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Determinants of Wedding Expenditure in India: A Quantitative Analysis of Demographic, Socioeconomic, and Consumer Factors

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ABSTRACT

The Indian wedding industry is one of the many significant segments of the economy, and it is influenced by various types of variables such as cultural traditions, socio-economic determinants, and consumer perceptions. In order to view the variables affecting wedding expenditure, this study aims to evaluate the demographic and socioeconomic factors that influence wedding expenditure in India. It uses an online structured questionnaire to gather data from 100 participants and incorporates closed-ended questions with a financial scale to comprehend the influence of social norms and status on wedding expenditure. Considering the correlation analysis, it suggests that certain factors like income, number of guests, and events have a strong influence on wedding expenditure, but variables like financial literacy and social dimensions do not have much influence on wedding expenditure as expected. Next, an OLS regression was run in order to verify which factors are statistically significant. Inclusively, some factors have an R-value of 0.58, which, again, accentuates that the variation in these factors has a major influence on wedding expenditure. Apart from this, statistical analysis also showcases that marriage type also influences differences in wedding expenditures in India. It suggests that arranged marriages may involve greater familial gatherings, several ceremonies, and high societal expectations. Thus, across studies, it is suggested that weddings are shaped by complex combinations of economic, social, cultural, and technological factors. Future research is needed to quantify the impact of communal pressures on wedding expenditure and investigate the financial stability of households due to excessive spending on weddings. This data is integral for society, as promoting sustainable spending is paramount for all stakeholders.

Keywords: *Socio-economic determinants, Wedding expenditure, Social importance, Consumer perceptions, Type of marriage*

1. INTRODUCTION

1.1. General Background

In the current era, the concept of weddings has immensely transformed. From being a traditional and cultural practice, they now act as symbols of honor, status, and prestige. Globally, the wedding industry is valued at approximately $1 trillion (Grand View Research, 2026). This growth is driven by creating visually appealing and personalized environments at weddings for people. Moreover, considering India,

the wedding sector is the fourth largest industry in India. India hosts around 10 million weddings with a huge spending of $130 billion per year (India Brand Equity Foundation, 2024), highlighting weddings as major financial and social events. Weddings are one of the many rituals that are followed in most cultures (Buckley, 2006). Especially in India, marriage symbolizes not just the sacred union of two individuals but the coming together of two families and extended families as well (Gullapalli & Sagi, 2009). Therefore, weddings play a pivotal role in forming social bonds and alliances and ensure the continuity of family lineages. Each year, wedding ceremonies vary from $34,000 up to $2 million; this massive spending highlights the cultural and social importance of weddings. However, as the wedding sector grows, weddings are getting modernized and digitalized by the influence of social media platforms (Nwagbara, 2025) such as Instagram and Pinterest; thus, this lowers the cultural and traditional norms that were once an integral part of weddings and highlights the transformation and cultural change that has been brought to society.

Furthermore, weddings are a huge expense to families. Due to an unorganized sector and societal pressure, people tend to overspend on their weddings, which is sourced out either by accumulating huge debts or spending a large portion of their wealth on them. There is increasing evidence that young Malaysian couples (Koe & Yeoh, 2021) are burdened by excessive debts during their marriages (Sarmaniotis & Atilgan, 2014). One of the many reasons families make high expenditures on wedding ceremonies are due to illustrating their status and power in society. In doing so, they adopt a conspicuous behavior wherein they purchase luxury goods primarily to publicly display wealth. Except for these variables, there are other factors as well, which are measured in order to understand their influence on wedding expenditure. For instance, education levels usually lead to better-skilled jobs and higher pay; thus, people can have higher purchasing power and spend more on premium services in weddings. Other factors, such as the number of guests and family size, automatically impact expenditure, as more people result in bigger venues and extensive events. Apart from these mentioned variables, an unusual factor, particularly in India, significantly affects the type of marriage, arranged or love-based. In arranged marriages, where normally family is involved, there is higher spending due to social obligations, and large-scale functions are involved in order to display wealth and societal status. Lastly, the study also accentuates that couples with higher financial literacy tend to be happier and financially stable than people who spend excessively on their weddings.

1.2. Literature Review

This literature review identifies and evaluates what factors influence wedding expenditure. Specifically, it focuses on demographic and socioeconomic factors, complementing it with financial literacy levels among people and how all these variables impact consumer perceptions in terms of wedding planning, budgeting, and spending. In this domain, there are a plethora of studies that have already been conducted. For one, a study was carried out in Lahore in 2021, which had an aim of figuring out the influence of social media and societal expectations on wedding expenditure. It encompassed a sample of 300 participants who were surveyed based on their Instagram usage, but there was a gender imbalance, as 30% were male and 70% female, and the technique of purposive sampling was used, which could have caused participant bias; hence, this made the study less reliable.

