

Cultural influences on convenience spending: A behavioral economics comparison of American and Taiwanese consumers

By Angela Wang

AUTHOR BIOGRAPHY

Angela Wang is a gap year student studying behavioral economics and consumer psychology. She also hosts *Behavioral Blueprint*, a podcast on the psychological, sociological, and technological factors behind everyday financial decision-making.

ABSTRACT

Why do some cultures gladly pay more for convenience, while others opt to invest time and energy to save money? This study examines the influence of cultural values on daily financial choices, with a specific focus on food delivery consumption in Taiwan and the United States. Drawing on Hofstede's Theory and core principles from behavioral economics, this paper examines consumer behavior across cultural contexts. Through the lens of time orientation and individualism vs collectivism, this paper finds that American consumers have a higher willingness to pay for convenience due to a short-term, individualist culture, while Taiwanese consumers, shaped by a long-term perspective and collective values, tend to favor financial restraint and value optimization over immediate convenience. To support this argument, the paper includes a case study analyzing UberEats pricing data across both countries. Its findings offer significant insights for companies, marketers, and policymakers looking to align their products and services across culturally diverse consumer segments.

Keywords: *behavioral economics, consumer behavior, time orientation, individualism, collectivism, convenience services, food delivery, Hofstede's theory, cost-performance value, face culture, loss aversion, present bias, cross-cultural comparisons*

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Should you buy a sandwich or make one at home? All consumers have faced similar questions regarding convenience services. However, even though this decision may look like an individual choice, it is actually a strong reflection of cultural values, indicative of a broader economic phenomenon: Why are some cultures willing to pay a premium for convenience services, while others are more cost-conscious, so much so that they sacrifice more time and energy?

This paper discusses the influence of cultural values on consumer spending, specifically on the convenience service of food delivery in Taiwan and the U.S. This paper will use a behavioral economics approach to examine two significant cultural dimensions: first, time orientation, which affects preferences for immediate gratification vs long-term cost savings; second, individualism vs collectivism, which affects whether consumers tend to indulge or resist financially.

This paper argues that the American consumer base is more willing to pay for convenience due to higher degrees of immediate gratification and self-indulgence, cultural values cultivated within a short-term oriented, individualist society. By contrast, cost-effectiveness is a strong concern for Taiwanese consumers, who often thoroughly weigh and evaluate options—behaviors that reflect high loss aversion and price sensitivity within a long-term oriented, collectivist culture. In short, American consumers save more time and effort at the expense of financial resources, while Taiwanese consumers save more financial resources at the expense of time and effort.

Understanding these cultural preferences is valuable for many players. Businesses and marketers can use insights from this paper to better align services and messaging with consumer values, ultimately spurring regional market success. Furthermore, behavioral economists and government officials ought to design models compatible with cultural preferences in order to fashion policies that more effectively resonate with target audiences.

This paper combines an analysis of existing cultural dimensions with behavioral economics, spotlighting how cultural values and societal norms impact consumer economic behavior.

INTRODUCTION TO HOFSTEDE'S CULTURAL DIMENSIONS THEORY

Hofstede's Cultural Dimensions is a theoretical framework for understanding cultural differences, a necessary foundation for this paper's examination of consumer preferences (Hofstede, 2011). In order to identify and standardize cultural divergences, Hofstede surveyed IBM employees in over 70 countries between the 1960s and 70s, rating each country from 0 to 100 across six cultural dimensions (Hofstede, 2011). These ratings are centralized in the Country Comparison Tool. A higher score on the scale indicates a stronger presence of a cultural trait, whereas a lower score indicates a weaker presence (*Country Comparison Tool*, n.d.). These cultural dimensions gauge—both directly and indirectly—how each culture compares time and effort to money. Of the six cultural dimensions, two are particularly relevant to this paper's consumer time-money evaluations: Time Orientation and Individualism vs Collectivism.

