Linnæus University
Sweden

Bachelor Thesis

Vacation Mode:

How the Holiday Mindset Influences Additional Tourist Spending

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University: Linnaeus University

Term: 26VT

Subject: Business Administration III - Degree Project

Level: Bachelor

0. Abstract

Holidays are a setting where individuals are free to relax, escape from everyday constraints and enjoy themselves. It is in this holiday mindset that individuals may become more willing to make additional purchases, justify higher spending, or prioritise experiences over financial limitations than they would at home. This study examines how the holiday mindset influences additional tourism spending behaviour and whether indulgence and impulsivity mediate this relationship.

A quantitative questionnaire and a qualitative content analysis of TripAdvisor reviews were used as a mixed methods approach was best suited for the study. The questionnaire gathered responses from 86 participants and measured the concepts holiday mindset, indulgence, impulsivity, and additional tourism spending. Using the IBM SPSS Statistics program, the quantitative data was analysed by doing a reliability analysis, descriptive statistics, correlations, regressions, and an exploratory regression-based examination of possible mediation patterns. 200 TripAdvisor reviews from four all-inclusive hotels were analysed to identify themes that were recurring. These reviews were then coded and analysed further.

The findings suggest that the holiday mindset is connected to both indulgence and impulsivity. Indulgence predicted three out of five of the spending dimensions while impulsivity predicted all five; however impulsivity was not supported as a mediator. Tourists frequently justified additional spending by viewing holidays as special occasions connected to reward, relaxation, enjoyment, and treating oneself. The findings showed some exploratory patterns consistent with a possible mediating role of indulgence with two of the five dimensions although not enough to say the findings support the hypothesis.

The study contributes to tourism consumer behaviour research by examining how holidays influence spending behaviour. The findings also emphasise the importance of experiences, indulgence, and spending justification within tourism consumption.

Keywords: Holiday mindset, tourism consumption, indulgence, impulsivity, additional tourism spending, consumer behaviour, tourism spending behaviour.

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1. Introduction

In this chapter we will present some background on what the thesis is about. Starting with presenting tourism and tourism spending as a concept in addition to the foundational themes that are found in this study, them being the holiday mindset, indulgence and impulsivity. Thereafter the research problem and research gap will be discussed followed by the aim, research question and objectives. Lastly the scope and significance of the theses will be presented.

1.1 Background

Having a temporary break from everyday life is usually associated with tourism. It is where routines, responsibilities, and behavioural constraints are reduced. Consumption is functional but it is also experiential and emotionally driven (Holbrook and Hirschman, 1982). Spending decisions during holidays may be influenced by travellers frequently prioritising enjoyment, memory creation, and meaningful experiences over practicality (Holbrook and Hirschman, 1982; Van Boven and Gilovich, 2003). Unlike everyday consumption, tourism consumption takes place within a time-limited setting where individuals may feel encouraged to 'make the most' of their experience before the trip comes to an end. As a result, spending behaviour during travel may be different from everyday life purchasing behaviour (Holbrook and Hirschman, 1982; Bettman et al., 1998).

Tourism purchases are frequently connected to experiences rather than necessities and could include upgrades, excursions, entertainment, luxury services, and souvenirs (Urry and Larsen, 2011). Many of these purchases are made spontaneously or go beyond the original budget and are therefore linked to unplanned and indulgent spending behaviour (Sharma et al., 2014; Khan and Dhar, 2006). Previous research has shown that practical needs are not the only drivers in tourism consumption as there is also a need for enjoyment, emotions, and the desire for meaningful experiences (Holbrook and Hirschman, 1982). Experiential purchases also have a stronger emotional attachment and a longer lasting satisfaction in comparison to material purchases (Van Boven and Gilovich, 2003). This results in tourists being able to recognise and justify their spending differently while travelling than they would in an everyday context.

The holiday mindset is a concept that could help explain these behavioural differences. It can be understood as a temporary psychological state that is associated with being away from everyday routines and responsibilities (Löfgren, 2002; Turner, 1969). Relaxation, freedom, escape, and a change in priorities, where enjoyment and experiences become more focused than in everyday life are characteristics of holidays (Löfgren, 2002). Within this context, spending could be perceived as more acceptable or justified by tourists because the holiday is viewed as a special and/or time-limited occasion (Feurer and Haws, 2022; Nawijn et al., 2010).

Impulsivity and indulgence could act as psychological mechanisms that help explain how the holiday mindset influences spending behaviour. Impulsivity refers to spontaneous and immediate

decision-making with little to no prior planning or consideration beforehand (Sharma et al., 2014; Baumeister et al., 2007). Previous research on consumer behaviour has linked impulsive purchasing to emotional states, environmental cues, and reduced self-control (Davydenko and Peetz, 2020; Xue et al., 2024). Within the tourism setting, tourists may be more prone to impulsive behaviour because of emotional stimulation, relaxation, and reduced everyday constraints (Vohs and Faber, 2007; Graa and Dani-elKebir, 2012).

Indulgence, on the other hand, relates more closely to self-reward, pleasure, and justification. Indulgent consumption involves the allowance of luxuries or experiences that may normally be viewed as excessive or unnecessary (Holbrook and Hirschman, 1982; Babin, Darden and Griffin, 1994). In tourism contexts, indulgence may be explained through ideas of reward, escape, or believing that holidays are special occasions where normal financial limitations are less important (Feurer and Haws, 2022; Shu and Sharif, 2018). Even though impulsivity and indulgence are related concepts, impulsivity is primarily connected to spontaneity and immediate decision-making, whereas indulgence is associated with emotional reward and the justification of spending behaviour (Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009).

1.2 Research Problem and Gap

Impulsive buying and consumer behaviour have been studied extensively but mostly based on retail settings where consumption is focused on products and planned purchases (Rook, 1985; Sharma et al., 2014). Tourism consumption differs from this because it is more emotional, experience-based, and time-limited (Holbrook and Hirschman, 1982; Filep, 2012). Holidays are often associated with relaxation, escape, and the idea of wanting to take advantage of the experience, which could influence how tourists think about and justify spending money during travel (Löfgren, 2002; Nawijn et al., 2010).

Tourism research focuses on experiences, satisfaction, and well-being rather than on the psychological factors that lead to spending behaviour (Filep, 2012; Nawijn et al., 2010). Indulgence, impulsive purchasing, and emotional consumption are concepts that are discussed within tourism literature but the relationship between them and how the holiday mindset is linked to them is still not clearly explained or investigated. The holiday mindset is mentioned in tourism research but not investigated further as a psychological factor that may influence spending behaviour.

This creates a gap between consumer behaviour theory and tourism research. Current research does not fully explain how the holiday mindset could affect tourism spending behaviour. How this relationship could be influenced through impulsivity and indulgence is also not investigated. Further research is needed in tourism-specific contexts to better understand how tourists perceive, justify, and engage in unplanned and indulgent spending during holidays.

1.3 Aim, Research Question and Objectives

1.3.1 Aim

The aim of this study is to examine how the holiday mindset influences additional tourism spending behaviour and whether this relationship is mediated through impulsivity and indulgence.

1.3.2 Research Question

Does the holiday mindset influence additional tourism spending, and is this relationship mediated through indulgence and impulsivity?

1.3.3 Objectives

The objectives of this study are to examine how the holiday mindset relates to additional spending during holidays and to examine the relationship between the holiday mindset, indulgence, impulsivity and additional purchasing behaviour within tourism contexts. The study also aims to explore whether impulsivity and indulgence mediate the relationship between the holiday mindset and additional tourism spending behaviour.

1.4 Scope and Significance

1.4.1 Scope

This study investigates if the holiday mindset could influence spending behaviour and whether this relationship is affected by impulsivity or indulgence. The study is positioned within tourism consumption which is different from the traditional retail settings as tourism is more experiential, emotional and limited in time (Holbrook and Hirschman, 1982; Van Boven and Gilovich, 2003).

1.4.2 Academic Significance

This study combines consumer behaviour theory and tourism research which adds onto further research. Even though impulse buying has been studied in retail settings (Davydenko and Peetz, 2020; Xue et al., 2024), tourism research has mainly been focused on experiences, well-being, and satisfaction (Filep, 2012; Nawijn et al., 2010). Spending during travel is frequently discussed in terms of experiences rather than as impulsive or unplanned behaviour. The concept of the holiday mindset is mentioned but not defined or measured clearly which leads to uncertain knowledge (Löfgren, 2002). By investigating how it relates to impulsivity and indulgence, this study aims to offer a more context-specific understanding of spending behaviour in tourism.

1.4.3 Practical Significance

Tourism and hospitality providers would benefit from the findings of this research because a substantial part of revenue often comes from the additional spending made during the trip in instances such as upgrades, excursions, or add-on services (Kim and Tanford, 2021). By understanding why tourists make these kinds of purchases, businesses can design services and experiences that match travellers' expectations better. It is also important to recognise that even if spontaneous purchases can enhance the travel experience, they could also lead to regret if they are observed to be unnecessary or a 'waste of money' (Van Boven and Gilovich, 2003). This highlights the need to balance revenue generation with customer well-being.

2. Theoretical Foundation

This chapter starts with the explanation of a statement that the researchers consider to be a prime example of what the thesis is about. Following will be the theoretical framework of the research, this contains four sections with each section describing a theme that will be measured and analysed later in the process. The themes are: holiday mindset, indulgence, impulsivity and additional tourism spending.

2.1 "When in Rome, do as the Romans do"

"Cum romano, romanus eris"

This statement, according to Cambridge Dictionary (n.d.), means that when you are visiting a place, you should follow the customs of the people in that place. The example they present is "I don't drink wine usually but on holiday, well, when in Rome…"

The phrase 'when in Rome' can be seen as a norm-following cue, as it is a way to justify copying behaviour when traveling (Cialdini and Goldstein, 2004; Khan and Dhar, 2006). It can be seen as the rationalisation of behaviours that one would not do at home, but are normal in a specific context or place (Löfgren, 2002). The phrase indicates that you should follow the customs and norms of the setting in which you are residing, making certain behaviours socially acceptable and rational while one would never do these things at home (Meddings, 2026).

'When in Rome' can help give an insight into why travelers buy things that they did not plan for. The phrase indicates that people should behave differently in different places, and travel and tourism are prime examples of contexts where people change environment. Travel additionally makes people more attentive to what others are doing; we can thus see normative social influences (Cialdini and Goldstein, 2004). A 'when in Rome mindset' can lower deliberation and affect behaviours that feel like a part of the experience. This includes spontaneous purchases, conforming behaviours to the context they find themselves in (Vohs and Faber, 2007). Moreover, tourism shopping is often not tied to practical reasons, rather it is more for the experience, tied to

emotions and sensory stimulation. This experiential or hedonic framing of shopping is often linked to spontaneous purchases being made (Holbrook and Hirschman, 1982; Babin, Darden and Griffin, 1994). The phrase can become a situational justification, changing the narrative from ‘I don't/didn't intend to buy’ to ‘this is normal to do here/on vacation’

To summarise, the phrase “when in Rome" reflects tourists' willingness to adopt a local, but also a holiday mindset that reduces self-control barriers and allows experiential and impulsive behaviours. Local norms and situational cues help justify what would normally feel excessive. It shifts the perception of what feels appropriate, this includes spontaneous consumption. This phrase can be seen as a prime example of the holiday mindset, which will be discussed next.

2.2 The Holiday Mindset

Holidays are often framed as a break from obligations that come with everyday life. People leave ordinary routines and temporarily enter a space of loosened rules.

Löfgren (2002) explains that this mindset is learned, not a naturally occurring psychological state. Individuals are taught what a ‘good holiday’ should be like. These impressions or lessons come from family behaviour, tourist culture but also from advertisements and social media. It exemplifies how a vacation should be (e.g. relaxed, leisure, and fun). Löfgren (2002) emphasises that vacations aren't as free as they appear to be and that most vacations come with a script of how to behave, how to feel and what to do and are full of unwritten rules, expectations, and rituals.

Rituals are described by Dennis Rook (1985) as events that are repeated over time in a group or culture. This fits in well with holidays, where patterns are often repeated, such as packing, the journey and the vacationing itself. Löfgren (2002) similarly describes vacations to be full of microrituals, as people perform the same behaviours, for example, stopping at the same restaurant or buying a magnet. Therefore, the holiday can be seen as ritualised. This helps explain why holidays feel more than having time off. The motions of planning, packing and being somewhere else, registers that time as something special, something that is separate from everyday life (Löfgren, 2002). These actions shape how people are expected to feel and behave. The repeated actions give meaning and structure to a holiday. It could be considered that the rituals create the holiday mindset (Rook, 1985; Löfgren, 2002).

2.2.1 Liminality and the Holiday Context

The concept of liminality provides a fundamental theoretical foundation for understanding the holiday mindset. Originally introduced by Arnold van Gennep and later developed by Victor Turner, liminality refers to a transitional ‘in-between’ state in which individuals are temporarily removed from their normal roles, routines, and social structures (van Gennep, 1960; Turner, 1969). During this phase, everyday norms are loosened and behavioural expectations become more flexible.

In tourism research, holidays are frequently conceptualised as liminal experiences in which individuals step outside their everyday environment and enter a distinct temporal and spatial context (Turner, 1969; van Gennep, 1960) and it is within this setting that individuals detach from routine obligations and their 'ordinary self,' allowing for more behavioural freedom (Löfgren, 2002). This creates a context in which alternative behaviours, particularly those oriented toward enjoyment, relaxation, and experience, become acceptable (Turner, 1969; Holbrook and Hirschman, 1982).

Consumption is a part of the experience rather than an economic decision, which reduces guilt and increases flexible purchases (Holbrook and Hirschman, 1982). Furthermore, the liminal nature of holidays creates a psychological separation between everyday life and the holiday experience. Behaviour compartmentalises and this separation allows consumers to justify spending decisions as suitable within the context of the holiday rather than everyday standards (Turner, 1969; Löfgren, 2002). As a result, consumption is evaluated according to experiential and situational criteria, supporting the permissive nature of the holiday mindset (Pham, 1998; Bettman et al., 1998).

Liminality can thus be understood as a central concept in the holiday mindset, as it frames tourism as a temporary transitional state (Turner, 1969; van Gennep, 1960). In this state consumers are able to detach themselves from everyday obligations and instead evaluate their behaviour through situational and experiential criteria (Löfgren, 2002; Pham, 1998). As a result behaviour that is normally seen as excessive, can become more permissible. Liminality can thus help explain the contextual and psychological conditions that form the holiday mindset.

2.2.2 Temporal and Experiential Value of Holidays

The holiday mindset is developed at different stages and is supported by how individuals anticipate, experience, and reflect on their trips. Nawijn et al. (2010) state that individuals report higher levels of happiness before a trip rather than after returning. This shows the importance of anticipation and the willingness to invest in the experience depending on how positive the expectations and emotional engagement are.

From a consumption perspective, anticipation can encourage higher spending by strengthening the desire to take advantage of a time-limited opportunity, therefore justifying additional purchases, upgrades, or activities as enhancing the anticipated experience is a behaviour consumers may exhibit (Nawijn et al., 2010).

In addition, experiences within tourism are often valued for their contribution to meaning, engagement, and personal development. Filep (2012) states that hedonic enjoyment and eudaimonic (a state of deep well-being) elements are involved within tourism. According to Holbrook and Hirschman (1982), it is also present in the experiential view of consumption as value is a result of emotional, symbolic, and experiential aspects.

Spending would therefore be assessed based on how meaningful and memorable the experience is, and consumers justify their spending on circumstances that improve memory creation, identity expression, or personal enrichment (Holbrook and Hirschman, 1982; Van Boven and Gilovich, 2003). These temporal and experiential components strengthen the observation that holiday spending is worthwhile and increase the likelihood of unrestricted and experience-oriented consumption.