In order to perform the study, researchers made use of data triangulation, both qualitative and quantitative methods, to minimize the possibility of biases. Semi-structured interviews were conducted with 6 parents to examine the social pressures their families faced. Linear regression results showcased a positive relationship between high-cost weddings and Instagram usage, which simultaneously illustrates the problems middle-class families face in making these weddings take place despite financial limitations. They hated to say this, but "what the people would think" was the biggest stress hanging in their minds and making them feel pressured. All in all, the study conveys to us the message of how social media-driven wedding culture causes social and financial pressures on families (Batool et al., 2021).

Another study, which was conducted in 2025, examines the influence of social networking sites (SNS) on weddings in India. Lately, social media has played a pivotal role in shaping the Indian matrimonial context, as perceptions about weddings have totally changed because of rapid industrial growth in this sector. Majorly, this research framework focuses on how digital content shapes decision-making and expectations while planning a wedding. This study employs a qualitative approach by using a self-selected sample of 30 participants who were interviewed virtually via Zoom and were later transcribed for analysis—10 brides, 10 wedding planners, and 10 wedding vendors—from all 4 of India's metropolitan cities. The findings portrayed themes such as performative wedding culture and digitally driven aspiration building, which are clearly evident within weddings in terms of decor, attire, and venues. Overall, the study discusses how people seek online validation and transformation of traditional wedding practices to modern consumer wedding culture (Singh, 2025).

Moreover, the study undertaken in 2021 evaluates the effect of social and societal expectations on consumer spending on weddings. Weddings tend to be a one-time experience, so everyone wants it to be unique, but in particular the brides want to have a so-called “perfect wedding." Brides emotionally attach themselves to wedding-related products; thus, this reduces price sensitivity among them, and families have to tolerate higher prices for wedding goods and services. Considering the methodology, this research comprises two studies based on consumer perceptions and pricing of goods and services. The first one explains the difference between regular wedding products versus those products that are considered popular accessories in modern weddings. The second one employs a quasi-experimental design to compare and contrast product importance and price sensitivity between women planning a wedding and those who are not. Here, both groups were analyzed, and the average was taken. Lastly, the findings illustrate that brides prioritize symbolic value over cost, as they want social validation, which causes an increase in spending. For example, on average, brides are willing to pay up to $2,989 for a wedding dress, again highlighting how people can do anything in order to please society and show off their status (Albers et al., 2021).

A different study, conducted in 2016, examines how people consider weddings as a symbol of love; thus, they are deeply rooted in emotional and social meanings, and they do not consider economic costs. Therefore, individuals give more weight to goods associated with love, and they overlook pricing factors. In order to perform this research, the researchers conducted three experimental studies. Study 1, which examined consumer choices; Study 2, which analyzed search behavior for low-price products; and Study 3, which evaluated the willingness of people to negotiate and bargain for wedding-related products. Blind

coding was used in order to reduce the risk of participant bias, as in this process, participants are unaware that they are being recorded. Results revealed that people bought high-priced items without any hesitation or negotiation, as they wanted their weddings to be the best and did not want to compromise pleasure because of monetary trade-offs. This happened because people tend to associate weddings with emotions and social obligations rather than money; therefore, in order to maintain their societal status and reputation in the market, they are not willing to incur any discomfort in terms of financial resources (McGraw et al., 2016).

Another study based in northern Nigeria highlights excessive spending and overexploitation of resources on pre- and post-wedding events. Likewise, the findings suggest that due to conspicuous consumption and social obligations, people tend to spend more in order to satiate society, showcase their wealth, and maintain their reputation. Ironically, this contradicts the Nigerian teachings that emphasize modesty. Moreover, to gather reliable data and discover the sociocultural dynamics that influence wedding expenditure and consumer behavior, the researchers conducted ten in-depth interviews with newly married couples in Kano and Katsina in northern Nigeria. In sum, this research reveals how families bear huge financial costs during weddings and may face financial instability in the long run (Teame et al., 2019).

Similarly, another research design investigates the impact of socio-economic factors on wedding expenditure. This study incorporated a cross-country analysis and obtained data from 141 countries from media reports and judiciary records. It was completed in two phases; initially, researchers had identified marriages that faced the problems of financial limitations, and then they evaluated the factors that caused excessive spending on marriage-related goods and services by applying logistic regression. The findings highlighted similar results that people spent to maintain their societal status and fulfill the expectations of society. All in all, this framework also suggests that weddings are a medium to showcase wealth, prestige, and societal status (Sadigov, 2020).