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Time orientation refers to whether a society is focused on the present or future—that is, how much a society values short-term vs. long-term goals. In a short-term orientation (STO) society like the U.S. (which scores 50 on the Country Comparison Tool) (*Country Comparison Tool*, n.d.), there are often higher levels of consumption and a heightened need for immediate gratification (Hofstede, 2011). By contrast, long-term orientation (LTO) involves prioritizing long term rewards, savings, and thrift (Wu, 2006). Taiwan, scoring 87 on Hofstede’s scale (*Country Comparison Tool*, n.d), is one of many long-term oriented Asian countries. In fact, of the top ten ranked countries on the scale, seven were Asian (Chen et al., 2005). In another study conducted in 2006, researchers measured time orientation across Taiwan and the U.S. Using a 7-point scale, researchers found that Taiwanese employees scored a mean of 5.06, indicating a Taiwanese consumer heuristic for long-term optimization and frugality (Wu, 2006). In comparison, Americans attained a mean score of 3.79, indicating a shorter time orientation (Wu, 2006). This paper utilizes the cultural dimension of Time Orientation to provide insight into varying levels of consumer impatience in the United States and Taiwan, especially as it correlates with the demand for convenience services and their immediate benefits.

Hofstede’s Individualism and Collectivism dimension refers to the degree of interdependence within a society. In individualist cultures (such as the U.S., which scores 60 on the Country Comparison Tool) (*Country Comparison Tool*, n.d.), people have a more independent outlook, defining themselves in terms of “I” and placing a greater emphasis on individual happiness and pleasure. On the other hand, members of collective societies such as Taiwan (scoring 40 on the Country Comparison Tool) (*Country Comparison Tool*, n.d.) tend to have higher prioritization of group needs (Hofstede, 2011). Thus, it comes as no surprise that collectivists generally define themselves in terms of “we” (Žemojtel-Piotrowska & Piotrowski, 2023). In addition, members of collectivist societies strongly value social norms that maintain group harmony, meaning that violating these norms invokes shame and loss of face. This essay will analyze how individualism vs collectivism has strengthened American and Taiwanese cultural beliefs towards indulgence and frugality.

1ST CULTURAL DIMENSION: TIME ORIENTATION

The first cultural dimension this paper identifies is Time Orientation. Time Orientation affects consumer impatience, meaning that the extent to which consumers feel the pull of immediate gratification varies by culture (Chen et al., 2005). Levels of impatience and immediate gratification in turn determine consumers’ willingness to pay for immediate consumption.

Short-term orientation: American Consumption

Short-term orientation (STO) increases consumers’ desire for instant gratification, driving American customers to consistently favor immediate rewards, like comfort, over long-term savings (Frederick et al., 2002). Put another way, short-term orientation increases consumers’ willingness to pay for convenience.

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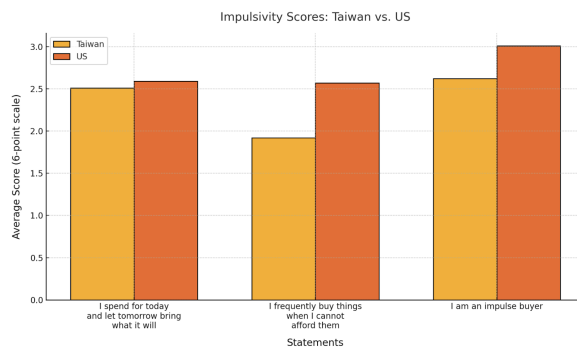
Present bias refers to the human tendency to prefer instant gratification over long-term rewards, even when the latter are larger and more significant than the former. This behavioral bias for the near term conferred an evolutionary advantage to forebears, as it drove them to satisfy immediate needs necessary for survival (Kaplan et al., 1985). However, although people today do not face the same dilemmas as their ancestors, one principle still holds: the Pleasure-Pain Principle. The human proclivity towards pleasure-seeking and pain avoidance encourages us to preferentially seek out immediate rewards (Ackerman, 2018). From a consumer psychology lens, this means that people want to gain the pleasure of instant gratification and avoid the pain of waiting or exerting effort.

Compared to LTO cultures, STO cultures train individuals to think shortsightedly, which further exacerbates their inherent short-term preference. This impatience for delayed outcomes is reflected in a 2023 study by the University of Amherst. Researchers found that in STO American culture, the threshold for user abandonment was as low as a two second wait for a loading video, with every additional second of loading time leading to an additional 5.8% of viewers clicking away (Krishnan & Sitaraman, 2012). Moreover, when researchers investigated delaying gratification in STO vs LTO societies, they discovered that “Chinese 4- and 5-year-old children outperformed their British peers respectively” (Ding et al., 2021), suggesting that British consumers, with a short term orientation, experience greater impatience than long-term oriented Chinese consumers. By reinforcing present bias, short-term orientation often drives consumers to exhibit heightened levels of consumer impatience compared to long-term oriented societies.