Taken together, the literature indicates that the temporal and experiential value of holidays strengthens the justification for holiday consumption. Anticipation, emotional engagement, and the limited duration of the trip increase the perceived importance of maximising the experience (Nawijn et al., 2010), while hedonic and eudaimonic benefits frame consumption as meaningful rather than merely excessive (Filep, 2012; Holbrook and Hirschman, 1982). As a result, spending on holidays can be understood as an investment in enjoyment, restoration, and personal significance, which supports more flexible and experience-oriented consumer behaviour (Van Boven and Gilovich, 2003; Babin, Darden and Griffin, 1994).

2.2.3 Motivations for Consumption on Holiday

Consumer behaviour research has also shown that evaluations of experiences are multidimensional and influenced by both cognitive and emotional factors. Oliver (1993) expands on this through the expectancy disconfirmation theory by arguing that satisfaction is not only determined by comparing between expectations and performance, but also by the emotional responses and reactions to specific parts of the experience. This can be shown in how small differences between expectations and outcomes can lead to strong positive or even negative evaluations depending on how the experience is felt and interpreted.

Individual motivations and psychological preferences can also influence how experiences are understood and valued. The Consumer Motivation Scale created by Barbopoulos and Johansson (2016) highlights that consumption can be driven by utilitarian goals, value-expressive motives that are related to identity, or social-adjustive motives linked to social approval. This would suggest that the same activity, such as a holiday, can be interpreted in different ways depending on the consumer's underlying goal, which could be anything from rest, self-expression, or social belonging.

John and Park (2015) show that consumers' mindsets influence how they respond to brands and experiences. This can be seen in individuals who have a fixed mindset, who would prefer options that are stable and show status, whereas those with a growth mindset are more attracted to opportunities for development and self-improvement. Within the tourism context, this means that destinations could be chosen either as an expression of one's identity or as opportunities for personal growth. These perspectives emphasise that evaluation formed by emotional responses, motivations, and psychological orientation is subjective.

While these frameworks explain how consumers form preferences in general contexts, they place primary emphasis on cognitive and goal-oriented decision-making. Consumption is not always driven by rational evaluation alone, especially in contexts where emotions and experiences play a central role. This means that tourism experiences might be valued differently depending on whether consumers are motivated by practicality, identity expression, social approval, or personal growth.

2.2.4 Decision Making and the Role of Affect

Consumer behaviour research recognises that preferences are not always stable as they are usually formed during the decision-making process. Bettman, Luce and Payne (1998) argue that consumers form their preferences based on what situations they are in. This would include task demands, information that is available, and cognitive limitations. This could help explain why individuals could seem inconsistent in their preferences or make different trade-offs across similar situations. Within the tourism sector, decisions are also often complex, emotionally driven, and influenced by how options are presented, such as viewing a purchase as either a reward or a responsibility.

Pham (1998) suggests that consumers frequently rely on their emotions as a source of information when evaluating different options by indirectly asking themselves how they feel about a given choice, which in this sense shows that emotions are not simply outcomes of decisions, but are also active inputs into them. Pham explains the differences between integral affect (which comes directly from the experience itself), and incidental affect (which stems from unrelated factors such as mood or stress). When looking at it through tourism contexts, both of these types can influence evaluation, because experiences are often influenced by sensory and emotional elements such as atmosphere or scenery. It is also affected by external factors like fatigue or prior stress.

This line of research highlights how sensitive decision-making is to presentation to hedonic features. This suggests that preferences are not only created, but are also influenced by how choices are framed (Dhar and Wertenbroch, 2000).

2.2.5 Holiday Mindset Summary

To conclude, the holiday mindset helps explain why people behave and spend differently when they are away from home. The phrase “when in Rome” captures the context where local norms, social influences and situational expectations can make unusual or unplanned behaviours feel appropriate. The literature suggests that these behaviours are socially and culturally learned, rather than purely individual behaviours. A holiday is built out of cultural ideas of what a holiday should be.

The mindset is demonstrated to be constructed through rituals, expectations and tourism culture, and it is connected to the liminal nature of holidays. Holidays are experienced as a temporary

state away from the ordinary, making tourists feel like they are less bound by restraints and self-control. This is why spending on holiday is not merely an economic act, it is symbolic and emotional, tied to the desire to take part in a special occasion.

In order for the concept of 'the holiday mindset' to be operationalised, the authors will be examining different dimensions related to the holiday mindset. These dimensions are psychological detachment, temporal urgency, norm-relaxation, experiential inclination and changing of evaluation processes. Together, these items capture the multi-dimensionality of the holiday mindset and illustrate how it can be operationalised as a structured, multidimensional construct (See operational table).

2.3 Indulgence

Building on decision-making perspectives, experiential consumption highlights how value is obtained not only from functional outcomes but also from emotional, symbolic, and sensory aspects of consumption.

2.3.1 The Experiential View of Consumption

According to Holbrook and Hirschman (1982) consumption is not only about the functional value, but also about fantasy, feelings, and enjoyment, which are important factors in the experiential view of consumption. Product features are not the only focus for consumers as they also look for experiences through the senses, aesthetics, and meaning. Personal interpretation, imagination, and emotional response within an experience are therefore also important.

Hedonic consumption further expands on how sensory and emotional aspects influence experiences as even the simplest of products or services can feel meaningful if they create strong emotional or imaginative reactions (Holbrook and Hirschman, 1982; Babin, Darden and Griffin, 1994). This is especially relevant in tourism, because experiences are usually valued on how they feel rather than for what they practically provide (Filep, 2012; Wu, Cheng and Ai, 2018).

2.3.2 Hedonic and Utilitarian Value in Decision-Making

Consumption involves both hedonic and utilitarian value. Babin, Darden and Griffin (1994) explain that consumption does have practical outcomes, but it is also about enjoyment. This can be seen in tourism, as holidays are driven by pleasure and escape, but they are also influenced by practical issues such as cost, safety, and convenience.

The importance of hedonic value also depends on how decisions are presented. Dhar and Wertenbroch (2000) show that people are more likely to choose hedonic options when they focus on what they might lose rather than what they might gain. In the tourism context, travel can be seen either as gaining a new experience or it can be a way of avoiding the loss of rest,

enjoyment, or meaningful time. When outlined in terms of loss, the emotional side of travel becomes more important.

Therefore, hedonic and utilitarian values can be seen as two different but connected ways of evaluating experiences. Voss, Spangenberg and Grohmann (2003) highlight the importance of considering both, suggesting that successful tourism experiences should offer both enjoyment and practical value.

The relationship between hedonic and utilitarian value helps explain why choices made on holiday are rarely purely rational, but instead reflect a balance between functional needs and experiential desires.

2.3.3 Experiential Meaning, Authenticity and Outcomes

Within social and cultural contexts experiential consumption also takes place as meaning and authenticity matters. Mortelmans and Damen (2001) show that although people take part in commercialised activities like gift-giving, they can still feel uncomfortable with strong marketing pressure which suggests that value is not only based on enjoyment, but also on whether an experience feels authentic and appropriate. This means that in tourism, even if the service itself was good, experiences that feel overly commercialised or staged may lose their emotional value. On the other hand, simpler experiences can still feel meaningful if they are seen as genuine.

Research on experiential quality supports this idea as Wu, Cheng and Ai (2018) show that experiential quality affects both emotional and practical value, which then influence satisfaction and future behaviour. This suggests that tourists assess their experiences through combining emotional, symbolic, and practical aspects rather than focusing on just one element.

Building on these decision-making perspectives, experiential consumption shows how value is not only from functional outcomes but also from emotional, symbolic, and sensory traits of consumption.

To conclude, the literature indicates that hedonic and experiential consumption provide an important framework for understanding tourist behaviour, as value is derived not only from functional outcomes but also from emotions, sensory stimulation, and symbolic meaning (Holbrook and Hirschman, 1982). Although utilitarian concerns remain relevant, tourism experiences are often evaluated through their capacity to provide enjoyment, authenticity, and personal significance (Babin, Darden and Griffin, 1994; Wu, Cheng and Ai, 2018). This suggests that tourist decision-making involves a balance between practical and experiential value, with consumption becoming more meaningful when emotional and symbolic rewards are perceived alongside functional benefits (Voss, Spangenberg and Grohmann, 2003; Filep, 2012).

2.3.4 Indulgence When on Holiday

Being on vacation has led many to spend beyond what was originally planned with activities, add-ons or souvenirs being bought. These expenses would feel excessive in everyday life however, it can feel insignificant compared to the cost of the overall trip (Brida and Scuderi, 2013).

The holiday mindset might be seen as a reason that indulgence can feel deserved. Feurer and Haws (2022) explain in their research that special occasions can be used as justification to spend, especially when such an occasion feels exceptional, special, or as an endeavor instead of routine. The majority of people travel at most once or twice a year, which can be a reason to indulge. This is described as occasion matching as consumers put effort into matching up their consumption with special occasions. This makes it feel more appropriate, reducing regrets and doubts (Shu and Sharif, 2018).

In both articles a special occasion is used as a reason to spend more money, but special occasions could be the reason to splurge (more impulsively) while the other tells a story of waiting for a special occasion to justify spending.

In conclusion, indulgence on holiday is often justified by the idea that vacations are special occasions in which spending more feels deserved and appropriate. This might explain why tourists may be more willing to make discretionary, impulsive, or experience oriented purchases than they would in everyday life.

2.3.5 Decision Making, Self-Control and Justification Mechanisms

Consumer decision-making and justification processes have been extensively examined in general consumption contexts, but their role becomes especially prominent within the holiday mindset, as situational factors reshape how choices are evaluated. Rather than introducing new mechanisms, the holiday context adapts existing ones by changing priorities and relaxing constraints.

Within this liminal setting, the balance between hedonic “wants” and utilitarian “shoulds” (Dhar and Wertenbroch, 2000) becomes more strongly oriented toward indulgence. Immediate enjoyment and experiential value take precedence over long-term considerations, making discretionary choices more acceptable than in everyday contexts.

Self-control is frequently regarded as a limited psychological resource (Vohs and Faber, 2007). When cognitive or emotional restraint is weakened, consumers may become more likely to permit indulgent behaviour. Research additionally suggests that previous restraint may paradoxically increase indulgence, as individuals who have resisted temptations beforehand may later feel more deserving of reward (Mukhopadhyay and Johar, 2009). This indicates that

indulgence is not solely triggered by immediate temptation, but also by the narratives individuals create to justify relaxation of self-control.

At the same time, justification processes are amplified. Self-licensing allows individuals to frame indulgent consumption as deserved, either as a reward for prior effort or as an appropriate part of a special occasion (Khan and Dhar, 2006). This effect is reinforced by prior restraint, as individuals who have worked or saved before a trip may feel entitled to reward themselves (Mukhopadhyay and Johar, 2009). Within the holiday context, these justifications are strengthened by the observation of travel as special and time-limited, reducing the psychological cost of indulgence and self-control weakening.

The holiday mindset also changes how consumers evaluate the consequences of their decisions as spending is connected to immediate experiential benefits rather than the long-term financial impact that would be considered at home. The probability for unrestricted spending increases as the holiday context encourages indulgence but also legitimises it by making this behaviour feel appropriate rather than excessive as it would in everyday circumstances.

This implies that the holiday context does not create entirely new decision-making processes as it reformulates the existing ones instead by changing how choices are evaluated and justified. The holiday mindset increases the likelihood of discretionary spending by reducing the psychological stress of self-control and long-term consequences.

2.4 Impulsivity

2.4.1 Service Consumption vs. Product Consumption

Physical products and services are inherently different. Products are tangible while services are intangible. They can not be evaluated or inspected before the purchase, unlike physical goods. This tends to increase the perceived risk when purchasing a service or experience (Zeithaml, 1981; Murray and Schlacter, 1990).

Making this distinction is of importance when applying impulse buying theories beyond retail contexts. Consumers may be less likely to make an impulsive purchase when perceived risk is seen as high. However, such purchases are not out of the question, especially when the risk is perceived as manageable or when services have clearly understood features. Sharma et al. (2014) focus on this issue, in their paper on impulsive buying theory. They state that impulse buying occurs in service contexts which many tourist ‘products’ are. However, it can vary systematically depending on the characteristics of the service. Services with more tangible or clearly defined attributes are easier to evaluate, which may increase the likelihood of impulsive purchases.

Many offerings in tourism and hospitality cannot be fully known before consummation as many are experiential in nature. This makes such an offering (e.g. spa treatment, excursion etc) be considered as being more uncertain. As a result, impulsive service consumption depends in part

on whether consumers feel able to justify the purchase despite the limited opportunity for pre-purchase evaluation. In this sense, service impulse buying is shaped not only by spontaneity, but also by the consumer's ability to tolerate or reduce perceived risk.

2.4.2 Behavioural Triggers: Impulse Buying Theory

Impulsive buying is characterised by spontaneous, immediate decisions with reduced deliberation, driven by internal states and external cues (Xue et al., 2024). Impulsive purchases are often marked as a decision mode brought about by the feeling of immediacy and reduced deliberation. The literature indicates that impulse spending is influenced by self-control and justification processes, planning or the lack thereof, and situational cues that amplify or suppress those tendencies (Vohs and Faber, 2007; Xue et al., 2024).

Spontaneity signifies impulse buying, spontaneity is "a way of behaving in which you do what feels natural and good whenever you want to, rather than planning things first" (Cambridge Dictionary, n.d.). When it comes to purchases this might lead to overspending or spending more than planned.

Impulsive buying is closely linked to self-control or the ability to regulate behaviour and resist immediate temptation (Baumeister et al., 2007). When that control is reduced individuals are more likely to act on impulsive feelings or urges. This results in less deliberative and more impulsive purchases. Self control can be temporarily weakened when cognitive or emotional resources are worn out (Vohs and Faber, 2007). This can result in tourists becoming more responsive to situational cues.

2.4.3 Situational Factors: External Cues

Impulse buying has been shown to be influenced by situational triggers. Such triggers can influence the perceived cost, as well as urgency.

Xue et al. (2024) show that external cues can have an effect on impulsive buying. They demonstrate that environments can shift behaviours from intention-driven purchasing to stimulus-driven purchasing based on external influences. In tourism contexts, these situational cues are particularly relevant, as tourists often operate under time constraints in busy and unfamiliar environments.

Crowding and time-pressure are additionally highlighted as examples of external cues that may influence impulse buys. The authors explain that these factors heighten arousal and influence consumers to make quicker, less planned purchases, thus impulsive purchases are in such an environment systematically intensified (Graa and Dani-elKebir, 2012). Similarly, when on holiday tourists find themselves in unfamiliar, often crowded, places for a limited time.

2.4.4 Emotional Triggers: Internal Cues

Graa and Dani-elKebir (2012) suggest that impulse buying can be understood through a stimulus-response framework, in which external situational cues such as environment, time pressure and crowding can affect internal emotional states, which in turn influences impulsive buying behaviour. The figure below depicts where emotions sit in the causal chain leading up to impulse buying behaviour, according to Graa and Dani-elKebir (2012). This suggests that spontaneous purchasing behaviour is not only triggered by the environment itself, but also by the consumer's internal emotional response to that environment.

