpretation
0.966	29	.342	0.110	0.176	Not significant

The overall pretest-posttest difference was not statistically significant, $t(29) = 0.966$, $p = .342$. The mean difference was 0.110 points, and the reported effect size was small (Cohen's $d = 0.176$). These results indicate that the sample did not show a statistically reliable overall change in impulse purchasing tendency during the five-day study period.

Interpretation is limited by the archived form of the statistical output. Although the study procedure included separate expense-tracking and comparison conditions, only pooled pretest-posttest inferential statistics were retained. The result therefore describes overall short-term change across the sample and should not be interpreted as a definitive estimate of the difference between the two conditions.

4.4 Discussion

The findings indicate that impulse purchasing tendencies remained relatively stable across the short study period. Although the mean score declined from 3.29 to 3.19, the two-sided paired comparison was not statistically significant, $t(29) = 0.966$, $p = .342$, and the reported effect size was small ($d = 0.176$). This pattern is compatible with the possibility that five days of self-monitoring may be insufficient to produce a substantial short-term change in an established purchasing tendency. Impulse buying involves both cognitive and affective components (Verplanken & Herabadi, 2001), and repeated awareness of spending may not immediately alter emotional urges, habitual decision patterns, or responses to promotional stimuli.

The short duration of the intervention is especially relevant. Habit formation develops through repetition and commonly requires substantially longer than a few days before a behavior becomes stable or automatic (Lally et al., 2010). Expense tracking over five days may therefore represent initial exposure to self-monitoring rather than a fully developed financial habit.

The literature also suggests that financial knowledge and financial behavior should not be treated as interchangeable. Jabar and Delayco (2021) found that financial record keeping was negatively associated with impulse buying, whereas Sarmiento (2024) reported a positive association between financial literacy and impulse buying among college students. This contrast suggests that knowing financial principles does not automatically produce behavioral restraint. The present intervention is therefore conceptually valuable because it focuses on a concrete monitoring behavior rather than knowledge alone.

The findings should nevertheless be interpreted within the limits of the archived statistical evidence. The study procedure included an expense-tracking condition and a comparison condition, but the retained inferential results were pooled across all participants. The analysis therefore establishes only that no statistically significant overall pretest-posttest change was detected; it does not isolate the specific difference attributable to condition. This limitation narrows the causal interpretation but does not invalidate the descriptive and overall within-sample findings.

The experimental protocol also included a simulated shopping task intended to complement self-report measurement. However, separate summary statistics from that task were not retained in the archived analytical output,

so the present conclusions are based on the impulse purchasing scale results rather than on the simulated purchasing records.

5. Conclusions, Recommendations, and Implications

5.1 Conclusions

This study examined impulse purchasing tendencies during a five-day daily expense-tracking study among college students. Across the full sample, the mean score declined slightly from 3.29 at pretest to 3.19 at posttest. The overall difference was not statistically significant, $t(29) = 0.966$, $p = .342$, and the reported effect size was small (Cohen's $d = 0.176$).

The findings therefore indicate that substantial short-term change in impulse purchasing tendency was not evident during the five-day study period. Because the archived inferential output was retained only for the pooled sample, the results should not be interpreted as a definitive between-condition estimate of the effect of expense tracking.

The study nevertheless demonstrates the feasibility of using brief expense monitoring, pretest-posttest measurement, a comparison activity, and a simulated shopping task in behavioral consumer research. It also reinforces the distinction between financial knowledge and enacted self-regulatory behavior.

5.2 Recommendations

1. Future studies should preserve participant-level group identifiers and analyze change separately by condition so that the specific effect of expense tracking can be estimated directly.
2. Future studies should retain and report behavioral outcomes from simulated shopping tasks, including total expenditure, number of items purchased, budget retained, and needs-versus-wants classifications.
3. The duration of expense tracking should be extended beyond five days to evaluate whether repeated self-monitoring becomes sufficiently established to influence purchasing behavior.
4. Expense tracking may be combined with complementary self-regulatory strategies such as spending goals, reflection prompts, delayed-purchase rules, or periodic feedback on cumulative expenditure.
5. Replication with larger and more diverse samples is recommended to determine whether short-term financial self-monitoring patterns vary across academic programs, socioeconomic conditions, and consumer contexts.

5.3 Implications of the Study

Behaviorally, the study highlights that financial awareness and behavioral change are distinct. Expense tracking may increase the visibility of spending, but a brief period of monitoring cannot be assumed to alter cognitive and affective impulse-buying tendencies.

Practically, expense tracking remains an accessible and low-cost personal-finance strategy that can be implemented through paper logs, spreadsheets, or mobile applications. Its effectiveness may depend on duration, consistency, and integration with other forms of self-regulation.

Methodologically, the study illustrates the importance of preserving analysis-ready participant-level data and matching statistical tests to the structure of an experimental procedure. It also demonstrates the value of supplementing self-report measures with behavioral purchasing tasks.

Scholarly, the study contributes to consumer-behavior and financial self-regulation research by framing expense tracking as an experimentally introduced behavior rather than merely an existing financial habit. This distinction is important when interpreting correlational evidence linking record keeping, financial management, and impulsive consumption.

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