This impatience manifests in consumer decisions, fostering a higher willingness to pay and an inclination for impulsivity. In a study of bicultural–Singaporean participants, researchers found that US-primed subjects were willing to pay \$10.20 at most for faster online product delivery, compared to \$7.90 from Singaporean-primed participants (Chen et al., 2005). This finding demonstrates how culture influences consumer financial behavior, with STO consumers displaying a greater desire to fulfill current needs. In particular, STO consumers desire immediate results even at the expense of long-term financial health (Chen et al., 2005). When asked to rate their agreement with the statement “*I pretty much spend for today and let tomorrow bring what it will*” (Tao, 2005) on a six-point scale, Taiwanese respondents had an average score of 2.51, whereas American respondents scored higher at 2.59, a significant difference of $p = 0.05$ (6-point scale: Taiwan = 2.51, U.S. = 2.59; $p < 0.05$) (Tao, 2005). Similarly, in regards to the statements “*I frequently buy things when I cannot afford them*” (6-point scale: Taiwan = 1.92; the U.S. = 2.57; $p < 0.01$) (Tao, 2005) and “*I am an impulse buyer*” (6-point scale: Taiwan = 2.62; the U.S. = 3.01; $p < 0.01$) (Tao, 2005), Americans score significantly higher than Taiwanese participants, exhibiting greater impulsivity in comparison to participants from Taiwan (see Figure 1). In addition, while 65% of consumers in the Asia-Pacific region, 89% of U.S. shoppers have made impulsive purchases (*Impulse Buying Statistics (2024): Consumer Spending Habits, 2024*), indicating that U.S. consumers repeatedly make purchases that are not beneficial for future welfare (Reporter, 2023). Ranking higher in impatience and impulsivity, short-term oriented Americans exhibit lower financial prudence than their Taiwanese counterparts.

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Figure 1
Consumer impulsivity scores across Taiwan and the US



Note. Impulsivity scores were pulled from Tao (2005).

In particular, Americans value the immediate benefits of convenience. Convenience services like food delivery provide the instant reward of freeing consumers' time on the road: in fact, time-saving was the number one motive for ordering food delivery, according to the 37% of respondents surveyed by DoorDash (Boyarsky, 2024). Aside from time efficiency, convenience services also provide the immediate reward of reducing effort and enhancing (albeit short-term) comfort. The above 2024 DoorDash report stated that 43% of users ordered delivery because "they did not feel like going out" and 39% because of the convenience of shopping from home (Boyarsky, 2024). Indeed, food delivery and other convenience services feed this consumer aversion to effort by reducing both the cognitive hassle of planning and decision-making and the physical effort of going outside the comfort of one's home. These immediate benefits align well with STO consumer values.

Ultimately, short-term orientation produces America's culture of immediacy, augmenting consumers' willingness to pay for short-term rewards—such as the immediate ease of convenience.

Taiwanese consumption (LTO)

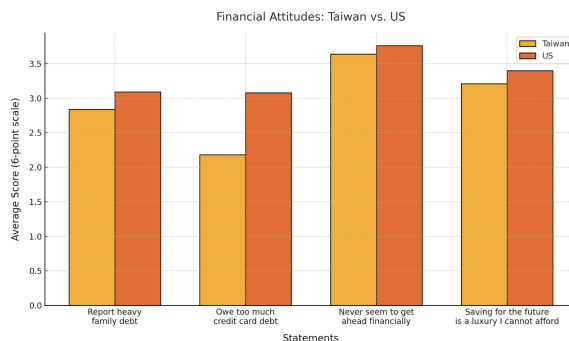
In contrast, long-term oriented (LTO) societies prefer long-term cost savings over short-term pleasures, making Taiwanese consumers more loss-averse than their American counterparts. To minimize perceived losses, Taiwanese consumers spend considerable time and effort comparing and evaluating options—a stark contrast to Americans, who use capital to minimize time and mental effort. Such culturally influenced behavioral differences explain the Taiwanese vs American chasm regarding willingness to pay for convenience.