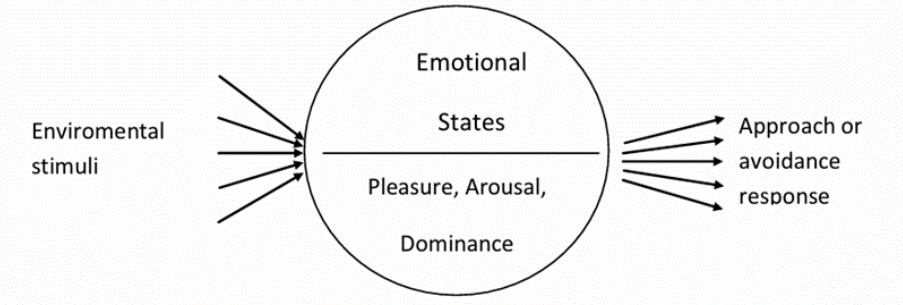

Figure 1: The Mehrabian-Russell Model (Graa and Dani-elKebir, 2012)

They clarify that situational cues can shift emotional arousal and lower deliberation in addition to increased impulsive intentions.

Emotions are effective behavioural triggers. Purchasing or buying impulsively is often used by people as a mood management tool. Cai and Li (2026) found that people use consumption to self-regulate. They conducted a study that demonstrated this on a wider audience, instead of single instances by examining how naturally occurring mood fluctuations influence household shopping trips and spending. The findings indicated that negative emotions increased household spending, which suggests more impulsive spending.

The literature suggests that both positive and negative internal states have a positive impact on spontaneity (Cai and Li, 2026; Graa and Dani-elKebir, 2012). This suggests that emotional arousal, rather than whether emotions are positive or negative, plays a key role in triggering impulsive purchasing.

To conclude, impulse buying theory literature demonstrates that spontaneous consumption is shaped by a combination of external triggers, internal emotional responses, and justification processes. Situational cues such as time pressure, crowding, and unfamiliar environments can increase impulsive tendencies, while emotional states, personal characteristics, and self-licensing mechanisms determine how consumers respond to these cues. In the tourism contexts, these factors are especially powerful because holiday settings often reduce deliberation, weaken

self-control, and make indulgent behaviour feel more acceptable. This helps explain why tourists may be particularly inclined to experience-oriented spending.

2.5 Additional Tourism Spending

Tourism spending can be understood as the overall expenditure of an individual when on holiday. Tourism spending includes not only planned purchases but also purchases that emerge during the holiday (Brida and Scuderi, 2013). This understanding can be relevant in tourism contexts as it gives a broader understanding of what is considered tourism spending, as such consumption is often shaped by situational, emotional, and experiential factors and not purely utilitarian needs (Holbrook and Hirschman, 1982; Bettman et al., 1998; Pham, 1998). Tourism spending represents an observable behavioural outcome through which the influence of the holiday mindset can be examined.

Tourism spending differs from everyday spending due to the fact that holidays are temporally and psychologically distinct (Löfgren, 2002; Turner, 1969). As described previously, holidays are commonly framed as special occasions that are characterised by loosened obligations and a more relaxed attitude. In such a context, spending is evaluated differently from everyday spending. Consumption might be justified in relation to the experiential value of the holiday and how it contributes to the feeling one gets in response. In this sense, tourist spending reflects not only economic behaviour, but also the symbolic and emotional significance attached to travel consumption (Holbrook and Hirschman, 1982; Babin, Darden and Griffin, 1994).

This distinction is supported by the experiential nature of many tourism purchases. Tourist spending is often related to experiences and services that are intangible, time-bound, and closely tied to contexts, which contrasts with routine consumption at home. Spending in this context is often motivated by the emotional and symbolic benefits rather than by practical necessity alone (Holbrook and Hirschman, 1982).

The literature on hedonic and experiential consumption implies that consumers get value from personal meaning and enjoyment in addition to functional outcomes (Babin, Darden and Griffin, 1994). In tourism contexts this implies that spending is often judged based on how strongly purchases enhance the experience rather than how they satisfy utilitarian needs. As a result, tourism spending is often more flexible, affect-driven, and context-specific compared to everyday spending.

2.5.1 What affects Additional Tourism Spending

In the present framework tourism spending is expected to be influenced by two mechanisms, indulgence and impulsivity. Indulgence might increase tourist spending by making non-essential consumption feel deserved, justified and/or appropriate. This is due to the fact that holidays are understood as a special occasion, a time when individuals may feel that they deserve to reward themselves through purchases that would otherwise be regarded as excessive (Feurer and Haws,

2022; Shu and Sharif, 2018). Prior restraint, effort, and saving before the trip may further strengthen this sense of deservedness, making higher spending easier to justify (Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009). In this way, indulgence contributes to spending by lowering the psychological barriers normally associated with self-control and financial restraint.

Impulsivity might increase spending by encouraging spontaneous purchases. Tourism settings often include novelty, emotional situations, unfamiliar environment, time pressure and a multitude of situational cues. These factors reduce deliberation, increasing responsiveness to instant cues. In such an environment individuals may become more likely to make momentary decisions (Sharma, Sivakumaran and Marshall, 2014). Impulsivity therefore represents a more immediate and situational path to tourism spending. This reflects how holiday contexts can encourage action before more reflective evaluation takes place (Li et al., 2021; Li et al., 2022).

Taken together, tourist spending is an appropriate outcome variable because it captures the concrete behavioural consequences of the psychological processes examined in this study. The holiday mindset describes the broader context in which individuals become detached from everyday routines and constraints, while indulgence and impulsivity describe the mechanisms through which this context may influence consumer behaviour. Spending, in turn, represents the measurable expression of these underlying processes. By conceptualising tourist spending as the dependent variable, the present study is able to connect abstract psychological shifts associated with holidays to observable patterns of consumer behaviour.

The authors plan to capture additional tourism spending through multiple dimensions, reflecting the tendency of tourists to spend beyond their initial plans or usual spending discipline during holidays. This is done by focusing on the different dimensions: budget deviation, reduced spending restraint (loosened control), increased willingness to spend or elevated overall spending level. While these reflect slightly different aspects of spending, they focus on spending that extends beyond planned or controlled consumption. What is measured is thus different constructs within the umbrella-term additional tourism spending.

3. Conceptual Framework

This section presents the hypotheses, along with the conceptual model depicting the framework that will be tested, as well as the operational table.

3.1 Hypotheses

H1: Holiday mindset positively influences indulgence.
H2: Holiday mindset positively influences impulsivity.
H3: Indulgence positively influences additional tourism spending.
H4: Impulsivity positively influences additional tourism spending.
H5: Indulgence mediates the relationship between holiday mindset and additional tourism spending.
H6: Impulsivity mediates the relationship between holiday mindset and additional tourism spending.

3.2 Model

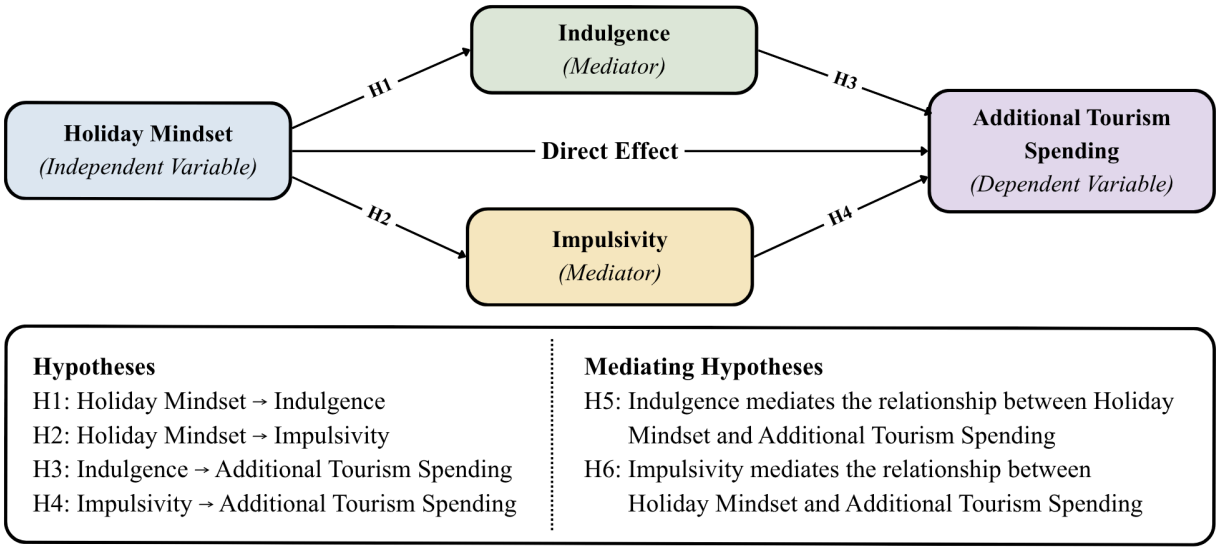

Figure 2: Conceptual Model of the Holiday Mindset and Additional Tourism Spending

3.3 Operationalisation of the Constructs

The key concepts were operationalised through the questionnaire item. The holiday mindset, indulgence, impulsivity and additional tourism spending were divided into several dimensions that were based on the theoretical framework. The operational table presents the concepts,

dimensions, items and the theories supporting the statements. The items were designed to measure the respondents self reported attitudes and behaviours.

Several dimensions for each construct were measured due to the constructs being multidimensional and cannot be represented through a single question or dimension. The items thus capture aspects of the same concept.

Holiday Mindset

The holiday mindset was operationalised as a temporary psychological state in which individuals become detached from everyday responsibilities, experience greater behavioural freedom, and place more emphasis on enjoyment and experiences. This definition is consistent with the theoretical discussion of holidays as a context that is psychologically and behaviourally distinct from everyday life.

HM1 - *I feel less concerned about my everyday responsibilities when I am on holiday.* This item measures psychological detachment: the extent to which individuals mentally separate from their ordinary roles, obligations and routines. This item is linked to liminality theories that suggest a temporary transitional state when social structures and expectations are removed (Turner, 1969)

HM2 - *I behave differently when I am on holiday compared to everyday life.* This item measures behavioural changes between the everyday and leisure. The item captures whether respondents perceive a behavioural change when they are on holiday compared to when they are at home, measuring whether context affects behaviour (Turner, 1969; Graburn, 1983). This also relates to Löfgren's (2002) theory that holidays are learned and scripted, people have learned that one can behave differently on holidays.

HM3 - *Being away from home makes different kinds of behaviours feel more acceptable.* This item connects to norm relaxation and whether normal standards become more flexible, making unusual or excessive behaviour feel more acceptable. This item is linked to liminality theory and theories of special occasions, as those are characterised by a temporary suspension weakening the norms and structures of everyday life (Turner, 1969; Löfgren, 2002)

HM4 - *On holiday, I evaluate my choices differently than I would at home.* This item measures changes in the evaluation processes. The participants self-assess whether the holiday context influences the choices that they make. This connects to hedonic and experiential consumption theory, which suggests that consumers do not only make decisions based on practical value, but also on pleasure, emotions, and memorable experiences (Holbrook and Hirschman, 1982; Bettman, Luce and Payne, 1998; Dhar and Wertenbroch, 2000).

HM 5 - *While travelling, I am more focused on enjoying the moment than on sticking to my usual habits.* This item measures experiential inclination, reflecting the shift described in the theory

chapter, where focus is put on enjoyment, emotional fulfillment and experiences, thus reflecting the concept of a holiday being a break from routine, prioritising enjoyment and relaxation (Holbrook and Hirschman, 1982; Nawijn et al., 2010; Filep, 2012).

Together, these five items measure the extent to which respondents experience holidays as psychologically separate from everyday life and adopt more flexible, experience-oriented attitudes and behaviours.

Indulgence

Indulgence was operationalised as the tendency to permit and justify pleasure-oriented or discretionary consumption during holidays. In this study, indulgence does not refer only to spending more money. It also includes the psychological reasoning that makes additional spending feel deserved, appropriate, or necessary for the holiday experience.

IND1 - *I often tell myself that extra spending is acceptable because I am on holiday.* This item captures the general justification of indulgence, it indicates whether the holiday is used as a reason for loosened financial restrictions. The item is linked to the theory of self-licensing, where individuals justify indulgent behaviour by referring to a reason that makes the behaviour feel acceptable (Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009).

IND2 - *I am more likely to justify a purchase if it feels like part of the holiday experience.* This item reflects the notion that purchases are perceived to be more acceptable when they contribute to or enhance the overall experience and is linked to experiential consumption (Holbrook and Hirschman, 1982; Wu, Cheng and Ai, 2018; Kim and Tanford, 2021).

IND3 - *I see holidays as a special occasion, so it is easier to justify spending more.* This item measures special occasion justification. This may indicate that holidays are seen as special occasions, allowing people to spend more freely (Mortelmans and Damen, 2001).

IND4 - *I prioritise enjoyment over saving money during holidays.* This item measures the hedonic inclination of the respondents. Here we see whether pleasure and enjoyment is chosen over practical or financial consideration, reflecting hedonic consumption theories (Holbrook and Hirschman, 1982; Voss, Spangenberg and Grohmann, 2003).

IND5 - *If I have worked hard or saved up before a trip, I feel more justified spending freely during it.* This item is based on the self-licensing theories, which is a psychological condition where responsible behaviours make later indulgence seem more permissive. Prior restraint or effort may make tourists feel like they are allowed to spend more freely (Dhar and Wertenbroch, 2000; Mukhopadhyay and Johar, 2009).

Taken together, the indulgence items measure both the desire for pleasure-oriented consumption and the different justification mechanisms that make such consumption feel acceptable during a holiday.

Impulsivity

Impulsivity was operationalised as spontaneous purchasing behaviour involving limited planning or deliberation. The construct also includes the situational and emotional influences that may encourage tourists to make immediate or unplanned purchasing decisions.

IMP1 - *I often make purchase decisions spontaneously when I am on holiday.* This item measures the tendency to purchase spontaneously, it is linked to the theories on impulse buying where purchases are made with limited planning and deliberation (Rook, 1985; Vohs and Faber, 2007; Baumeister et al., 2007).

IMP2 - *In busy or stimulating travel environments, I make faster purchase decisions.* This item measures the influence of external stimuli or situational cues. This connects to impulse buying theory about external cues (Graa and Dani-elKebir, 2012; Sharma et al., 2014; Xue et al., 2024).

IMP3 - *My mood has a strong influence on what I buy when travelling.* This item on the other hand is linked to the internal cues described in the impulse buying theory, measuring the emotional influence on purchase decisions (Sharma et al., 2014; Xue et al., 2024).

IMP4 - *When I see something appealing on holiday, I may buy it immediately.* This item measures the immediate response to something appealing, in tourism products may feel more appealing than in everyday life which may increase the urge to buy immediately (Rook, 1985; Graa and Dani-elKebir, 2012; Zeithaml, 1981).

IMP5 - *How likely are you to purchase add-ons (e.g. upgrades, activities, souvenirs) even if they were not part of your original plan?* This item measures tourist-related purchases not included in the original plans. This is linked to theories on impulse buying (Sharma et al., 2014; Xue et al., 2024; Cai and Li, 2026).

An additional open-ended question asks whether respondents have ever purchased something impulsively while on holiday and, if so, what they purchased and why. This question provides contextual information about the types of purchases respondents personally consider impulsive and the reasons behind those decisions. As the question does not use the same response scale as the closed questionnaire items, it is used as supplementary information rather than as part of the impulsivity composite variable.

Additional Tourism Spending

Additional tourism spending was operationalised as spending that extends beyond respondents' usual, planned, or controlled consumption during a holiday. It does not refer to the total cost of the trip, but rather to the tendency to spend more freely, exceed planned limits, accept higher prices, or make additional purchases after the trip has begun. The construct represents the behavioural outcome that the holiday mindset, indulgence, and impulsivity are expected to influence.