Moreover, another study carried out in 2025 investigates the link between household income and wedding expenditure in the Kinondoni district. The study evaluates socio-economic factors and makes use of different types of scales in order to quantify the influence of these variables on wedding expenditure. Researchers use cross-tabulation methods to gather data from 204 participants aged 20-49 years, with an equal number of males and females, in order to reduce the risk of gender bias. They take in a large number of participants to make the results reliable and generalizable, and it even reduces errors due to sampling bias. Next, it also showcases that over time, as prices rise, people still tend to spend more on weddings, as these events act as a symbol of prestige and are a tool to uplift and maintain familial reputations. Graphical tools are also used to analyze the data and make sense out of it. This causes financial strain and lowers economic progress, which is undesirable in an economy (Kawiche, 2025).

Furthermore, another investigation is conducted in rural India, which analyses the impact of cultural and social expectations on wedding expenditure. Particularly, it highlights that high usage of digital platforms like Instagram and Pinterest leads to comparison and amplified aspirations, which result in overspending on weddings. This excessive expenditure on weddings leads to financial instability, and families that are

low- or medium-income face the problem of household indebtedness. Due to social obligations, weddings in rural India are usually financed by loans or by selling or mortgaging agricultural lands. As the process continues, this becomes a poverty trap, which can be inevitable as it makes families financially and economically vulnerable. Researchers carrying out this study employ descriptive statistics and collect data from existing books, articles, and credible online sources and conclude that cultural pressure and social media only show the glamour in weddings but not what problems it creates behind the scenes (Fiza, 2025).

Following this, a prospective study was conducted in India over a time frame of 25 years, ranging from 2000 to 2025. It considers both rural and urban aspects and evaluates several factors that influence wedding expenditure and also states that now weddings are commercialized events that are a way to present wealth and maintain repute in society. Over such a long period of time, prices have significantly risen, but the demand for weddings, being a premium product, has also increased, as every day, 100,000 weddings take place in India. This is anomalous behavior, as weddings, in theory, should have an elastic demand, but in India, they are associated with emotions and obligations, making them inelastic products. This data was collected by reports provided by KPMG and FICCI highlighting that people are desperate or pressured to show off their wealth and status. On the other hand, the study also states that the younger generation is more financially sensible and informed about their future. This study analyzes the impact of financial literacy and budgeting on wedding expenditure. It circulates questionnaires among 30 couples from different socioeconomic backgrounds and uses scales and structured closed-ended questions to comprehend their financial knowledge. The questions are based on decision-making and planning processes, which helps to evaluate whether financial literacy is a significant indicator of well-organized and managed weddings. Researchers make use of mean percentage difference calculations to find out the relation between data. The findings, thus, indicate that couples with better education about finances and planning had lower levels of stress and did not exceed their planned budget, but people who weren't financially literate faced several bottlenecks during their weddings. The study states the need to integrate financial education in every family to promote long-term well-being and stability (Das & Prasad, 2025).

Lastly, a study was carried out in Indonesia in 2021 that dives into the discovery of factors that influence wedding expenditure. It uses a regression analysis based on the National Socioeconomic The survey focuses on demographic and financial factors that influence wedding expenditure and how these variables affect individual preferences. In order to comprehend which factor influences the wedding decisions the most, the survey incorporated several variables that could likely impact wedding decisions, like income, age, education level, and financial literacy. The findings indicated that higher income and education levels lead to greater spending, but simultaneously, financial literacy shapes individuals to make better and more informed decisions. To conclude, the study concludes that policy interventions can lead to sustainable economic choices and assist people in managing weddings in a reasonable and effective manner (Nisa & Rumayya, 2021).

1.3. Research Gap and Rationale for the Study

Many studies mostly focus on independent variables like social media influence and societal pressure rather than a holistic combination of economic and demographic factors such as age, family income, type of marriage, family size, level of education, etc. Papers tend to follow a thematic analysis using purposive sampling with a small sample size, thus making the research purely qualitative, reducing its reliability and limiting the generalizability of the findings. Another major gap is the limited and restricted quantitative measurement, as most studies acknowledge concepts such as social validation, but they do not integrate traditional and economic determinants, making their results less accurate and lowering the ecological validity of the results. Hence, there remains a need for a study that includes and analyzes both qualitative and quantitative factors around wedding expenditure with a unified analytical model.

Analyzing the factors that affect wedding expenditures is integral, as weddings have huge financial costs that can have significant long-term consequences if the planning is not organized and within the budget. In India, particularly in northern India, weddings play a very significant role. They are a symbol of wealth, status, and prestige, which reflect the concept of conspicuous consumption. Initially, weddings were meant to be traditional rituals, but over time they have transformed and become glamorous and multifaceted events to fulfill societal expectations, leading to overallocation of resources. This over-allocation leads to overspending on premium products, and people spend a paramount income. Therefore, to identify, quantify, and analyze the factors affecting wedding expenditure is integral to understanding rational economic decision-making under perceived social pressure.