Religious and philosophical influences significantly shape Taiwan's long-term time orientation. Confucian philosophy, for instance, emphasizes the virtues of patience and consideration for the future, as articulated in the saying, "If a man takes no thought at what is distant, he will find sorrow near at

hand” (Chen et al., 2005). Moreover, Buddhism promotes the idea of rebirth, where one’s present life is just one segment of an ongoing existence (Chen et al., 2005). By propagating this notion of cyclical time, Buddhism encourages followers to be mindful of the long-term implications of actions taken today. In contrast, Christianity offers a linear understanding of life: a present life, followed by an afterlife (heaven or hell). (Although this belief similarly encourages followers to consider future consequences, it emphasizes the need for ethical action rather than the persistence and patience characteristic of East Asian values.) It is these religious and philosophical influences that have engendered a long-term perspective among the Taiwanese.

This long-term point of view translates to consumer spending. As of November 2024, the United States personal savings rate was 4.4% (*United States Personal Savings Rate*, n.d.) compared to Taiwan’s personal savings rate of 24.23% in 2023 (Textor, 2024); in other words, Taiwanese families devote approximately one quarter of disposable family income to savings. Figure 2 highlights the disparity in attitudes regarding savings and debt between Taiwanese and American consumers. For instance, Taiwanese consumers rank lower on the statement, “*saving for the future is a luxury I cannot afford right now*” (6-point scale: Taiwan = 3.21; the U.S. = 3.40; $\rho < 0.01$) (Tao, 2005), suggesting a notable cultural inclination for long-term wealth optimization. Beyond their strong saving tendencies, Taiwanese consumers also self-report much less heavy family debt (6-point scale: Taiwan = 2.84; the U.S. = 3.09; $\rho < 0.01$) and are significantly less likely to report having “too much” personal credit card debt (6-point scale: Taiwan = 2.84; the U.S. = 3.09; $\rho < 0.01$) compared to Americans (Tao, 2005). These results suggest a cultural disposition for self-control over reckless spending among Taiwanese consumers and a strong cultural emphasis on long-term perspectives. In contrast, Americans score much higher on the statement, “*No matter how fast our income goes up, we never seem to get ahead*” (Taiwan = 3.64; the U.S. = 3.76; $\rho < 0.05$) (Tao, 2005), suggesting that income and spending rise proportionally due to an emphasis on short-term expenditure. Unlike short-run Americans, Taiwanese consumers focus on long-term financial health with monetary savings and high-quality debt management.

Figure 2
Financial attitudes between Taiwan and the US



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Note. Based on the study conducted by Tao in 2005.

In order to achieve financial stability, Taiwanese consumers strive to find high-value products, colloquially referred to as “good deals.” In Taiwan, consumers make purchases based on Cost-Performance Value (“CP值”), a measurement of a product’s price against its quality and the benefits it provides to the consumer. A product with a high CP value is both high in quality and affordability—meaning that while it may not be the cheapest option, it is the smartest investment (Tsui, 2024). This emphasis on value also appears among Asian Americans, who spend 33% of their total expenses on deals, compared to 27% by non-Asians (Escobar, 2014). Pervasive in Taiwanese vernacular, CP value encapsulates a cultural prioritization of “getting your money’s worth”; a means to achieving long-term financial viability.

In their pursuit of value for money, Taiwanese consumers devote significant time and energy to comparing their options, revealing their high aversion to financial loss. Recent research in the Asian American Retail Report shows that 71% of Asian Americans compare prices across various sites before making a purchase online (*The 2022 Asian American Retail Report - Claritas LLC, 2022*), reflecting a strong preference for maximizing value and minimizing loss. This behavior demonstrated that Taiwanese people experience intense loss aversion, reacting more strongly to financial losses than to equivalent gains (Pilat & Krastev, 2021). While Americans similarly share an aversion to financial loss—indeed, all humans do—they tend to be even less tolerant of effort, sacrificing capital to escape effort and decision fatigue—the opposite of Taiwanese consumers. Thus, Taiwanese CP culture sharply contrasts American convenience culture, creating the inevitable cultural gap in consumers’ willingness to pay.

Taiwanese consumers’ long-term orientation leads them to place greater value on long-term cost savings rather than short-term pleasures, driving down their willingness to pay for convenience.

2ND CULTURAL DIMENSION: INDIVIDUALISM & COLLECTIVISM

Individualistic and collectivistic cultural values and social norms reinforce American and Taiwanese preferences for money-effort tradeoffs. Individualist notions of self-care promote American consumers’ indulgence in convenience services, services that enable them to maximize personal well-being. In contrast, Taiwanese consumers, whose decisions are influenced by collectivist values centered on optimizing group financial stability and peer perception, exhibit restrained financial behaviors that inhibit their willingness to pay for convenience services.