SPEND1 - *I spend more money per day on holiday than in my everyday life.* This item measures the elevated overall spending level, capturing whether the participants notice an increase in their spending. This item is connected to the idea that holidays function as a temporary break from ordinary routines and financial restrictions (Brida and Scuderi, 2013).

SPEND2 - *I exceed my planned budget when I travel.* This item measures budget deviation. This dimension assesses whether participants adhere to their own set budget on vacation or whether they spend more than they intended to before the holiday. It connects to the concept of reduced self-control in holiday contexts, where the temporary nature of the holiday may make financial limits feel less strict (Bettman et al., 1998; Pham, 1998; Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009).

SPEND3 - *I am willing to pay higher prices at tourist destinations.* This item measures an increased willingness to spend a higher amount. It reflects a reduction in price sensitivity and the possibility that respondents are more accepting of higher costs when on holiday, this is linked to experiential consumption theory (Holbrook and Hirschman, 1982; Wu, Cheng and Ai, 2018).

SPEND4 - *On holiday, I am less strict with my spending than I am at home.* This item measures a reduced spending restraint. Capturing the relaxation of control and/or discipline on financial matters. This item is strongly connected to holiday mindset, liminality, and self-licensing (Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009).

SPEND5 - *I often buy extra activities or add-ons during a trip that I had not planned in advance.* This item measures unplanned expenses that were not included in the original plans. It is linked to impulse buying theory and experiential consumption theory (Pham, 1998; Holbrook and Hirschman, 1982; Li et al., 2022).

Together, these items measure additional tourism spending through several related dimensions: increased expenditure, deviation from planned budgets, willingness to accept higher prices, reduced financial restraint, and the purchase of unplanned add-ons.

Relationship Between the Operationalised Constructs

The four constructs were operationalised in accordance with the study's conceptual framework. Holiday mindset represents the broader psychological state associated with being away from everyday routines and responsibilities. Indulgence and impulsivity represent two possible mechanisms through which this state may influence consumer behaviour. Additional tourism spending represents the measurable behavioural outcome.

The proposed relationship suggests that psychological detachment, norm relaxation, and increased experiential focus may make tourists more willing to justify pleasure-oriented spending. These changes may also make individuals more responsive to emotional and situational cues, increasing the likelihood of spontaneous decisions. Indulgence and impulsivity may consequently contribute to higher expenditure, budget deviation, reduced spending restraint, and unplanned purchases.

The operationalisation therefore allows the study to test not only whether the holiday mindset is associated with additional tourism spending, but also whether this relationship can be explained through indulgence and impulsivity. Each construct is represented through five questionnaire items, enabling the individual responses to be combined into composite variables for reliability testing, correlation analysis, regression analysis, and mediation analysis.

Concepts	Questions/ ITEMS	Measurements	Supporting Theories
The Holiday Mindset "HM"	1. I feel less concerned about my everyday responsibilitiesWhen I am on holiday. 2. To what extent do you agree with the statement: "I behave differently when I am on holiday compared to everyday life." 3. Being away from home makes different kinds of behaviour feel more acceptable. 4. On holiday, I evaluate my choices differently than I would at home.	- Psychological detachment - Norm-relaxation - Experiential inclination - Changing of evaluation processes	Löfgren (2002) Dennis Rook (1985) Turner (1969) Nawijn et al. (2010) Filep (2012) Holbrook and Hirschman, (1982) Barbopoulos and Johansson (2016) Bettman, Luce and Payne (1998) Michel Tuan Pham (1998) Dhar and Wertenbroch (2000).

	5. While travelling, I am more focused on enjoying the moment than on sticking to my usual habits.		
Indulgence "IND"	1. I often tell myself that extra spending is acceptable because I am on holiday. 2. I am more likely to justify a purchase if it feels like part of the holiday experience. 3. I see holidays as a special occasion so it is easier to justify spending more 4. I prioritise enjoyment over saving money during holidays. 5. If I have worked hard or saved up before a trip, I feel more justified spending freely during it.	- Justification of indulgence - Experiential justification - Special occasion justification - Hedonic orientation - Self-Licensing - Reward-based Justification	Holbrook and Hirschman (1982) Babin, Darden and Griffin (1994) Voss, Spangenberg and Grohmann (2003) Mortelmans and Damen (2001) Wu, Cheng and Ai (2018) Kim and Tanford (2021) Feurer and Haws (2022) Shu and Sharif (2018) Mukhopadhyay and Johar (2009) Khan and Dhar (2006) Illingworth (2023) Nawijn (2013) Dhar and Wertenbroch (2000)
Impulsivity "IMP"	1. I often make purchase decisions spontaneously when I am on holiday. 2. In busy or stimulating travel environments, I make faster purchase decisions. 3. My mood has a strong influence on what I buy when travelling. 4. When I see something appealing on holiday, I may buy it immediately. 5. How likely are you to purchase add-ons (e.g. upgrades, activities, souvenirs) even if they were not part of your original plan? A. Have you ever purchased something impulsively, when	- Impulsivity/ spontaneous behaviour - Situational cues - Emotional influence (mood) - Unplanned purchases	Zeithaml (1981) Murray and Schlacter (1990). Sharma et al. (2014) Xue et al. (2024) Graa and Dani-elKebir (2012) Cai and Li (2026) (Vohs and Faber, 2007) (Baumeister et al., 2007)

	on holiday? If yes, what did you buy? And why?		
	1. I spend more money per day on holiday than in my everyday life. 2. I exceed my planned budget when I travel. 3. I am willing to pay higher prices at tourist destinations. 4. On holiday, I am less strict with my spending than I am at home. 5. I often buy extra activities or add-ons during a trip that I had not planned in advance.	- Budget Deviation - Reduced Spending Restraint (Loosened Control) - Increased Willingness to Spend - Elevated Overall Spending Level	Brida and Scuderi (2013) Holbrook and Hirschman (1982) Bettman et al. (1998) Pham (1998) Holbrook and Hirschman (1982) Babin, Darden and Griffin (1994) Wu, Cheng and Ai (2018) Feurer and Haws (2022) Shu and Sharif (2018) Khan and Dhar (2006) Mukhopadhyay and Johar (2009) Sharma, Sivakumaran and Marshall (2014) Li et al. (2021) Li et al. (2022)

Table 1: Operationalisation of the Study Constructs

4. Methodology

This chapter explains how the thesis investigates the topic. The chapter starts by defining the key concepts. Thereafter it outlines the mixed method approach using a qualitative and quantitative research method, and explains how the data will be collected and analysed. The chapter also covers research philosophy, ethical considerations and spss-based statistical analysis.

4.1 Definition of Key Concepts

The main concepts in this thesis are: the holiday mindset, indulgence, impulsivity and additional tourism spending.

The holiday mindset is defined as a temporary psychological state in which individuals feel detached from everyday responsibilities and enter a more relaxed, carefree, and enjoyment oriented state (Löfgren, 2002; Turner, 1969)

Indulgence refers to giving in to pleasure and emotional satisfaction, allowing oneself a luxury, treat, or a relaxing of restrictions. For this thesis indulgence is used to specify the pleasure and

reward oriented consumption that tourists justify as acceptable because they are on holiday (Holbrook and Hirschman, 1982; Babin et al., 1994; Khan and Dhar, 2006)

Impulsivity is the tendency to act without forethought. Impulsivity can be considered as a response, a choice or a trait. For this study impulsivity refers to spontaneous purchasing behaviour with limited planning or deliberation, often influenced by emotional states and situational cues (Sharma et al., 2014; Xue et al., 2024).

Additional tourism spending refers to discretionary spending when on holiday. This does not refer to all the money spent on a trip, but refers to the consumption and spending that happens while on the trip. It refers to the money spent beyond the consumption of amenities (Brida and Scuderi, 2013; Kim and Tanford, 2021).

4.2 Research Design

This study implements a mixed methods research design which consists of a quantitative questionnaire and a deductive qualitative content analysis of TripAdvisor reviews (Saunders et al., 2023). The purpose of combining these methods is to understand how the holiday mindset influences additional tourism spending behaviour through examining both self-reported behaviours and naturally occurring expressions of spending experiences within tourism contexts.

The quantitative questionnaire is used to examine the relationships between the main constructs of the study: holiday mindset, indulgence, impulsivity, and additional tourism spending behaviour. The qualitative content analysis complements the questionnaire findings by investigating how tourists naturally express spending justification, indulgence, emotional influence, and unplanned spending in online reviews.

The study primarily follows a deductive research approach (Saunders et al., 2023) grounded on the existing literature on tourism consumption, holiday mindset, impulsivity, indulgence, and consumer behaviour. Based on this theoretical foundation, six hypotheses were developed to examine both the direct relationships and mediating relationships between the constructs. More specifically, the study investigates whether the holiday mindset influences additional tourism spending and whether this relationship is mediated by indulgence and impulsivity.

The mixed methods design combines statistical analysis with contextual interpretation. The questionnaire identifies measurable relationships between variables, and the qualitative analysis provides further understanding into how tourists interpret, justify, and communicate their spending behaviour during holidays.

4.3 Questionnaire Method

The questionnaire was designed to measure the main concepts included in the conceptual framework: holiday mindset, indulgence, impulsivity, and additional tourism spending. Each

construct was operationalised using five questions designed to investigate different dimensions of the concept. In addition to these sections, the questionnaire also included seven demographic questions to provide contextual information about the respondents.

The questionnaire targeted individuals aged 18 years or older who had travelled within the previous 12 months. This criterion was used to ensure that respondents reflected on relatively recent tourism experiences and individuals over 18 are legally considered adults and are therefore able to provide informed consent independently. A convenience sampling approach was used due to accessibility and time limitations (Saunders et al., 2023). The survey was distributed through social media platforms, student groups, and in-person recruitment using QR codes linking directly to the questionnaire. The target sample size was approximately 100 respondents. This was considered to be sufficient for identifying general tendencies in the data while at the same time being realistic considering the time-frame of the study.

The questionnaire was estimated to take approximately 5–10 minutes to complete depending on reading speed and response time. Participation was voluntary and respondents were informed about the purpose of the study before beginning the survey. Some questions included a “prefer not to answer” option and respondents were allowed to skip questions if they did not wish to respond. A consent question was included at the beginning of the survey as a required item before participation could continue. An additional required question was also included later in the questionnaire to ensure participant attentiveness.

4.4 Likert Scale Design

The questionnaire primarily used four-point Likert-scale questions where respondents indicated the extent to which they agreed or disagreed with different statements. The holiday mindset items focused on behavioural and emotional differences during holidays, indulgence items examined self-reward and justification of spending, impulsivity items explored spontaneity and unplanned decision-making, and additional tourism spending behaviour items focused on spending beyond originally intended plans or budgets.

To avoid a neutral midpoint, a four-point Likert scale was used throughout the questionnaire. This decision was made to encourage respondents to indicate agreement or disagreement rather than selecting a neutral response. Previous research suggests that midpoint responses may sometimes reflect uncertainty or avoidance rather than genuine neutrality (Chyung et al., 2017; Kulas and Stachowski, 2009). Removing the midpoint therefore aimed to produce clearer response patterns and improve interpretability of the data which could be discussed further.

This approach could also limit respondents who genuinely feel neutral or uncertain regarding certain statements. This limitation is acknowledged when interpreting the findings of the study.

4.5 Deductive Qualitative Content Analysis

A deductive qualitative content analysis was conducted using customer reviews collected from TripAdvisor (Elo and Kyngäs, 2008) to complement the quantitative findings. A deductive approach was considered appropriate because the analysis was guided by the study's theoretical framework and conceptual model. Rather than allowing themes to emerge solely from the data, predefined coding categories based on existing theory were used to examine how tourists naturally expressed holiday mindset, indulgence, impulsivity, spending justification and additional tourism spending within real tourism experiences.

4.5.1 Data Collection and Selection

TripAdvisor was selected because it is one of the world's largest travel review platforms and provides publicly available user-generated content from travellers with diverse backgrounds and travel experiences. Unlike researcher-generated data, these reviews represent naturally occurring accounts written voluntarily after a completed holiday, allowing tourists to describe their experiences, emotions and behaviours without being influenced by the aims of the study. This made TripAdvisor an appropriate source for examining how tourists naturally express spending behaviour, indulgence, impulsivity and spending justification within real tourism contexts.

The study focused exclusively on all-inclusive hotels. This setting was selected because accommodation, food, beverages and many activities are included within the holiday package, meaning that additional purchases are largely discretionary rather than essential travel expenses. Although the core holiday experience is prepaid, tourists are still presented with opportunities to purchase excursions, premium services, upgrades and other optional experiences. Consequently, all-inclusive resorts provide an appropriate setting for examining additional tourism spending, indulgence, impulsivity and spending justification beyond the initial holiday cost.

The Rixos Premium Belek: The Land of Legends Access (located in Turkey), Ikos Oceania (located in Greece), Club Med Peisey-Vallandry (located in France), and Hotel Riu Gran Canaria (located in Spain) were the four all-inclusive hotels chosen for the analysis. The hotels were selected according to three criteria. Firstly, they had to operate as all-inclusive resorts. Secondly, they were required to have more than 5,000 reviews on TripAdvisor to ensure a sufficiently large pool of reviews from which relevant cases could be selected. Finally, hotels were selected from different European destinations to reduce the influence of destination-specific characteristics while maintaining a comparable tourism setting. Selecting hotels across multiple destinations increased variation within the dataset while ensuring that all hotels represented similar holiday environments.

A total of 200 reviews were analysed, consisting of 50 reviews from each hotel. For each hotel, 25 reviews rated three stars or below and 25 reviews rated four stars or above were selected to create a balanced dataset of both positive and negative customer experiences. This number of reviews was considered sufficient to provide a broad range of tourist experiences across the four

hotels while remaining manageable for an in-depth deductive qualitative content analysis. Rather than aiming for statistical representativeness, the purpose of the qualitative analysis was to examine recurring behavioural patterns relating to the theoretical concepts underpinning the study (Elo and Kyngäs, 2008).

Reviews published between 2007 and 2026 were included in the analysis. Because some hotels contained relatively few recent reviews discussing spending behaviour, reviews from multiple years were incorporated to ensure sufficient behavioural and emotional content for analysis.

Reviews were included if they described a completed stay at one of the selected hotels, contained behavioural, emotional or evaluative content relevant to the study, were publicly available on TripAdvisor, and were available in English or could be translated into English using TripAdvisor's built-in translation feature.

Reviews were excluded if they consisted solely of numerical ratings or very brief comments without meaningful behavioural content, focused exclusively on booking procedures, technical website issues or other topics unrelated to the holiday experience, did not contain information relevant to the study's conceptual framework or were duplicate reviews.

The unit of analysis was each individual TripAdvisor review. Within every review, meaningful units of text, including words, phrases and complete sentences relating to the predefined coding categories, were identified and coded.

4.5.2 Coding Process

The coding process followed a deductive approach guided by the theoretical framework and conceptual model presented earlier in the study (Elo and Kyngäs, 2008). Coding categories were established before the analysis commenced and were derived from the literature on holiday mindset, indulgence, impulsivity, tourism consumption and consumer behaviour. This ensured that the qualitative analysis remained aligned with the research aim and complemented the quantitative findings.

The coding process consisted of several stages. First, all selected reviews were read in their entirety to gain an overall understanding of the tourists' experiences. Secondly, meaningful units of text relating to the study's concepts were identified. These units included individual words, phrases or complete sentences describing spending behaviour, emotions, motivations or holiday experiences. Thirdly, each meaning unit was assigned to one or more predefined coding categories. Finally, in order to identify recurring behavioural patterns and differences between the positive and negative experiences, coded extracts were compared across all four hotels.