Furthermore, socioeconomic factors like social media usage, income, and type of marriage must be evaluated quantitatively to comprehend their impact on consumers. Today, due to platforms like Instagram, visibility has reached heights, raising problems related to forced comparison, which again pushes families to spend to maintain their reputation in society. This excessive spending can lead to long-term financial instability and impact the living standards of people in the long run. This study aims to gather empirical data by comprehending socio-economic variables alongside financial capability that influence the level of wedding expenditure in households.

2. METHODOLOGY

2.1. Research Aim and Objectives

In order to view the variables affecting wedding expenditure, this study aims to evaluate the demographic and socioeconomic factors that influence wedding expenditure in India.

- To identify the social and economic factors that influence wedding expenditure
- To quantify the correlation between wedding expenditure and all the identified factors
- To measure the direction and magnitude of factors in wedding expenditure
- To evaluate the difference in wedding expenditure based on the type of marriage- love marriage and arranged marriage.

2.2. Research Hypotheses

The following research hypotheses were formulated in this study.

These are the null hypotheses for the correlation analysis:

- **NH1**: There is no significant correlation between personal income and wedding expenditure
- **NH2**: There is no significant correlation between financial literacy and wedding expenditure
- **NH3**: There is no significant correlation between household income and wedding expenditure
- **NH4**: There is no significant correlation between education level and wedding expenditure
- **NH5**: There is no significant correlation between number of guests and wedding expenditure
- **NH6**: There is no significant correlation between the number of immediate family members post-marriage and wedding expenditure
- **NH7**: There is no significant correlation between number of wedding events and wedding expenditure
- **NH8**: There is no significant correlation between social media usage and wedding expenditure
- **NH9**: There is no significant correlation between social norms and wedding expenditure
- **NH10**: There is no significant difference in the wedding expenditure between the group of love marriages and arranged marriages

These are the null hypotheses for the OLS regression:

- **NH11**: There is no significant regression between personal income and wedding expenditure
- **NH12**: There is no significant regression between financial literacy and wedding expenditure
- **NH13**: There is no significant regression between household income and wedding expenditure
- **NH14**: There is no significant regression between education level and wedding expenditure
- **NH15**: There is no significant regression between number of guests and wedding expenditure
- **NH16**: There is no significant regression between the number of immediate family members post-marriage and wedding expenditure
- **NH17**: There is no significant regression between number of wedding events and wedding expenditure
- **NH18**: There is no significant regression between social media usage and wedding expenditure
- **NH19**: There is no significant regression between social norms and wedding expenditure
- **NH20**: There is no significant difference in the wedding expenditure between the group of love marriages and arranged marriages

2.3. Data Collection Tool and Method

The present study is overt and quantitative in nature and makes use of a structured questionnaire with closed-ended questions and various sections in order to collect primary data from participants. Primary data enables the researchers to gain firsthand information about the respondents' perspectives, financial literacy, and social ideologies. This also helps in avoiding social desirability or participant bias, thus

increasing the ecological validity and reliability of the results. Moreover, the questionnaire was circulated through an online platform to allow the collection of data from a diverse group of participants more efficiently. In addition, this study targets people who are married or engaged or who are involved in their wedding planning, so to ensure this, a filter question is also added in the beginning to ensure that there are only relevant respondents, which helps the study to gain data from people with direct experience and those who do not and are eliminated from the study. The first section includes demographic questions and focuses on the influence of variables like age, gender, level of education, income, and family size on wedding expenditures. Wedding expenditure is the total amount a household spends on the venues and events that form a wedding, from the engagement through to the reception and any post-wedding functions, including the booking and setup of each venue as well as the hosting of every ceremony involved. The second section examines the investment behavior and includes a financial focus on the financial literacy test (Initiative for Financial Decision-Making, 2023), including three objective questions, where correct answers are coded as 1 and incorrect or refused responses as 0. The last section is about subjective norms. This section helps to understand the perceived social pressure by using a Likert scale ranging from 1 to 5, where 1 is "strongly disagree" and 5 is "strongly agree." Overall these sections help to gather data in a holistic view to analyze the factors influencing wedding expenditures.