American consumption (Individualism)

Individualist cultures do not face social sanctions for being economically restrained; instead, the opposite phenomenon exists: Individualism extols self-care consumption behaviors (Fokianaki, 2021), incentivizing consumers to spend more on indulgences such as convenience.

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Through an emphasis on self-care, individualism cultivates a cultural environment of leisure and self-reward. For instance, in the U.S., time spent engaged in personal care, eating, sleeping, and leisure, makes up 61% of a given day, or just over 14.6 hours. Comparatively, workers in Japan allocate 59% of their day, or about 14.1 hours, to the above activities (*Work-Life Balance*, 2025). This cultural prioritization of self-care practices extends to spending behaviors: the average American spends \$199 monthly—a little over 22% of their disposable income—on items simply to “treat themselves” (Omojola, 2018). Such trends of personal time and indulgence spending are a direct manifestation of individualist American consumers’ devotion to self-care.

American companies exploit this concept of self-care to justify hedonism, triggering spending and heightening moral licensing among consumers. Campaigns like L’Oréal’s “Because you’re worth it” and McDonald’s “You deserve a break today” link expenditure with self-esteem and self-reward, reinforcing indulgence as a positive behavior and spurring spending (Kivetz & Simonson, 2002). These messages reinforce consumers’ tendency for moral licensing, a behavioral psychology concept where people engage in indulgent or irresponsible behavior after performing virtuous acts (*Licensing Effect*, 2024). Unsurprisingly, research has shown that Westerners exhibit greater moral licensing than Easterners (Simbrunner & Schlegelmilch, 2017), meaning they possess a greater propensity for self-reward through financially irresponsible and indulgent purchases. In contrast, the previously-mentioned ad campaigns might appeal less to collectivistic cultures, which value group spirit and shared values over hedonistic, self-centered needs.

Convenience services, in particular, are often regarded in the U.S. as a self-care mechanism because they echo American values of time-saving and personal comfort. Ordering delivery “buys” time for relaxation and improves comfort, enriching overall well-being. In other words, for many Americans, the opportunity cost of retrieving delivery oneself is far too high. In sum, American individualist values of self-care and self-reward elevate American demand for convenience services.

In addition to encouraging self-indulgent spending, self-care culture alleviates cognitive dissonance—the psychological unease that arises from holding two beliefs that do not align (Villines, 2024). For consumers, this can be the guilt felt when one who prides themselves on financial responsibility treats themselves to nonessential indulgences. Phrases like “This spending is not wasteful; it is self-care” and “I work hard, so I deserve this” recast indulgence as virtuous, tamping down guilt and justifying overspending. Even in the face of financial guilt, individualist norms of self-care reinforce American consumers’ proclivity for nonessential indulgences, like convenience services.

Taiwanese consumption (Collectivism)

The collectivist focus on fulfilling group needs and pressure from Face Culture motivate Taiwanese consumers to conform to social norm behaviors of financial prudence, driving down their willingness to pay for convenience.

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Taiwanese consumers limit spending not only due to long-term orientation, but also out of responsibility for meeting group needs. According to a PubMed study, collectivist-primed subjects made more altruistic decisions (Jiao & Zhao, 2023), suggesting they are more willing to share financial resources with the collective. Such altruism indicates that, for consumers in Taiwan, spending restraint isn't simply a matter of personal financial prudence—it's also a cultural tenet inextricably linked to social harmony and group cohesion. In fact, collectivists tend to repress individual will, such as splurging on individual luxury as a reward for self-effort, to enhance group financial well-being (Cho, 2011). Driven by collectivism, Taiwanese consumers are less prone to spend unnecessarily on family resources, making them price-sensitive and thrifty consumers.

Additionally, collectivists value maintaining “face” and, thus, follow societal norms more closely than individualists do. To secure acceptance within a group, collectivists tend to place a strong emphasis on maintaining a “socially desirable image” among their peers (Jones, n.d.). This image among peers is called “face” (面子, “miànzi”) and Taiwan's face culture is a culture of maintaining face by complying with societal norms—norms such as financial prudence. Rational expenditure, maximizing family benefit, and ensuring long-term financial security signals social responsibility and self-restraint, fueling social elevation and positive peer perception (Scroope, 2016). On the other hand, norm violators—those who spend irresponsibly or take on excessive debt—face social penalties. Indeed, collectivist societies that emphasize group harmony see norm violators with less tolerance and more moral outrage compared to individualist societies (Stamkou et al., 2018). Taiwanese Face Culture, a philosophy encapsulating these social pressures, induces consumers to maintain prudent financial behavior.