The four hotels were divided equally between the two researchers in the beginning to improve efficiency during the coding process. Each researcher independently coded two hotels using the predefined coding framework. Following the initial coding, all coded reviews were jointly reviewed to ensure consistency in the interpretation and application of the coding categories.

Where differences in interpretation occurred, the researchers revisited the original review together and discussed the coding until consensus was reached.

During the coding process, some potential indicators, such as regret, value for money and satisfaction, were considered but were not retained as separate categories because they either overlapped with the predefined categories or were not directly relevant to the research aim.

No formal intercoder reliability test, such as Cohen's Kappa, was conducted as the coding consistency was strengthened through predefined coding categories, continuous discussion and consensus between the researchers. While this collaborative approach enhanced consistency throughout the analysis, the absence of formal intercoder reliability testing represents a methodological limitation that is discussed further in Section 7.2.1.

4.5.3 Coding Framework

To improve transparency, a predefined coding framework was developed before the analysis commenced. The framework was derived from the theoretical concepts underpinning the study and guided the identification and interpretation of relevant text within the reviews. Each coding category represented one aspect of the conceptual framework and included an operational definition to ensure consistency throughout the coding process.

The coding table presents the coding framework used in the qualitative analysis, including the coding categories, their definitions, example codes and representative quotations from the dataset. Presenting the framework allows readers to understand how individual review excerpts were interpreted and linked to the theoretical concepts investigated in this study.

Coding category	Definition	Indicators used in coding	Example quotations	Coding interpretation
External Triggers	External or situational factors that influence tourists' expectations, decisions or experiences.	Previous reviews, website information, service systems, availability, convenience and situational constraints.	“misrepresentations on Ikos’ website… influenced our decision”; “we went there after reading previous reviews… expected more”; “QR codes… made ordering easy”	Coded as external triggers because outside information, systems or situational conditions influenced expectations, decisions or the way the holiday experience developed.

Holiday Mindset	Expressions reflecting psychological detachment from everyday life, relaxation and reduced responsibility, as well as situations where this state is disrupted.	Relaxation, switching off, carefree experiences, reduced responsibility, lack of flexibility, stress and inability to relax.	"we could fully switch off"; "we didn't have to worry about anything"; "we could relax knowing everything was taken care of"; "Relaxing break? - NO"	Coded as holiday mindset when the review expressed relaxation, detachment or reduced responsibility, or when the expected holiday state was clearly blocked or disrupted.
Emotional Influence	Emotional responses that influence how tourists experience and evaluate their holiday.	Enjoyment, excitement, disappointment, frustration, regret and other strong positive or negative emotional reactions.	"absolutely incredible from start to finish"; "we loved every minute"; "felt quite humiliated… walk of shame"; "feeling robbed and ripped off"; "bitterly disappointing"	Coded as emotional influence because the wording expressed a clear emotional reaction that shaped how the tourist evaluated the experience.
Justification of Spending	Expressions in which tourists evaluate whether the money spent was justified by the experience received.	Value for money, worth the cost, waste of money, perceived value, regret and comparisons between price and experience.	"worth every penny"; "worth the cost for what you get"; "didn't represent value for money"; "expected a lot more for the price"; "overpriced for what you get"	Coded as justification of spending when tourists directly evaluated whether the financial cost was worthwhile in relation to the experience received.

Indulgence	Expressions reflecting luxury, treating oneself, reward, pleasure or being cared for during the tourism experience.	Treats, luxury, being spoiled, premium experiences, abundance and special treatment.	"treated like royalty"; "we felt completely spoiled"; "true luxury experience"; "last minute treat"; "a treat for the family"; "luxury experience expected"	Coded as indulgence when the experience was framed as luxurious, rewarding or as treating oneself, including cases where expected indulgence was not successfully delivered.
Unplanned Spending	Expressions indicating spontaneous, unexpected or previously unplanned spending or consumption during the tourism experience.	Last-minute decisions, unexpected costs, unplanned extras, spontaneous consumption and ease enabling spontaneous behaviour.	"last minute treat"; "unexpected extras… hadn't planned for them"; "unexpected charges"; "90% penalty fee… outrageous"; "QR codes… made ordering easy"	Coded as unplanned spending when the review indicated that spending or consumption occurred without prior planning, arose unexpectedly or was made easier through situational convenience.

Table 2: Coding Framework for the Qualitative Content Analysis

4.6 Research Philosophy

This study is primarily grounded in a post-positivist research philosophy with interpretive elements (Saunders et al., 2023). The research assumes that behaviours such as impulsivity, indulgence, and additional tourism spending behaviour can be measured and analysed through observable patterns. The study also acknowledges that tourism experiences are driven by emotions, meanings, and individual interpretations influenced by the holiday context.

The study therefore combines quantitative measurement with qualitative interpretation. The questionnaire reflects a post-positivist approach through testing the theoretically informed hypotheses and relationships between variables and the qualitative content analysis introduces

interpretive elements by examining how tourists subjectively express and justify their spending behaviour within tourism experiences.

The study follows a primarily deductive logic where existing literature and theory guide both the hypotheses and the qualitative coding framework (Saunders et al., 2023). Previous research on tourism consumption, impulsivity, indulgence, and experiential consumption informed the conceptual framework and operationalisation of the constructs used within the study.

4.7 Ethical Considerations

Ethical considerations were contemplated throughout the research process as this study examines personal spending behaviour, impulsivity, and emotional experiences during holidays (Saunders et al., 2023).

Before participating in the questionnaire, an information page explaining the purpose of the study, the estimated length of the questionnaire, and how the data would be used was presented. Participants were also informed that participation was voluntary, anonymous, and that there were no right or wrong answers. Respondents were also informed that they could skip questions or withdraw from the questionnaire at any point.

As there are some potentially sensitive topics such as impulsive spending and financial behaviour in the questionnaire, careful language was used to avoid feelings of discomfort or shame. Some questions also included a “prefer not to answer” option to reduce pressure on the respondents.

The study additionally considers sustainability from a consumer well-being perspective. While additional spending may contribute positively to tourism experiences and business revenue, excessive or emotionally driven spending could contribute to feelings of regret or dissatisfaction. Therefore, the study acknowledges the importance of balancing commercial practices with responsible tourism consumption and consumer well-being.

4.8 Quantitative Data Analysis (SPSS)

The quantitative questionnaire data was analysed using IBM SPSS Statistics. The purpose of the analysis was to examine the relationships between holiday mindset, indulgence, impulsivity, and additional tourism spending.

4.8.1 Data Preparation

Survey responses were transferred into Microsoft Excel before being imported into SPSS for analysis. Each questionnaire item represented an individual variable, and each respondent represented one case within the dataset. Likert-scale responses were treated as numerical values on a four-point scale.

The dataset was screened for missing values, inconsistencies, and potential data entry errors prior to the analysis. Where necessary, negatively worded items were reverse-coded to ensure consistency in the direction of measurement across the constructs (Saunders et al., 2023).

4.8.2 Reliability Analysis

Cronbach's alpha was used to assess the internal consistency of each construct for a reliability analysis. Holiday mindset, indulgence, impulsivity, and additional tourism spending were tested separately. A Cronbach's alpha value of $\alpha \geq 0.70$ was used as the threshold for acceptable reliability. Items that substantially reduced scale reliability were considered for removal based on the "alpha if item deleted" criterion (Tavakol and Dennick, 2011; Saunders et al., 2023).

4.8.3 Composite Variable Construction

Following the reliability assessment, composite variables were created for impulsivity and indulgence using the five items that were created. The holiday mindset composite was calculated on HM2-5 due to improved internal consistency after removing HM1. Additional tourism spending items showed poor internal consistency and thus represented distinct dimensions of spending behaviour. Therefore the spend items were not treated as one composite variable and were analysed individually.

4.8.4 Descriptive Statistics

Descriptive statistics were provided to give an overview of the response patterns. The purpose of the analysis was to summarise how respondents answered in the questionnaire before further tests were conducted. The means and standard deviations were calculated to provide an overview of the sample characteristics and response distributions across the main constructs. These means were used to identify the general level of agreement with the themes, while the standard deviation helped assess the variation between the respondents' answers. Skewness and kurtosis were additionally assessed before further analysis was conducted to identify possible deviations from normality. Descriptive statistics were used to create an initial understanding of the overall trends in the data.

4.8.5 Correlation Analysis

Pearson correlation analysis was conducted to examine the direction and strength of relationships between holiday mindset, indulgence, impulsivity, and additional tourism spending (Saunders et al., 2023). This provided an initial indication of associations between the variables prior to regression analysis.

4.8.6 Regression and Mediation Analysis

A series of regression analyses were conducted to test the study's hypotheses (Saunders et al., 2023). Simple linear regression analyses were first conducted to examine the influence of holiday mindset on indulgence (H1) and impulsivity (H2). Additional regression analyses were then conducted to examine whether indulgence (H3) and impulsivity (H4) positively influenced additional tourism spending behaviour.

To examine the mediating relationships proposed in H5 and H6, an exploratory regression-based examination of possible mediation patterns was conducted to assess whether indulgence and impulsivity functioned as mediating variables between holiday mindset and additional tourism spending behaviour.

An additional exploratory analysis was conducted to examine whether participants' everyday spending style was related to their holiday spending behaviour. This was used to explore whether the observed holiday spending patterns were related to participants' usual spending tendencies or appeared to be more specific to the holiday context. Everyday spending style was examined in relation to the individual additional tourism spending items (SPEND1- SPEND5). This analysis was exploratory and was not part of the original hypothesis testing.

4.8.7 Authors Contributions

The authors contributed equally to the development and creation of the research. The research topic, aim, and research question were developed collaboratively. Both contributed to the operationalisation of the key constructs: holiday mindset, indulgence, impulsivity, and additional tourism spending. The questionnaire was developed collaboratively, as was the collection and analysis of both the qualitative and quantitative data.

For the writing of the thesis, the work was distributed equally. A template was created before starting each section, after which the authors distributed the workload to work on specific sections individually. The sections were gradually created and allocated as the work progressed. The sections were reviewed, edited and revised by both authors to ensure consistency, coherence and equal contribution. The study was thus developed through shared writing, feedback and revision.

4.8.8 Declarations of Interest

None.

4.8.9 Funding

This study received no funding or grant from any funding agency, commercial, public or other.

5. Empirical Findings

In this chapter the empirical findings are presented, starting with the content analysis, followed by the findings from the questionnaire. Later those findings will be compared and examined in the discussion chapter.

5.1 Content Analysis

The findings are structured in the same way as the theoretical framework, around the key themes: holiday mindset, indulgence, impulsivity, and additional tourism spending. This qualitative analysis provides insights into the relationship between the four themes. While the reviewed data cannot statistically test the hypotheses, it can illustrate and provide further understanding of the patterns discussed in the quantitative findings.

5.1.1 Holiday Mindset

The findings suggest that guests associate holidays with relaxation, escape, emotional enjoyment and freedom from daily responsibilities. Across the reviews guests described a holiday as successful when they could switch off, avoid stress and enjoy the experience. This is in line with the theoretical framework that describes the holiday mindset as a temporary psychological state where guests in this case expect comfort, ease and enjoyment.

Guests described having “nothing to do, nothing to think about except having fun” (“The comfort of Club Med in winter”, 2026) and that they could “switch off, relax and enjoy pools, food and sun” (“Great Family Holiday Again!”, 2025). Prominent were reviews appreciating not needing to think about planning, budgeting, or logistics during the holiday. This suggests that holiday mindset is strengthened when the environment reduces stress and supports relaxation and enjoyment.

The negative reviews however, showed that the holiday mindset can be disrupted, in the reviewed cases the expected feeling of escape was replaced by frustration. This can happen due to noise, overcrowding, poor service, unexpected costs, and unmet expectations.

Overall the findings suggest that the holiday mindset creates an emotional context in which consumption takes place. When positive, the guests are more open while negative emotions make people more critical of the money that they spent.

5.1.2 Indulgence

Indulgence was found strongly connected to the holiday mindset. Guests described this sort of spending as an extra comfort or convenience, a luxury or as a reward. The reviews showed that guests that felt relaxed and detached from everyday responsibilities, were more likely to value indulgent experiences. Guests talked about spa treatments, upgraded rooms, scenic views,

high-quality food and personalised services as experiences that made the holiday feel special or luxurious. Additionally, guests described being “pampered” by staff (“Great experience in this Med club and spa!”, 2026), others simply experienced the holiday as “Such a treat!” (“Excellent all inclusive family hotel” 2026).

These findings suggest that guests see holidays as a legitimate reason to treat themselves. Guests who described feeling relaxed, carefree, and emotionally detached from everyday life also described experiences of comfort, pampering, luxury, and reward. Guests experienced holidays as different from everyday life, and indulgent behaviour was seen as more acceptable, even becoming more desirable. They expected holidays to feel special, and they associated successful holidays with being treated, cared for, and able to enjoy premium experiences.

However, the findings also suggest that indulgence creates expectations. By paying extra guests expected the experience to feel more special, when that fell short and the expectations were not met disappointment grew stronger than comparable reviews without extra spending. For example, guests complained when deluxe rooms did not include expected premium features. Indulgence works thus in two ways. It is encouraged by the holiday mindset and it becomes a standard through which the holiday is judged and justified.

5.1.3 Impulsivity

Impulsivity was not seen as substantial compared to indulgence. Guests seldom described themselves, their purchases or experience as impulsive. Impulsivity appears more indirectly and therefore needs to be interpreted with caution. The reviews suggest that guests become more open to spontaneous behaviour when on holiday such as ordering drinks easily or enjoying continuously available food and services. These examples suggest that the holiday mindset may be associated with greater openness to immediate enjoyment and less focused on control; however, like previously mentioned, this needs to be taken with caution due to the limited reviews and indirect evidence. Impulsivity was more clearly observed in reactive decisions, such as guests deciding to eat outside the hotel or arranging additional travel or accommodation because the hotel did not meet expectations. Most of these purchases were caused by dissatisfaction and frustration.

5.1.4 Additional Tourism Spending

In the positive reviews spending was often linked to enjoyment, convenience and indulgence. Indulgent experiences such as spa treatments, upgraded rooms, premium food and drinks, and special amenities contributed to guests’ perception of the holiday as rewarding. However, this relationship depends on perceived value. When indulgence did not meet expectations, guests became critical of the money spent. This type of spending was often connected to aspects of the holiday mindset such as relaxation and escape, and guests were more likely to evaluate it

positively when they made such a connection. This suggests that when guests want to feel treated or rewarded, they are more willing to accept extra consumption.

However, when guests felt forced to spend extra money, they interpreted it as unfair and frustrating. This was especially strong because many guests had booked all-inclusive holidays and expected most costs to be covered.

5.1.5 Indulgence and Impulsivity as Possible Mechanisms

The findings suggest that indulgence may help explain the relationship between the holiday mindset and additional tourism spending. The holiday mindset created a desire for comfort, reward, and enjoyment, which encouraged indulgent expectations and behaviours. These demands influenced how the guests spent their money and evaluated their spending. Thus, the qualitative findings were consistent with indulgence acting as a possible mechanism within this relationship. However, qualitative analysis cannot independently establish mediation.

As mentioned previously, less direct evidence of impulsivity was found within the reviews. The findings suggest that impulsivity might function as a situational and emotional mechanism, while indulgence appears to be a more central pathway. The holiday mindset appeared to increase openness and spontaneity; however, this was not often directly expressed in the reviews. The qualitative findings therefore provide only limited insight into impulsivity as a possible mechanism.