2.4. Sampling and sampling characteristics

This study makes use of convenience and targeted sampling, as all respondents are known, and particularly only married people and people who are about to get married are a part of the sample. The sample size comprises 100 participants, including 59% males and 41% females. Moreover, the marital status split is 77% married and 23% about to marry, which helps us gain data from participants with direct experience. In order to make the findings more accurate, 3 responses were eliminated from the study, which included people who were either single or divorced. The study also incorporates people from different age groups, occupations, and education levels. For example, 40% of people are more than 40 years old; 17% range between 35 and 40 years old; 10% range between 31 and 35; 25% range between 25 and 30 years old; and 8% are less than or equal to 24 years old. Next, the occupation split is 44% of people who are self-employed, 37% who are salaried employees, 14% who are homemakers, and 5% who are not working. Then the education level split includes 47% of people who have a bachelor's degree or equivalent; 35% have a master's degree or equivalent; 12% have a professional degree or equivalent; 5% have a higher degree than a master's or equivalent; and 1% have only done a diploma course or equivalent.

2.5. Data Analysis Method

The data collected from the survey is analyzed using correlation coefficients and independent t-tests. Pearson correlation is a technique that is used to measure the strength and direction of the relationship between two variables. It helps to identify whether the variables have an association among them. Here, it is used to examine the influence of cultural traditions and economic and social factors such as income and social media on wedding expenditures. The Pearson correlation coefficient (r), which lies between $0 < r <$

1, determines the strength and direction of the linear relationship between two variables. The closer the value to 1, the stronger the association.

The ordinary least squares regression (OLS) is a technique that is used to identify the relationship between one dependent variable and one or more independent variables. It minimizes the sum of the squared differences between the actual values and the values predicted by the regression line. The resulting coefficients highlight the direction and size of the effect that each independent variable has on winning expenditure. Here, it is used to examine how cultural traditions and socioeconomic factors, such as household income and social media, have an influence on winning expenditure. It helps us to evaluate and identify how much the dependent variable is expected to change according to the change that happens in the independent variable.

$$WED_EXP = b_0 + b_1FAM_MEM + b_2P_INC + b_3H_INC + b_3FIN_LIT + b_4GUESTS + b_5EVENTS + b_6SMU + b_7S_NORMS + e$$

Where WED_EXP is wedding expenditure measured in INR, FAM_MEM is the number of immediate family members , P_INC is personal income, which is measured in INR, H_INC is household income, which is measured in INR, FIN_LIT is financial literacy, which is measured by the 3-question scale from (Initiative for Financial Decision-Making, 2023), GUESTS is the number of guests, EVENTS is the number of events, SMU is social media usage, which is measured by average number of hours spent on social media by the respondent, and S_NORMS is social norms, which is measured by a scale of 4 statements. (Borusiak et al., 2020)

Levene's test is used to determine whether the variances of two groups are equal. Before conducting an independent sample t-test, it is integral to analyze whether the condition of equal variances is met. It helps decide which version of the t-test results should be interpreted. The null hypothesis states that there is no significant difference between the variances of the two groups; that is, the variances are equal. An independent samples t-test is a statistical test used to compare the mean scores of two independent groups. The t-test was used to determine whether there is a statistically significant difference in wedding expenditures between two groups of different types of marriage, either arranged marriages or love marriages. The null hypothesis states that there is no significant difference in the mean wedding expenditure scores between the two groups.

2.6. Ethical Considerations

Lastly, the study adheres to ethical considerations such as anonymity, confidentiality, and informed consent to ensure that respondents are safe and protected from any kind of harm. Informed consent is ensured as respondents are clearly informed about the aim of the study and about their right to withdraw at any stage. They are not required to disclose their names or contact details, and data is strictly used for academic purposes and is stored securely by the researcher so that anonymity and confidentiality are also ensured.

3. FINDINGS

This study analyzed the relationship of wedding expenditure with various financial, social, and demographic factors that influence the participants' perceptions towards weddings. A correlational analysis was done in order to evaluate the significance of these factors on wedding expenditures. Additionally, Levene's test was conducted to assess homogeneity of variance, followed by an independent t-test to identify differences in wedding expenditures between love and arranged marriages.

3.1 Correlation Analysis

Table 1: Pearson correlation coefficients and p-values between the variables

Variables	Metric	Wedding Expenditure
Number of immediate family members post-marriage	Correlation	0.12
	p	0.229
Personal Annual Income	Correlation	0.21
	p	0.033
Household Annual Income	Correlation	0.61
	p	<.001
Financial Literacy	Correlation	0.04
	p	0.664
Number of Guests	Correlation	0.61
	p	<.001
Number of wedding events	Correlation	0.42
	p	<.001

Social media usage (hours per day)	Correlation	-0.23
	p	0.024
Social norms	Correlation	0.12
	p	0.252

Correlation was used in order to analyze the relation between all factors affecting wedding expenditure. The values assist in evaluating how strong or weak the influence of these factors is. In this study, a few factors had strong significance, but others had a weak positive and negative correlation with wedding expenditure. For instance, the variable "family size" had an r-value of 0.12 (p-value>0.1); this particular value accentuates a weak positive correlation, which makes this constituent less impactful on wedding expenditure. Thus, family size does not have a major influence on expenditure within this sample.