At the same time, Taiwan's face culture pushes consumers to buy high-status goods to signal wealth and success (Monkhouse et al., 2012). Although this may appear contrary to the Taiwanese goal for long-term fiscal stability, in fact, it is consistent with this cultural value. That is, while they may seem like personal indulgences, buying luxury and throwing lavish social events are planned investments designed to increase “face” and boost social returns—returns that often offer long-term payoffs (Awanis et al., 2017). In other words, high-status consumption is really just another form of capturing high CP value. In contrast, excessive spending on conveniences such as food delivery does not provide consumers with the face-enhancing benefits that underpin conspicuous luxury consumption. For that reason, Taiwanese consumers usually adopt social norms of financial modesty toward convenience expenses.

In contrast to the self-indulgent excesses of American individualist culture, Face Culture in Taiwan reinforces the long-term orientation of Taiwanese consumers, tying financial discipline to social standing and ultimately driving consumers to prioritize financial rationality over indulgence spending on convenience.

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CASE STUDY: UBEREATS IN THE US VS TAIWAN

Broad foundational cultural differences between American and Taiwanese underlie behaviors in the food delivery industry. This section examines UberEats' pricing as it reflects consumers' willingness to pay in the U.S. and Taiwan. Table 2 presents the findings.

Methodology

In order to compare consumer preferences, it is essential to account for the cost of living in Taiwan and the U.S. Without these adjustments, the higher prices in the U.S. seem to reflect a higher willingness to pay, but are actually reflective of a higher cost of living in the U.S. Thus, this analysis focuses on the proportion of delivery fees to the total delivery order cost (excluding tips*) so as to confidently correlate higher costs with cultural preferences.

To make roughly equivalent comparison groups, the below dimensions are kept similar:

- Geography and urban density - these factors determine the supply of drivers as well as levels of congestion, which naturally affects time on the road (see Table 1)
- Distance between the restaurant and household - all locations were kept within 1 mile, or 1.6 km, of each other, with variations up to 0.1 miles
- Merchant and meal order - McDonald's Big Mac Combo Meal
- Time of delivery order - data was collected between 6-8 pm on weekdays

*For comparison's sake, tips are excluded from the comparison of American and Taiwanese UberEats pricing. This is because Taiwan does not have a tip culture as in the U.S.

Table 1

Taiwanese and American cities with roughly equivalent urban densities

Taiwan	Density (people/km ²)	United States	Density (people/km ²)
Songshan District, Taipei	21,000	Queens, NYC, NY	22,000
Fongshan District, Kaohsiung	13,000	Brooklyn, NYC, NY	15,000
Dali District, Taichung	7,300	San Francisco, CA	7,100
West District, Chiayi	4,900	Boston, MA	5,400

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<i>Note.</i> From	South District, Tainan	4,400	Philadelphia, PA	4,600
	Chunghua City	3,400	Seattle, WA	3,400
	Tamsui District, New Taipei City	2,300	Milwaukee, WI	2,300
	Toufen, Miaoli	2,000	Las Vegas, NV	2,000
	Longtan District, Taoyuan	1,700	St. Louis, MO	1,900
	Qidu District, Keelung	940	Tucson, AZ	945

Wikipedia. Above are 10 pairs of cities in Taiwan and the US with roughly equivalent urban densities. The paper uses these 10 pairs to conduct its case study on pricing differences across regional convenience services.

Limitations

While higher urban density increases delivery fees through increased congestion, the widespread use of motorcycles in Taiwan lowers commute time, thereby lowering Taiwanese delivery fees. In order to obtain a more accurate comparison, future research can adjust for differences associated with car vs. motorcycle delivery (such as differences in delivery time and fuel/operating costs).