5.1.6 Holiday Mindset and Additional Tourism Spending

The findings suggest a possible connection between the expression of the holiday mindset and additional spending. Guests enter a relaxed and enjoyment-oriented state where spending appears easier to accept as it relates to the carefreeness of the holiday. Guests appeared to be less focused on everyday responsibilities and more on maximising the holiday. This was visible in the reviews as they showed that they valued comfort, convenience, better food and drinks, and services that led to them feeling content and relaxed. Thus, this suggests that the holiday mindset creates a context that justifies additional spending as a part of the experience. The findings suggest that the holiday mindset may be associated with additional tourism spending; however, this spending appears to be more acceptable when it relates to or is consistent with the guests' desire to relax and indulge.

5.2 Quantitative Analysis

The quantitative analysis was conducted to examine the relationships between holiday mindset, indulgence, impulsivity, and additional tourism spending behaviour. SPEND1–SPEND5 were analysed separately throughout the analysis. SPEND1 measured whether respondents spent more money per day on holiday than in everyday life. SPEND2 measured whether respondents

exceeded their planned travel budget. SPEND3 measured willingness to pay higher prices at tourist destinations. SPEND4 measured whether respondents were less strict with spending while on holiday. SPEND5 measured whether respondents bought extra activities or add-ons that were not originally planned.

5.2.1 Reliability Analysis: Cronbach's Alpha

To examine the internal consistency of each construct, reliability analyses were conducted using Cronbach's alpha. Cronbach's alpha indicates whether multiple items can be combined into one overall scale. A value above $\alpha = .70$ is generally considered acceptable, although lower values may be tolerated in exploratory research when there is theoretical justification.

The indulgence scale showed acceptable reliability, $\alpha = .733$, and was therefore retained as a composite variable. The holiday mindset scale initially showed questionable reliability, $\alpha = .663$. However, the reliability improved when HM1 was removed, resulting in an acceptable alpha of $\alpha = .718$. Therefore, holiday mindset was measured using HM2–HM5.

The relatively low reliability values can be explained by the broad nature of the constructs. Some items measured related but not identical aspects of holiday behaviour. In particular, HM1 appeared to capture detachment from everyday responsibilities, whereas the remaining holiday mindset items focused more directly on behavioural change, changed evaluation of choices, and enjoyment in the holiday context. This conceptual difference may explain why HM1 did not fit well with the overall scale and why deleting it improved Cronbach's alpha.

The impulsivity scale showed weaker reliability, $\alpha = .605$. Since the items were theoretically related to impulsive purchasing behaviour while travelling, the scale was retained as a composite variable for exploratory analysis. However, results involving impulsivity should be interpreted with caution. The low reliability may be because the items captured different forms of impulsivity, such as spontaneous purchase decisions, faster decisions in stimulating environments, mood-based purchasing, immediate buying, and unplanned add-ons. Although these behaviours are theoretically related, they may not occur equally for all respondents. For example, a respondent may make faster decisions in busy travel environments but may not necessarily buy unplanned add-ons. This could reduce the internal consistency of the scale.

The additional tourism spending scale showed poor reliability, $\alpha = .521$. This was expected because the five SPEND items measured different dimensions of spending behaviour rather than one single concept. For example, spending more money per day, exceeding a planned budget, accepting higher tourist prices, being less strict with spending, and buying unplanned add-ons are all related to holiday spending, but they are not the same behaviour. A respondent may spend more per day while still staying within budget, or may be less strict with money without necessarily paying higher tourist prices. Therefore, the low alpha indicates that these items should not be treated as one unified spending scale, but rather as separate dimensions of

additional tourism spending behaviour. Therefore, SPEND1–SPEND5 were not combined into one variable, but analysed separately throughout the quantitative analysis.

Although some Cronbach's alpha values were below the conventional threshold, the constructs remain theoretically valid because they are grounded in the study's conceptual framework and capture relevant aspects of holiday consumption behaviour. Cronbach's alpha assesses statistical internal consistency, but it does not by itself determine whether a construct is theoretically meaningful. In this study, lower reliability values may reflect the multidimensional nature of the constructs, particularly because holiday mindset, impulsivity, and tourism spending involve several related but distinct psychological and behavioural dimensions. Therefore, the constructs were retained where theoretically justified, while results were interpreted cautiously and, in the case of additional tourism spending, analysed item by item rather than as a single composite scale.

5.2.2 Descriptive Statistics Interpretation

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
HM2345	86	1.75	4.00	3.0814	.53198	-.266	.260	-.445	.514
INDtotal	86	2.00	4.00	3.3837	.47350	-.543	.260	-.013	.514
IMPtotal	86	1.20	3.80	2.5581	.51254	.247	.260	-.177	.514
SPEND1	85	1	4	3.26	.804	-.789	.261	-.154	.517
SPEND2	85	1	4	2.38	.771	-.132	.261	-.461	.517
SPEND3	85	1	4	2.38	.723	-.135	.261	-.345	.517
SPEND4	85	1	4	3.14	.657	-.413	.261	.384	.517
SPEND5	85	1	4	2.40	.876	.205	.261	-.588	.517
Valid N (listwise)	85								

Figure 3: Reliability Analysis of the Study Constructs

The sample consisted of 86 respondents, but only 85 responses were available for additional tourism spending due to one missing answer. The sample consisted of 54 females and 32 males, most of them (54.7%) were 25-34 years old followed by 18-24 year olds (27.9%), smaller groups represented the 35-44 year olds (9.3%) and 55 and older (3.5%). When it comes to employment status most were students (44.2%) followed by full-time employees (30.2%) and part-time employees (16.3%).

To provide an overview of the response patterns across the constructs, descriptive statistics were calculated. A four-point Likert scale was used to measure all variables where higher values indicated stronger agreement with the statements and lower values strongly disagreed. With the highest mean score of M = 3.38, SD = 0.47 within the main constructs, indulgence showed that many respondents usually accepted additional spending while on holiday. Respondents felt like they experienced a different mindset when travelling compared to their everyday life with

holiday mindset showing a high mean score of M = 3.14, SD = 0.47. Although moderate, impulsive purchasing behaviour was present with Impulsivity having a lower mean score of M = 2.56, SD = 0.51.

Respondents agreed that they spend more money per day while on holiday than they normally would at home with SPEND1 showing the highest mean score of 3.26, SD = 0.80 among the additional tourism spending items. With a relatively high mean of M = 3.14, SD = 0.66, SPEND4 showed that respondents were not as strict with their spending during holidays. SPEND2, SPEND3, and SPEND5 had a lower mean score between M = 2.38 and M = 2.40. This shows a more moderate mean score, indicating less agreement with these behaviours than with SPEND1 and SPEND4.

The skewness and kurtosis values were within acceptable ranges, suggesting that the variables did not show any large deviations from normality and could be used for further analysis.

The findings showed that respondents had a relatively strong holiday mindset when on holiday and with high levels of indulgence and spending justification, while in comparison, impulsive purchasing behaviour was lower.

5.2.3 Correlation

A Pearson correlation analysis was conducted to examine the relationship between the different themes: Holiday mindset, indulgence, Impulsivity and additional tourism spending. Holiday mindset has a significant correlation with indulgence, $r = .500$, $p < .001$, as well as with impulsivity, $r = .390$, $p < .001$. This provides support for H1 and H2 in these initial stages. This means that people with a higher level of holiday mindset reported a higher level of indulgence. Similarly, higher levels of impulsivity were also seen in people with a stronger holiday mindset.

Indulgence was significantly correlated to SPEND1, SPEND4 and SPEND5 ($r = .406$, $p < .001$; $r = .549$, $p < .001$; $r = .288$, $p = .007$) but not for the remaining SPEND items(2-3). Therefore, H3 received partial support. This means that Indulgence was associated with elevated daily spending, reduced spending restraint and unplanned add-on purchases. There were no associations with exceeding the planned budget or a willingness to pay higher prices.

Impulsivity was significantly correlated with all five spending items, which supports H4. The correlations range from $r = .224$ to $r = .483$. These initial values indicate that when on holiday impulsivity relates to all measured dimensions of additional tourism spending.

Additional finding: Indulgence and Impulsivity are related. This means that people who justify holiday spending also tend to be more impulsive in their spending. Thus that might explain overlapping behaviour.

Correlations

		SPEND1	SPEND2	SPEND3	SPEND4	SPEND5	HM2345	INDtotal	IMPtotal
SPEND1	Pearson Correlation	1	.071	-.047	.493***	.172	.339**	.406***	.224*
	Sig. (2-tailed)		.516	.671	<.001	.114	.002	<.001	.040
	Sum of Squares and Cross-products	54.306	3.718	-2.282	21.894	10.200	12.132	12.918	7.591
	Covariance	.646	.044	-.027	.261	.121	.144	.154	.090
	N	85	85	85	85	85	85	85	85
SPEND2	Pearson Correlation	.071	1	.362***	.082	.286**	.084	.156	.483***
	Sig. (2-tailed)	.516		<.001	.457	.008	.443	.155	<.001
	Sum of Squares and Cross-products	3.718	49.953	16.953	3.482	16.200	2.897	4.753	15.732
	Covariance	.044	.595	.202	.041	.193	.034	.057	.187
	N	85	85	85	85	85	85	85	85
SPEND3	Pearson Correlation	-.047	.362***	1	.037	.211	-.019	.124	.260*
	Sig. (2-tailed)	.671	<.001		.736	.053	.865	.258	.016
	Sum of Squares and Cross-products	-2.282	16.953	43.953	1.482	11.200	-.603	3.553	7.932
	Covariance	-.027	.202	.523	.018	.133	-.007	.042	.094
	N	85	85	85	85	85	85	85	85
SPEND4	Pearson Correlation	.493***	.082	.037	1	.128	.440***	.549***	.348**
	Sig. (2-tailed)	<.001	.457	.736		.242	<.001	<.001	.001
	Sum of Squares and Cross-products	21.894	3.482	1.482	36.306	6.200	12.868	14.282	9.649
	Covariance	.261	.041	.018	.432	.074	.153	.170	.115
	N	85	85	85	85	85	85	85	85
SPEND5	Pearson Correlation	.172	.286**	.211	.128	1	.096	.288**	.342**
	Sig. (2-tailed)	.114	.008	.053	.242		.381	.007	.001
	Sum of Squares and Cross-products	10.200	16.200	11.200	6.200	64.400	3.750	10.000	12.640
	Covariance	.121	.193	.133	.074	.767	.045	.119	.150
	N	85	85	85	85	85	85	85	85
HM2345	Pearson Correlation	.339**	.084	-.019	.440***	.096	1	.500***	.390***
	Sig. (2-tailed)	.002	.443	.865	<.001	.381		<.001	<.001
	Sum of Squares and Cross-products	12.132	2.897	-.603	12.868	3.750	24.055	10.714	9.043
	Covariance	.144	.034	-.007	.153	.045	.283	.126	.106
	N	85	85	85	85	85	86	86	86
INDtotal	Pearson Correlation	.406***	.156	.124	.549***	.288**	.500***	1	.495***
	Sig. (2-tailed)	<.001	.155	.258	<.001	.007	<.001		<.001
	Sum of Squares and Cross-products	12.918	4.753	3.553	14.282	10.000	10.714	19.057	10.221
	Covariance	.154	.057	.042	.170	.119	.126	.224	.120
	N	85	85	85	85	85	86	86	86
IMPtotal	Pearson Correlation	.224*	.483***	.260*	.348**	.342**	.390***	.495***	1
	Sig. (2-tailed)	.040	<.001	.016	.001	.001	<.001	<.001	
	Sum of Squares and Cross-products	7.591	15.732	7.932	9.649	12.640	9.043	10.221	22.329
	Covariance	.090	.187	.094	.115	.150	.106	.120	.263
	N	85	85	85	85	85	86	86	86

***. Correlation at 0.001 (2-tailed)

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Figure 4: Correlations Between the Study Constructs and Additional Tourism Spending

The correlation between holiday mindset and the spending items shows significance for SPEND1 and SPEND4 ($r = .339$, $p = .002$; $r = .440$, $p < .001$). This means that the holiday mindset relates

mainly to spending more on holiday and being less strict with spending. It is not clearly related to budget deviation, tourist price tolerance, or unplanned add-ons. This suggests that holiday mindset is mainly associated with general spending looseness rather than all forms of additional tourism spending.

5.2.4 Regression Analysis

A series of linear regression analyses were conducted to test the direct relationships proposed in H1–H4. The findings showed that holiday mindset predicted indulgence ($\beta = .500$, $p < .001$), supporting H1. Holiday mindset also predicted impulsivity ($\beta = .390$, $p < .001$), supporting H2.

For H3, indulgence predicted SPEND1 ($\beta = .406$, $p < .001$), SPEND4 ($\beta = .549$, $p < .001$), and SPEND5 ($\beta = .288$, $p = .007$). However, indulgence did not predict SPEND2 ($\beta = .156$, $p = .155$) or SPEND3 ($\beta = .124$, $p = .258$). Therefore, H3 was partially supported through SPEND1, SPEND4 and SPEND5.

For H4, impulsivity predicted all five additional tourism spending items: SPEND1 ($\beta = .224$, $p = .040$), SPEND2 ($\beta = .483$, $p < .001$), SPEND3 ($\beta = .260$, $p = .016$), SPEND4 ($\beta = .348$, $p = .001$), and SPEND5 ($\beta = .342$, $p = .001$). Therefore, H4 was supported.

The direct relationship between holiday mindset and Additional Tourism Spending was examined and showed that holiday mindset significantly predicted SPEND1 and SPEND4, signifying that respondents that had a stronger holiday mindset were more likely to spend more money per day and become less strict with spending while travelling. Exceeding planned budgets, willingness to pay higher tourist prices, or purchasing unplanned add-ons, however, were not significantly predicted with holiday mindset.

5.2.5 Exploratory Mediation Analysis: Indulgence

A manual regression-based mediation analysis was conducted to examine whether indulgence may mediate the relationship between holiday mindset and additional tourism spending. Since process or bootstrapped indirect effect testing were not used, the results should be interpreted as exploratory rather than confirming the effects.

Holiday mindset significantly predicted indulgence $\beta = .500$, $p < .001$. For SPEND1, the holiday mindset initially predicted spending more money per day while travelling. When indulgence was added to the model, indulgence remained significant, while the direct effect of holiday mindset became non-significant. This pattern is consistent with possible mediation.

For SPEND4, both holiday mindset and indulgence remained significant after indulgence was added to the model, although the effect of holiday mindset became weaker. This suggests a possible partial mediation pattern. No such pattern was found for SPEND2 or SPEND3. For SPEND5, indulgence predicted the outcome when controlling for holiday mindset; however,

because holiday mindset did not significantly predict SPEND5 in the total-effect model, the mediation pattern was thus not clearly established.

Overall, exploratory patterns consistent with possible mediation were found for SPEND1 and SPEND4. However, these patterns were not consistent across all spending dimensions. Therefore, H5 is seen as not fully supported.

5.2.6 Exploratory Mediation Analysis: Impulsivity

A second manual regression-based mediation analysis was conducted to explore whether impulsivity may help explain the relationship between holiday mindset and additional tourism spending behaviour. Holiday mindset significantly predicted impulsivity, $\beta = .390$, $p < .001$. However, the mediation pattern was not consistently supported across the spending items.

For SPEND1, impulsivity did not significantly predict the outcome when controlling for holiday mindset. For SPEND4, the holiday mindset remained significant after impulsivity was added to the model, while impulsivity itself was not clearly significant. For SPEND2, SPEND3, and SPEND5, impulsivity significantly predicted the outcomes, but holiday mindset did not significantly predict these spending behaviours directly. Therefore, the full mediation pattern was not clearly established.

These findings suggest that impulsivity is an important predictor of several forms of additional tourism spending, particularly budget exceeding, willingness to pay higher prices, and unplanned add-on purchases. However, the regression-based exploratory mediation analysis did not support impulsivity as a mediator. Therefore, H6 was not supported by the exploratory regression patterns.