Next, household income had an r-value of 0.61 (p-value < 0.001), illustrating a highly significant positive correlation with wedding expenditure, proposing that higher household income significantly leads to higher expenditure. Personal income had an r-value of 0.21 (0.01<p-value<0.05), showing a moderate positive correlation with wedding expenditure, suggesting that higher personal income may lead to higher expenditure. Moreover, financial literacy has an r-value of only 0.04 (p-value>0.1), demonstrating a weak positive correlation with wedding expenditure, suggesting that higher literacy levels have very little influence on wedding expenses. Thus, it can be inferred that expenditure is driven by societal pressure and expectation rather than affordability and financial literacy.

The number of wedding guests invited is another variable associated with wedding expenditure. It has an r-value of 0.61 (p-value < 0.001), which shows a high positive correlation. This is significant, as catering, venue size, accommodation, and the decor substantially increase with the number of people. This is one of the most influential factors. Similarly, the number of wedding events has the same effect as the number of wedding guests. This variable also has a moderate r-value of 0.42 (p-value < 0.001), which indicates that several ceremonies like sangeet, mehendi, and multiple religious events cause higher wedding expenditure.

On the other hand, there was a negative relationship between social media and wedding expenditure. The r-value was -0.23 (0.01<p-value<0.05), indicating that people who use social media more tend to spend less on weddings. This may showcase the changing attitudes among individuals as they have higher knowledge about budgeting and finances. Furthermore, overall societal expectations in terms of family, friends, and the community demonstrated a weak positive correlation with wedding expenditure, as the r-value was only 0.12 (p-value>0.1). Thus, the social dimension as a variable does not have an integral influence on expenditure patterns.

Considering the correlation analysis, it suggests that certain factors like income, number of guests, and events have a strong influence on wedding expenditure, but variables like financial literacy and social dimensions do not have much influence on wedding expenditure as expected.

3.2 Regression Results

Subsequently, OLS regression results are calculated for the above variables to understand which factors impact the wedding expenditure once others are taken into account.

Table 2: Results of OLS regression of each variable

Model	Unstandard. Coef. B	Std. Error	t	p	95% CI for B lower bound	for B upp
Constant	-3163226.28	10364.47	-305.2	<.001	-3183814.02	-3142638.54
Number of immediate family members post-marriage	-83859.8	183698.57	-0.46	0.649	-448754.45	281034.84
Personal Annual Income	0.1	0.2	0.51	0.611	-0.29	0.49
Household Annual Income	2.15	0.32	6.76	<.001	1.52	2.79
Financial Literacy	-483112.88	465685	-1.04	0.302	-1408138.91	441913.14
Number of Guests	4276.19	1259.16	3.4	0.001	1775.03	6777.36
Number of wedding events	583288.78	261690.84	2.23	0.028	63472.08	1103105.48
Social media usage (hours per day)	-396837.7	272774.45	-1.45	0.149	-938670.61	144995.22
Social Norms	18886.47	98306.11	0.19	0.848	-176386.54	214159.47

Table 3: Results of OLS regression for all variables cumulatively

Model	df	F	p	R2
Regression	8	15.84	<.001	0.58

Next, an OLS regression was performed in order to evaluate and comprehend the impact of different independent variables on wedding expenditure. Values that have a p-value less than 0.1 are considered significant. For instance, if the household annual income increases by ₹1, the wedding expenditure therefore increases by ₹2.15. Then another variable is the number of guests. If the number of guests increases by one, the expenditure on each guest increases by ₹4,276.19. Therefore, the overall wedding expenditure also increases as the number of guests increases. Lastly, another variable that influences wedding expenditure is the number of wedding events. If the number of wedding events increases by one, the wedding expenditure increases by ₹583,288.78. These all factors highlight their influence on wedding expenditure. Moreover, when considering all the factors, the p-value is less than 0.001, which shows that these factors are statistically significant. They have an r-value of 0.58 cumulatively, which again accentuates that a variation in these factors has a major influence on wedding expenditure.