Table 2

UberEats pricing data across 10 pairs of Taiwanese and American cities

City and Country (Grouped by Urban Density)	Meal Price	Base Delivery Fee	Service Fee and Other Fees	Taxes (U.S. Only)	Total Cost	Fees as a Percentage of Total Cost
Songshan District, Taipei	169 NTD	20 NTD	8 NTD	0 NTD	197 NTD	14.21%
Queens, NYC, NY	\$12.59	\$3.99	\$3	\$1.12	\$20.70	33.77%

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Fongshan District, Kaohsiung	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Brooklyn, NYC, NY	\$12.49	\$3.49	\$3	\$1.11	\$20.09	32.30%
Dali District, Taichung	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
San Francisco, CA	\$13.69	\$3.99	\$5 (incl. \$2 for CA Driver's Benefits)	\$1.19	\$23.87	37.66%
West District, Chiayi	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Boston, MA	\$13.29	\$0.99	\$3.05 (incl. \$0.05 Bag Fee)	\$0.93	\$18.26	22.12%
South District, Tainan	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Philadelphia, PA	\$11.89	\$0.99	\$1.78	\$1.17	\$15.83	17.50%
Yilan City, Yilan	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Seattle, WA	\$14.89	\$4.49	\$10.20 (incl. \$4.99 Local Operating Fee)	\$3.06	\$32.64	45.00%
Toufen City, Miaoli	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Las Vegas, NV	\$11.99	\$14.99	\$1.80	\$2.34	\$31.12	53.95%
Tamsui District, New Taipei City	169 NTD	25 NTD	8 NTD	0 NTD	202 NTD	16.34%

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Milwaukee, WI	\$8.99	\$4.99	\$3.00	\$1.39	\$18.37	43.49%
Longtan District, Taoyuan	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
St. Louis, MO	\$12.49	\$7.49	\$3.00	\$1.12	\$24.10	43.53%
Tianzhong Township, Changhua	169 NTD	10 NTD	8 NTD	0 NTD	187 NTD	9.63%
Tucson, AZ	\$12.79	\$2.49	\$3.00	\$1.11	\$19.39	28.31%

Note. Above are the meal prices, base delivery fees, service fees, and total costs of each location, taken from the Uber Eats website (UberEats.com).

Results

After controlling for variables including urban density, distance, merchant, meal order and time, the analysis found that of the orders above, Americans spend 35.76% of the total meal price on delivery and service fees. In comparison, Taiwanese consumers spend 10.76% of the total meal price on delivery and service fees. Indeed, Taiwan maintains a significantly lower average rate of fees as a percentage of total expenses.

DISCUSSION AND RECOMMENDATIONS

These results highlight the stark divergence in financial behavior between American and Taiwanese consumers: Americans express a clear willingness to spend more for the same service, suggesting a cultural preference for convenience (i.e., saving time and effort instead of money). This tendency stems from Americans' inclination for immediate gratification and financial indulgence. Conversely, a lower willingness to pay for convenience services reveals the Taiwanese cultural emphasis on price sensitivity, as rooted in a long-term oriented, collectivist cultural environment. While this case study is limited in scope (i.e., platform-specific and restricted sample size) and is unable to fully control for differences in delivery methods, it nevertheless offers valuable insight into how the cultural dimensions of time orientation and individualism vs collectivism affect spending patterns across cultures.

Notably, this paper can help businesses adjust their marketing strategies to align with cultural preferences. It also illustrates how these consumer preferences shape pricing models across the US and Taiwan. By providing convenience and speed, firms can satisfy American consumers' desire for instant

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gratification and comfort. Further, because Americans are less sensitive to price and frequently justify overspending, it is simple supply (i.e., the companies) and demand (i.e., American consumers who happily pay more for convenience services) that enables American companies to extract premium prices.

By contrast, companies in Taiwan must promote affordability in order to appeal to price-sensitive users. It is crucial to clearly maximize value and minimize loss for Taiwanese consumers, whether through frequent promotions and discounts, high quality, or competitive pricing. These strategies can empower companies to thrive across regional markets.

CONCLUSION

Consumer decisions are often shaped not only by individual preferences but, to a large extent, by cultural values and societal influences. Using insights from the behavioral economics literature, this paper makes a comparative analysis of Taiwanese and American consumer behavior, providing an overview of how time orientation and social norms (that stem from degrees of societal interdependence) account for differences in consumer price sensitivity and spending, particularly in the context of convenience services.

Many avenues of future research are available to further explore the complexities and subtleties of cultural preferences in consumer spending. For instance, a potential area of study is an examination of other industries and nations, which will serve to broaden the understanding of differences in consumer behavior. In addition, as forces such as Western consumption patterns and rising costs of living impact worldwide youth, correlating generational changes in the ways people spend their money has grown increasingly pertinent.

Ultimately, understanding the cultural foundations of economic behavior is not just a competitive advantage—it is vital to crafting products, services, and policies that resonate in a rapidly changing and interconnected world.

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