5.2.7 Additional Regression Analysis

Additional multiple regression analyses were conducted to examine the relative predictive strength of holiday mindset, indulgence, and impulsivity on additional tourism spending.

The findings showed that indulgence was the strongest predictor of spending more money per day and being less strict with spending while travelling. Impulsivity was the strongest predictor of exceeding planned budgets, willingness to pay higher tourist prices, and purchasing additional activities or add-ons.

Overall, the findings supported H1, H2, and H4, while H3 received partial support and H5 received partial exploratory support on two items, H6 received no support through the manual mediation analysis.

Together, the findings suggest that holiday mindset functions as a broader psychological context that shapes tourists' behavioural tendencies, while indulgence and impulsivity represent the more

immediate mechanisms through which additional tourism spending may occur. Indulgence appears more strongly related to relaxed and justified additional spending behaviours, while impulsivity appears more strongly associated with spontaneous and less controlled forms of additional tourism spending behaviour.

5.2.8 Exploratory Analysis of Everyday Spending Style and Holiday Spending

Additional exploratory analyses were conducted to examine whether participants' everyday spending style was related to their holiday spending behaviour. Everyday spending style was included in the exploratory analysis to examine whether holiday-specific variables explained spending behaviour beyond participants' usual spending tendencies.

The Pearson correlation analysis showed a significant negative relationship between everyday spending style and SPEND1, $r = -.218$, $p = .046$. This suggests that participants with higher everyday spending scores were less likely to report spending more money per day on holiday compared to everyday life. One possible explanation is that participants who already spend relatively freely in everyday life may experience less contrast between their normal spending and holiday spending.

Everyday spending style was also significantly positively correlated with SPEND2, $r = .230$, $p = .035$, suggesting that participants with higher everyday spending scores were more likely to exceed their planned travel budget. However, everyday spending style was not significantly correlated with holiday mindset, indulgence, or impulsivity. This suggests that the holiday-specific psychological variables examined in this study are not simply reflections of participants' general spending style.

Hierarchical regression analyses were then conducted to examine whether holiday mindset, indulgence, and impulsivity contributed explorational value beyond everyday spending style. Everyday spending style was entered in the first block, followed by holiday mindset, indulgence, and impulsivity in the second block. The results showed that the holiday-specific variables improved the explained variance for most spending items, except SPEND3. This suggests that additional tourism spending behaviour cannot be explained by everyday spending style alone. Indulgence was most relevant for spending more money per day and being less strict with spending, while impulsivity was most relevant for exceeding planned budgets. For the remaining spending items, the findings were weaker and should be interpreted cautiously.

Hypothesis	Relationship tested	Method	Key result	Conclusion
H1	Holiday mindset → Indulgence	Linear regression	$\beta = .500$, $p < .001$	Supported

H2	Holiday mindset → Impulsivity	Linear regression	β = .390, p < .001	Supported
H3	Indulgence → Additional tourism spending	Linear regression, tested item by item	β = .406, p < .001 β = .156, p = .155 β = .124, p = .258 β = .549, p < .001 β = .288, p = .007	Supported Not Supported Not Supported Supported Supported
H4	Impulsivity → Additional tourism spending	Linear regression, tested item by item	β = .224, p = .040 β = .483, p < .001 β = .260, p = .016 β = .348, p = .001 β = .342, p = .001	Supported Supported Supported Supported Supported

H5	**a-path HM → IND**	**c-path HM → SPEND**	**b-path IND → SPEND controlling for HM**	**c′ HM → SPEND controlling for IND**	**R^2 final model**	**Conclusion**
SPEND1	β = .500, p < .001	β = .339, p = .002	β = .315, p = .007	β = .181, p = .118	.189	Possible mediation
SPEND2	β = .500, p < .001	β = .084, p = .443	β = .152, p = .231	β = .008, p = .950	.024	Not supported
SPEND3	β = .500, p < .001	β = -.019, p = .865	β = .178, p = .161	β = -.108, p = .394	.024	Not supported
SPEND4	β = .500, p < .001	β = .440, p < .001	β = .439, p < .001	β = .221, p = .036	.338	Possible mediation

SPEND5	β = .500, p < .001	β = .096, p = .381	β = .320, p = .010	β = -.064, p = .601	.086	Not clearly supported

H6	**a-path HM → IMP**	**c-path HM → SPEND**	**b-path IMP → SPEND controlling for HM**	**c′ HM → SPEND controlling for IMP**	**R^2 final model**	**Conclusion**
SPEND1	β = .390, p < .001	β = .339, p = .002	β = .108, p = .337	β = .297, p = .010	.125	Not clearly supported
SPEND2	β = .390, p < .001	β = .084, p = .443	β = .531, p < .001	β = -.123, p = .241	.246	Not clearly supported
SPEND3	β = .390, p < .001	β = -.019, p = .865	β = .315, p = .007	β = -.142, p = .219	.085	Not clearly supported
SPEND4	β = .390, p < .001	β = .440, p < .001	β = .208, p = .051	β = .359, p = .001	.230	Not clearly supported
SPEND5	β = .390, p < .001	β = .096, p = .381	β = .359, p = .002	β = -.044, p = .696	.119	Not clearly supported

6. Discussion

This chapter discusses the findings in relation to the theoretical framework and previous research presented earlier in the thesis. The results from both the questionnaire and content analysis are examined to understand how the holiday mindset may influence additional tourism spending, as well as the roles of indulgence and impulsivity within tourism contexts.

6.1 Holiday Mindset

6.1.1 The Holiday Mindset as a Psychological State

Before discussing the holiday mindset in regards to spending, it is important to consider it as a finding in itself. This is important as the research gap identified in the introduction, found that there was a limited understanding of the holiday mindset as a psychological factor in tourism consumption theory.

The holiday mindset was clearly present in both parts of the study. Respondents in the questionnaire generally agreed that they behave and evaluate choices differently when they are on vacation. In the content analysis the holiday mindset was seen through the feelings of relaxation, escape, comfort and freedom expressed in the reviews in combination to the holiday itself.

This supports the idea that a holiday is not solely to travel to another location, it is a distinct psychological state. Individuals become less focused on the responsibilities at home and focus on relaxing and being present in the moment. This connects to the theoretical framework that describes the holiday mindset as liminal, a temporary break from routines and responsibilities (Turner, 1969). The holiday mindset appears to not only be a change of locations, but seems to be a psychological shift that changes how people think, feel and behave. This further connects to the theoretical foundation where the holiday mindset is described as a detachment from everyday life, as relaxing from the norm and that tourists have a stronger focus on experience and enjoyment.

The qualitative findings add support to this interpretation. The reviews described the holiday experience as relaxing, comfortable and as an escape. The findings suggested that the holiday mindset was strengthened when the environment allowed the guests to be carefree and feel enjoyment. However, it was found that the holiday mindset could also be disrupted when the destination did not meet expectations. Poor service, unexpected costs or overcrowding appeared to cancel out the feeling of freedom gained by leaving home. This suggests that the holiday mindset does not depend entirely on the individual's internal state but whether the holiday fulfills its expectations. It is thus both internal and contextual. Internal because it involves moods, expectations and priorities, and contextual because the surroundings and experience influence the internal states. The holiday mindset can be understood as a psychological state that is created through the interaction between the expectation and the actual experience.

This is important as it shows that the holiday does not simply or automatically exist when someone leaves their home. Thus, when expectations are not supported people may shift out of the holiday mindset. Therefore, it appears to be fragile and dependent on whether the holiday context confirms tourists' expectations.

This mirrors the notion that the holiday mindset is learned, people are taught what a "good holiday" is supposed to be like (Löfgren, 2002). When those expectations fall through, that state of mind disappears. The reviewers described a successful holiday as not only practical but whether they could switch off and feel removed from everyday stress.

Altogether the findings suggest that the holiday mindset represents a distinct way of thinking and feeling when on holiday. This makes it an important concept in its own right. After establishing the holiday mindset as a distinct psychological state, the next step to consider is how it relates to spending and consumption.

6.1.2 The Effect of the Holiday Mindset on Additional Tourism Spending

The holiday mindset appears to influence how people evaluate their behaviour by changing the standards that are used to judge their spending. Spending in everyday life may be evaluated according to needs of necessity, savings and financial responsibility. However, on holiday spending might be evaluated based on the contribution to the experience and the feeling of relaxation or enjoyment and the memorability of the experience. This means that the same purchase may be interpreted differently depending on the context. A purchase that might feel unnecessary at home can feel reasonable on holiday because it fits the purpose of the trip (Dhar and Wertenbroch, 2000; Mukhopadhyay and Johar, 2009; Khan and Dhar, 2006)

The findings suggest that people do not necessarily judge holiday decisions as they would every day decisions. Spending more money, being less strict with budget or prioritising comfort over cheaper options, may be seen as more acceptable because the holiday is viewed as a special occasion (Feurer and Haws, 2022; Shu and Sharif, 2018; Khan and Dhar, 2006).

The quantitative findings seem to support these theories. The holiday mindset was significantly related to spending more money per day and being less strict with spending while traveling. A clear relation was not found between the holiday mindset and exceeding the planned budget or buying unplanned add-ons. A possible explanation for this relationship being weak may be that the concept of a budget may be interpreted differently by respondents. Some may set rigid budgets however, there may also be tourists that set a flexible or generous budget in advance allowing themselves to spend more freely. While others may not use a budget at all, which makes it difficult to evaluate whether they have gone beyond it. A budget can also be dependent on the income of the individual, affecting how strict or flexible one can be.

In contrast, spending more per day and being less strict with money are broader and more subjective behaviours, this may explain why the holiday mindset was more significantly related to SPEND1 and SPEND4. This supports the decision to analyse the spending items separately as the choice was made to investigate various spending behaviours rather than a unified construct.

These findings suggest that the holiday mindset may be more strongly connected to general loosening of spending rather than to every type of additional spending behaviour. However, the holiday mindset should be understood as a broader psychological condition. This mindset may make people more relaxed and less strict with money but that does not necessarily mean that they exceeded their planned budget. The holiday mindset appears to create openness towards spending, while other mechanisms may explain how or whether those turn into actual behaviour.

Overall, the findings indicate that when people go on holiday a psychological context is created where additional spending may become more acceptable. The holiday mindset shifts the attention from responsibilities and commitments toward enjoyment, comfort and experiences. While the holiday mindset creates a context for more flexible spending, indulgence might help explain how additional spending might be justified.

6.2 Indulgence

6.2.1 Indulgence and the Holiday Context

Indulgence can help explain additional tourism spending during holidays from what has been discovered in the findings. Tourists were more willing to validate additional spending when travelling, especially when purchases were associated with enjoyment, comfort, reward, or enhancing the holiday experience in both the quantitative and qualitative findings. Previous literature supports these findings as it suggests that tourism consumption is frequently evaluated through experiential and emotional value rather than purely functional or economic considerations (Holbrook and Hirschman, 1982; Babin, Darden and Griffin, 1994).

The findings partially support H3, which proposed that indulgence positively influences additional tourism spending. Respondents generally agreed with statements related to self-reward, experiential justifications, and prioritising enjoyment during holidays. This was further reflected within the qualitative findings where tourists frequently described indulgent experiences as “treats,” luxurious, relaxing, or deserved. Such findings suggest that tourists may perceive holidays as contexts in which indulgent behaviour becomes more acceptable and psychologically justified.

One explanation for this may be linked to the temporary and exceptional nature of holidays. Previous research suggests that special occasions can reduce feelings of guilt associated with discretionary spending because consumption becomes framed as deserved or emotionally meaningful rather than excessive (Feurer and Haws, 2022; Shu and Sharif, 2018). The present findings appear to support this perspective, as tourists frequently justify additional purchases through the idea that holidays are limited opportunities that should be fully enjoyed. Spending therefore appeared to become connected not only to consumption itself, but also to memory creation, relaxation, and the desire to maximise the holiday experience.

The findings also support theories relating to self-licensing and reward-based justification. Respondents showed that saving money before travelling or working hard beforehand increased the justification for spending more freely while on holiday. This aligns with Khan and Dhar (2006) and Mukhopadhyay and Johar (2009), who claim that individuals often use previous restraint or responsible behaviour as justification for indulgence. In the context of tourism, tourists are more willing to spend more during holidays compared to everyday life which could be explained by this theory.

6.2.2 Indulgence and Additional Tourism Spending Behaviour

The qualitative findings further strengthened this interpretation by looking at the hotel reviews. Tourists frequently described indulgent experiences through emotionally positive language such as being "pampered," when experiencing luxury, or through treating themselves to upgrades, spa experiences, or high-quality services. These findings suggest within tourism, indulgence is not necessarily viewed negatively by consumers but rather become associated with emotional reward and experiential enhancement. Additional spending would therefore appear to function as part of the holiday experience itself, rather than as separate financial decisions made.

The findings also suggest that additional tourism spending differs from everyday spending behaviour because tourism consumption is strongly influenced by experiential and emotional value. Rather than evaluating purchases only through practicality or financial necessity, tourists appeared to assess spending according to how much it contributed to emotional and experiential benefits. This theory is supported in this study as consumption gained value from not only the functional outcomes, but also from the emotional and symbolic aspects of consumption (Holbrook and Hirschman, 1982).

The mixed-method findings additionally strengthen the interpretation of these results. While the quantitative findings demonstrated measurable relationships between indulgence and additional tourism spending behaviour, the qualitative findings provided contextual insight into how tourists naturally expressed and justified these behaviours within real tourism experiences. Across both methods similar behavioural patterns emerged, particularly regarding self-reward, emotional justification, and experience-oriented spending. The interpretation of both is strengthened as indulgence represents an important mechanism influencing tourism spending behaviour within the holiday context.

The qualitative findings demonstrated how tourists emotionally interpreted their spending decisions. In the questionnaire, respondents had generally agreed that spending more during holidays felt acceptable, whereas the hotel reviews showed how spending decisions were expressed in practice through the descriptions of luxury, relaxation, upgrades, and rewarding experiences. Both methods demonstrated a consistency that strengthens the argument that indulgence is connected closely to how tourists evaluate and justify additional spending while travelling.

6.3 Impulsivity

6.3.1 Impulsivity in the holiday context

Impulsivity represents another possible mechanism through which the holiday mindset influences additional tourism spending. In this study impulsivity is understood as a spontaneous behaviour with limited planning and deliberation (Sharma et al., 2014; Baumeister et al., 2007).

Impulsivity is often influenced by emotional states and situational cues (Xue et al., 2024; Graa and Dani-elKebir, 2012). Indulgence is more connected to justification and feeling deserving of a reward (Khan and Dhar, 2006; Mukhopadhyay and Johar, 2009), whereas impulsivity on the other hand is connected to immediacy and in the moment behaviour (Sharma et al., 2014; Baumeister et al., 2007).

The quantitative analysis suggests that impulsivity plays a significant role in additional tourism spending. The holiday mindset significantly predicted impulsivity, supporting H2. This suggests that respondents with a stronger holiday mindset were more spontaneous, and more likely to report spontaneous purchasing tendencies. This supports the idea that being on vacation reduces restraint and makes tourists open to more direct choices (Vohs and Faber, 2007; Baumeister et al., 2007; Löfgren, 2002). Tourists are often exposed to unfamiliar environments that come with time-limited opportunities, limited offers and emotional stimulations. This may increase the probability of quicker, less planned spending (Graa and Dani-elKebir, 2012; Xue et al., 2024).