3.3 Independent t-test

Table 4: Descriptive statistics to measure the difference in spending between type of marriages

		n	Mean	Std. Deviation
Wedding Expenditure	Love marriage	68	9970588.24	5206111.76
	Arrange marriage	32	12468750	3663106.16

Table 5: Results for Levene's Test

Test	F	df1	df2	p
Levene's Test (Mean)	11.96	1	98	0.001

Table 6: Results for Independent Samples T-test measuring the differences in wedding expenditure between love and arranged marriages

		t	df	p
Wedding Expenditure	Equal variances	-2.44	98	0.016
	Unequal variances	-2.76	83.17	0.007

An independent sample t-test was also performed to analyze the difference in wedding expenditure between people who had love marriages and people who had arranged marriages. Before conducting the t-test, Levene's test for equality of variances was applied in order to determine the homogeneity of variance. It was significant at the p-value being 0.001, showing that the variance between the two groups of different types of marriages was unequal; thus, the unequal variance section was taken into consideration for interpretation when performing the t-test.

Under the unequal variance version, the p-value was 0.007, which was regarded as the more reliable result. Thus, the findings indicate that arranged marriages had significantly higher spending on weddings relative to love marriages. The descriptive statistics illustrated that arranged marriages had a higher mean expenditure (M = 12,468,750 INR, n = 32) compared to love marriages, which had (M = 9,970,588.24 INR, n = 68).

This suggests that arranged marriages may involve greater familial gatherings, several ceremonies, and high societal expectations, which, on the other hand, in love marriages may not happen, as families may be more financially flexible and spend according to their affordability, simultaneously thinking about their future. All in all, statistical analysis showcases that marriage type also influences differences in wedding expenditures in India.

4. DISCUSSION

To a larger extent, the findings of the present study are coherent with previously existing research on wedding expenditure in India. The influence of social and economic factors generally leads to higher spending and involves greater financial commitments. Traditional Indian weddings usually encompass multiple venues, exquisite decor and food, and an average of 800-1000 guests, leading to excessive spending, thus increasing the overall wedding expenditure. (Khan & Siddiquei, 2022). Another study suggested that the economic capacity of households and families is another determinant that influences wedding expenditure, highlighting that weddings are not only affected by cultural norms and expectations. This study showcases that families with higher income tend to spend more on luxury services, and they primarily focus on premiumization. Thus, income and socioeconomic status play an important role in wedding expenditure (George, 2024). Moreover, the change from traditional ceremonies to premium and organized celebrations is perceptible among contemporary weddings. This information is consistent with the trend noticed in the present study, showing that weddings are now commercially oriented and not deeply rooted in traditions. It is a medium to accentuate status amidst society. (Kumar, 2023) The desire to maintain social status and satiate familial expectations is also a strong influence on wedding expenditure because social obligations have appeared to determine the scale of weddings in many rural areas. These patterns were apparent in the present study as well (Sarkar et al., 2024).

A plethora of findings from existing literature suggest that social media heavily influences wedding celebrations, as people want their weddings to be visually appealing and look Instagram-worthy. Basically, it leads to societal pressure, which is associated with higher spending on decorations, events,

and food (Chopra, 2026). Similarly, digital platforms have been linked to increased social pressure and changing expectations regarding weddings (Sati & Bisht, 2025). But the present study's findings indicate that social media can increase awareness in individuals about managing their finances well, as extravagant celebrations can lead to overspending and financial burdens. Thus, people do celebrate weddings, but they limit the budget according to their affordability levels; this shows the gap between personal attitudes and societal biases (Sarkar et al., 2024).

Except for this, some studies provide mixed results and assumptions related to wedding expenditure. Most studies and designs discuss the impact of modern trends and social media, but they do not actually consider what quantified impact these factors have. For instance, by what amount did they cause the overall spending to increase? Thus, this area is relatively underexplored in current literature. Moreover, marriage arrangements are also considered to play a role in wedding expenditure. Specifically in rural India, arranged marriages are predominant in nature, as families tend to satiate society and maintain their societal reputation; this leads to excessive spending. But existing literature focuses on social and cultural traditions; thus, this factor is also relatively unexplored in most research work. (Robitaille, 2020; Sarkar et al., 2024) Cultural expectations are also linked to excess spending in weddings, but again, there is insufficient research, thus creating a gap and accentuating the need for additional research in all of these fields (Robitaille, 2020).

To conclude, most findings are relevant to existing literature such as income, social expectations, and cultural aspirations. But there are also underexplored and unexplored factors such as financial literacy levels and type of marriage, which should be deeply discovered in the near future. Thus, across studies, it is suggested that weddings are shaped by complex combinations of economic, social, cultural, and technological factors.

5. CONCLUSION

The present study identifies, quantifies, and evaluates several economic, social, and cultural factors that influence wedding expenditure in India. Presently, weddings are not only a traditional ceremony, but they are also a medium to showcase wealth, prestige, and societal status. The traditional ceremonies are now blended with modern trends and fashions, which cause excessive spending on weddings. People prefer huge celebrations, including exquisite decor and lavish food, which automatically surge the costs. Basically, weddings have transformed into ostentatious events in order to satiate society and display wealth among the community, which leads to overexploitation of resources and excess spending.

Moreover, this study also portrays the impact of social media and digital platforms on wedding expenditure. Presently, platforms like Instagram and Pinterest heavily influence consumer perceptions in terms of decor, venue, and even food menu. Due to these platforms, people continuously compare each other on the basis of how grand the event was; exquisite and lavish marriage items have been normalized, traditional ceremonies have started to fade, and modern, trendy weddings have fittingly replaced them.

Besides this, the research also identifies and quantifies certain socioeconomic factors that influence wedding expenditure. Particularly, people in the bracket of $5000-$12000 are considered middle class in India, and usually these people rely on savings and loans for wedding expenditures; thus, excessive spending in order to fulfill the expectations of society leads to long-run financial instability or also causes a default—the inability to pay back the loan (principal plus interest) to the bank. Findings also accentuate weddings as complex social events that were once deeply rooted in culture and are now transformed into modern multi-day events that are symbols of societal status.

Nevertheless, the study is subject to certain limitations. The present study does not consider different regions and communities, which makes the results less reliable and lowers its statistical generalizability. Thus, future research is needed to quantify the impact of communal pressures on wedding expenditure and investigate the financial stability of households due to excessive spending on weddings. This data is integral for society, as promoting sustainable spending is paramount for all stakeholders.

6. POLICY RECOMMENDATIONS

This research is useful for various stakeholders. For instance, governments and policymakers can develop policies or laws in order to limit wedding expenditure; this can be done by using price regulations. Apart from this, they can also promote financial awareness campaigns on topics like sustainable household debt and budgeting; this might assist in long-term well-being and stability. Financial institutions can create saving and investing plans for upcoming couples; therefore, families will not be burdened at the moment. This can be ensured by developing a financial advisory department within the bank.

More importantly, this research is mainly for people working in the wedding industry. Vendors and event planners can use this data to better comprehend consumer perceptions, and they can create several wedding packages based on different income levels in society. Rather than wasting resources, vendors can employ direct strategies to attract customers. As a result, this would contribute to the overall productive potential of the economy and help it become more efficient.

By addressing the limitations, future researchers can use these findings and understand consumer behavior better and replicate the same study using larger and more representative samples, increasing the statistical generalizability of the study and making it more reliable for all stakeholders.

7. LIMITATIONS

The present study offers valuable insights, but there are some flaws in the study, making it less reliable and generalizable in nature. Thus, these limitations need to be addressed in the future.

7.1 Sampling Limitations

For one, the study is prone to several biases. Such as sampling bias, as only 100 respondents have participated in the study, making the sample size relatively small considering a quantitative study. Therefore, the study has a low reliability. Moreover, 59 percent are males and 41 percent are females; this

marks the rise of another bias known as gender bias, as the split is not equal. These imbalances may skew the results. Moreover, the study relies on convenience and targeted sampling, meaning that participants are known by the researcher. This may lead to participant bias, as people would respond to meet the expectations, and another problem could be that people are not from diversified places, so results may not accurately represent the broader population.

7.2 Self-Reported Data and Measurement Concerns

Next, due to a structured questionnaire comprising close-ended questions, respondents are confined to expressing their personal experiences and thoughts, which leads to oversimplification of financial and social behaviors. Past expenditures may not be well remembered, thus causing causal self-report bias as mentioned above. In addition, the financial literacy test, comprising only three objective questions, may be insufficient to capture an individual's true level of financial understanding, thereby weakening the validity of this measure.

7.3 Online Distribution and Accessibility

Due to the online circulation of the questionnaire, people who are digitally inactive may not be able to participate in the study. This digital divide may shape different outcomes, which might be inaccurate, as some age groups or socioeconomic backgrounds of people may not be considered.

8. FUTURE SCOPE

8.1 Make use of a mixed research method.

People who are digitally inactive may be excluded from this study, as an online questionnaire was used; therefore, there should be both online and offline channels through which data is collected. Workshops and semi-structured interviews can be incorporated in the research to include individuals from different age groups and various socioeconomic backgrounds. This will also assist in gathering various social, economic, and psychological aspects that influence consumer perceptions.

8.2 Support More Comprehensive and Representative Research

Future researchers can make use of random sampling to gather diverse and unbiased data, as this will help to achieve accurate and more reliable findings, which can be generalized to a larger population. In addition to this, more comprehensive and detailed financial questions can be incorporated in the questionnaire or whichever research method is being used, as it would provide a better and deeper understanding of how financial literacy influences wedding expenditure and financial decision-making.

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