Additionally, impulsivity predicted all five spending items, supporting H4. Impulsivity was thus related more consistently to the spending items than indulgence was. Respondents who had higher scores for impulsivity were more likely to spend more per day, willing to pay higher prices, be less strict with spending and buy extra add-ons. Impulsivity was expected to be more connected to the unplanned dimensions of additional tourist spending (Sharma et al., 2014; Brida and Scuderi, 2013).

6.3.2 Limitations of impulsivity

The qualitative analysis had limited findings when it came to impulsivity. Reviewers rarely described their own behaviour directly as impulsive or spontaneous. Impulsivity appeared more indirectly through easily available food and drinks or spontaneous enjoyment. The qualitative research provided limited insights into impulsivity and its role in the conceptual framework of this thesis. A reason for this may be that tourists do not naturally describe such behavior. Impulsive behavior may therefore be present but less visible. This was not something the researchers anticipated, as more direct mentions such as ‘in the spur of the moment’, ‘this was not planned’ and ‘last-minute’ were expected.

Impulsivity was examined as a possible mediator between the holiday mindset and additional tourism spending; however, the exploratory analysis did not provide sufficient evidence to support this mediating role. The holiday mindset significantly predicted impulsivity, and in turn impulsivity predicted additional tourism spending. Although the mediating hypothesis was not supported, impulsivity remains an important independent predictor of several of the spending items.

The qualitative analysis was not designed to measure impulsivity specifically, in contrast to the quantitative analysis. The questionnaire directly asked about impulsivity, while the reviews were made to evaluate holiday experiences. This may explain why impulsive behavior is

underrepresented in the qualitative data. The limited qualitative findings do not necessarily mean that impulsivity was absent from tourists' actual experiences. These results may also be influenced by the type of hotels that are studied, as impulsivity may be influenced differently depending on the type of the holiday. The all-inclusive resorts that were decided on, may hinder impulsivity as guests have already paid for the "all-inclusive" price and do not want to spend more money. This may influence guests to consider their options more as they get food, drinks and activities in the package they pay for, making them less prone to seek additional experiences, luxuries and sustenance outside of the hotel.

Impulsivity should be interpreted with caution in this study. The reliability score was lower than desired. The results can therefore not be considered conclusive. Although significant relationships were found in the regression analysis, the low score on Cronbach's alpha suggests that the items may not have fully measured one construct. This may be because it includes several dimensions of impulsivity such as mood-driven purchases, environmental stimulation and more subjective spontaneous spending. These dimensions are related but may not always occur together. The findings indicate that impulsivity is an important predictor of additional tourism spending; however, impulsivity was not confirmed as a mediator between the holiday mindset and spending. Therefore, its role might be more situational and direct than proposed in the conceptual model.

The findings suggest that impulsivity is relevant for understanding additional tourism spending; however, further research is needed to make these findings conclusive. In this study, impulsivity appears to be a situational mechanism that could be a factor in connecting the holiday mindset to additional tourism spending. Its role is less explicit and more complex than indulgence.

6.4 Additional Tourism Spending

Respondents have indicated that they generally became less restrictive with their spending while travelling. Additional purchases such as upgrades, excursions, premium services and add-ons were more acceptable to make within the holiday setting compared to everyday life. Spending money beyond original plans during holidays was frequently described by tourists or mentioned in both the questionnaire findings and the hotel reviews.

Within the findings, tourists were observed to prioritise the overall quality of the trip over continuing their everyday spending discipline. Rather than focusing strictly on budgets or necessity, spending decisions were often connected to improving the holiday experience in the moment. This was especially visible in the qualitative findings, where guests described additional purchases positively when they contributed to convenience, exclusivity, entertainment, or comfort.

The findings also suggest that flexible spending behaviour could be encouraged by the nature of the holiday context itself. As holidays are temporary and separated from everyday routines,

tourists could become more willing to spend money on experiences they would not normally interact with or consider at home. This could help explain why respondents reported greater willingness to purchase unplanned activities, upgrades, or additional services while travelling.

Across the findings, spending behaviour was seen to be frequently connected to the idea of maximising the trip itself. This was an important observation because tourists appeared to be less focused on long-term financial considerations and more focused on whether purchases positively contributed to the holiday. This supports previous tourism research suggesting that travel consumption is often evaluated differently from everyday consumption because experiences are perceived as limited and emotionally significant (Löfgren, 2002; Holbrook and Hirschman, 1982; Van Boven and Gilovich, 2003).

Additional tourism spending behaviour is not only influenced by purchasing opportunities themselves, but also by how tourists interpret and evaluate spending within the holiday setting. Spending seemed to become more flexible, experience-oriented, and situationally acceptable during travel compared to everyday life.

7. Conclusion

7.1 Theoretical and Practical Implications

The findings contribute to tourism consumer behaviour research by implying that tourism spending should not only be understood through economic or rational perspectives. Instead, spending behaviour within tourism contexts appears to be strongly influenced by emotional, symbolic, and experiential factors connected to the holiday mindset. The study would therefore support previous literature by arguing that tourism consumption is different from traditional retail consumption as purchases are frequently evaluated through enjoyment, emotional value, and memory creation rather than just pure practical outcomes.

The findings additionally imply that indulgence may function as a psychological mechanism through which the holiday mindset influences additional tourism spending. This study contributes to previous studies by examining how tourists psychologically justify indulgent spending specifically within tourism settings whereas previous research has mostly investigated impulsivity and experiential consumption separately.

From a more practical perspective, these findings could help tourism and hospitality providers better understand why tourists engage in additional spending during holidays. Experiences pushed towards comfort, exclusivity, reward, or emotional value may increase willingness to purchase upgrades, premium services, or additional activities. The findings, however, also suggest the importance of balancing commercial strategies with consumer well-being, as emotionally driven spending could possibly contribute to post-holiday regret if purchases are later perceived as unnecessary or excessive.

7.2 Limitations and Future Research

7.2.1 Limitations

When interpreting the findings, several methodological limitations related to both the quantitative questionnaire and the qualitative content analysis should be considered.

The quantitative segment of the study relied on convenience sampling, which limits how much the findings can be generalised to a broader population of tourists. Although respondents were recruited through several channels, including social media, student groups and in-person recruitment through QR codes, the sample may still reflect particular demographic or behavioural characteristics that are not representative of tourists more generally. The small sample size should also be considered when interpreting the statistical findings, particularly in the regression analyses and exploratory mediation analysis.

Self-reported behaviour is a factor to consider in the questionnaire, as there is a possibility that answers are affected by recall and social desirability bias. When respondents reflected on travel experiences from within the previous 12 months, their recollection of spending decisions and motivations may not have been fully accurate. Additionally, questions concerning impulsive spending or reduced financial restraint may have encouraged some respondents to present their behaviour in a more socially acceptable way.

Using a four-point Likert scale without a neutral midpoint is also a limitation as it forces respondents to indicate either agreement or disagreement with the statements. There is a chance that some respondents who may have genuinely felt neutral or uncertain selected an option that did not represent their actual opinions. This may have affected the accuracy of some responses and should therefore be considered when interpreting the quantitative findings.

The low reliability of some measures also limits the conclusions that can be drawn. In particular, impulsivity should be interpreted cautiously, while the poor internal consistency of the additional tourism spending items required SPEND1–SPEND5 to be analysed separately. The findings therefore reflect different dimensions of spending behaviour rather than one unified measure of additional tourism spending.

Additionally, as the questionnaire is of a cross-sectional design the relationships that were identified should not be interpreted as evidence of causality. Predictive relationships were identified; however, the research cannot establish whether the holiday mindset directly influences or causes spending behaviour.

There are also limitations related to the qualitative content analysis. The TripAdvisor reviews were originally written to share personal travel experiences for others interested in that hotel and not to be data for academic research. This means that reviewers were not specifically asked about the concepts investigated in this study, such as the holiday mindset, indulgence, impulsivity or spending justification. The behaviours and attitudes had to be identified through the way

reviewers described their experiences. The absence of a particular theme within a review does not mean that it was lacking from the tourist's experience, as reviewers may have chosen to discuss only certain aspects of their stay.

TripAdvisor's translation feature also presents an additional limitation as reviews written in languages other than English were translated before being analysed. Some meanings, expressions or emotional nuances may have been lost or changed during this process and since the qualitative analysis examined emotions, motivations and justifications, small differences in wording can influence interpretation. Translation bias may therefore have affected how some reviews were understood and coded.

Researcher interpretation also played a role in the qualitative analysis. Although predefined categories were used and coding decisions were discussed collaboratively, identifying and interpreting relevant expressions within reviews remained, to some extent, subjective. No formal intercoder reliability test was conducted. Instead, disagreements were resolved through discussion and agreement between the researchers. This helped maintain consistency throughout the coding process, but coding consistency could not be formally assessed using a statistical measure.

The selection of reviews should also be considered. Reviews were purposely selected according to their relevance to the research objectives rather than randomly selected from all available reviews. This allowed the analysis to focus on reviews containing information relevant to the concepts being investigated, but it may also have resulted in selection bias. Reviews containing more detailed descriptions of emotions, consumption or spending behaviour may have been more likely to be included, while less detailed experiences may be underrepresented in the dataset.

The all-inclusive setting further affects the transferability of the qualitative findings. All-inclusive hotels were deliberately chosen because many basic holiday expenses are already included in the package, which makes additional purchases particularly relevant to the purpose of this study. This environment may also influence spending behaviour that differs from other forms of tourism which may present different spending opportunities, financial considerations and situational influences than all-inclusive hotels. Therefore, the findings should not be assumed to apply across all tourism contexts.

Finally, the qualitative findings are context specific as the dataset represents tourists who specifically stayed at an all-inclusive hotel and decided to publicly share their experiences on TripAdvisor. It cannot be assumed that their experiences are representative of all guests who have selected this form of holiday. The qualitative findings should therefore be understood as providing contextual insight into how the holiday mindset, indulgence, impulsivity and spending behaviour may be expressed during tourism experiences rather than as universally representative conclusions.

7.2.2 Further Research

This study could be further expanded in future research by using a larger sample size to consider how the holiday mindset and additional spending may differ between tourist groups and travel contexts. How factors such as age, gender, cultural background, and travel style may influence the holiday mindset and spending behaviour could also be further investigated.

All-inclusive hotels were chosen as the tourism context for this study, but future studies could consider other tourism settings. Different types of tourism may influence indulgence, impulsivity, and spending behaviour differently. There are different factors that could be studied such as planning, financial flexibility, travel purpose, or the structure of the trip itself. Future studies could therefore compare different tourism contexts to examine whether the holiday mindset appears differently across travel settings.

In future research, qualitative interviews with tourists could be included in order to further understand how travellers explain and justify their spending behaviour while on holiday. The questionnaire and online reviews provided useful information in this study, but interviews could allow researchers to investigate emotions, reasoning, and situational influences in further detail.

Directly collaborating with hotels, resorts, or tourism businesses could be another possible direction for future research. Having access to actual spending statistics, add-on purchases, or upgrade data could provide additional understanding of tourism spending behaviour beyond self-reported responses. This could also make it possible to compare reported spending behaviour with actual purchasing patterns.

Lastly, the holiday mindset itself could be explored further within tourism research. Since the concept is still relatively underdeveloped and difficult to measure consistently, future studies could continue refining how the holiday mindset is operationalised and how it relates to other tourism behaviours beyond spending behaviour alone.

7.3 Final Conclusion

7.3.1 The Holiday Mindset and Tourism Spending

This study examined how the holiday mindset influences additional tourism spending behaviour and whether indulgence and impulsivity mediated this relationship. The findings suggest that the holiday mindset is associated with a psychological context where spending is evaluated differently from everyday life. When individuals are on holiday and away from their usual routines and responsibilities, enjoyment and experiences become more important and financial restraint is not as strict. As a result, additional spending during holidays becomes easier to justify and more acceptable.

7.3.2 Indulgence as a Central Mechanism

Indulgence showed the clearest exploratory pattern as a possible mechanism connecting the holiday mindset and additional tourism spending. Both the questionnaire findings and the content analysis indicated that tourists often viewed holidays as special occasions where spending felt more deserved and reasonable. Additional purchases were frequently connected to reward, relaxation, enjoyment, and the desire to make the most of the holiday experience. Spending was therefore not only evaluated through practical value, but also through emotional and experiential value.

7.3.3 Impulsivity in the Holiday Context

Impulsivity received strong quantitative support as an individual predictor of additional spending, with H4 having supported all five SPEND variables, however, impulsivity as a mediator was not clearly supported. While the quantitative findings suggested positive relationships between the holiday mindset, impulsivity, and some aspects of tourism spending behaviour, the qualitative findings showed less direct evidence of impulsive purchasing. Instead, tourists appeared to justify their spending emotionally rather than describing it as fully spontaneous or irrational. The qualitative findings suggest that tourists may describe additional spending more readily through indulgence and justification than through explicit descriptions of impulsivity.

7.3.4 Contribution to Tourism Research

This study provides a more tourism-specific understanding of spending behaviour as consumer behaviour research has mainly investigated impulsive buying with a focus on retail environments, whereas this study investigates how tourism consumption is influenced by emotions, escape, and the holiday setting. The study implies that rational or utilitarian perspectives are not the only approaches for tourism spending, as spending decisions during holidays are also strongly connected to emotions, experiences, and symbolic value.

7.3.5 Final Remarks

The results suggest that the holiday mindset is related to additional tourism spending although the relationships differ across the spending behaviours. Holiday mindset significantly predicted indulgence and impulsivity. Indulgence predicted three out of the five spending dimensions and exploratory patterns existed for mediation on spend items SPEND1 and SPEND4. Impulsivity directly predicted all five dimensions; however, it did not receive support as a mediator. Overall, holiday mindset, indulgence and impulsivity have all shown distinct relationships with additional tourism spending. The study therefore contributes to the understanding of how holidays influence consumer behaviour and how tourism experiences impact the way spending is perceived and justified.

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9. Appendices

Appendix 1: Questionnaire

Welcome!

We are investigating how people behave and make spending decisions while on holiday. The aim of this study is to investigate how the holiday mindset influences spending within the tourism context, and how impulsivity and indulgence contribute to these behaviours.

Participation is completely voluntary and can be withdrawn at any moment. Personal data will not be used to identify individuals, the participants will remain anonymous. All responses will be used for academic purposes. The survey will take approximately 5-10 minutes to complete and in order to participate in this study you must be 18+ and have gone on at least one holiday within the past 12 months.

Consent

By taking part in this survey you confirm that you are 18+ and have been on at least one holiday in the past 12 months. You also understand that your participation is voluntary and can be withdrawn at any moment. You understand that your responses will be used for academic research purposes and if you do not meet these requirements or do not wish to participate, you do not need to continue with the survey.

Please answer the following questions based on your own holiday experiences and behaviour. As there are no right or wrong answers, choose the response option that best suits your own experiences, and your usual behaviour when travelling. If a question has answers that do not fully match your situation, please choose the answer that is closest. For the open-ended questions, please answer in as much or as little detail as you like. If you have not had this experience, you may leave the question blank or write “not applicable.”

If you have any further questions you can contact us at: talasvensson@yahoo.com, anne.remmers.19@gmail.com

Do you consent?

Yes, I have read the information sheet and agreed to participate. I understand that participation is voluntary and anonymous. I am free to withdraw at any time before submitting.

Holiday mindset

1. I feel less concerned about my everyday responsibilitiesWhen I am on holiday.
2. To what extent do you agree with the statement:
   “I behave differently when I am on holiday compared to everyday life.”

3. Being away from home makes different kinds of behaviour feel more acceptable.
4. On holiday, I evaluate my choices differently than I would at home.
5. While travelling, I am more focused on enjoying the moment than on sticking to my usual habits.

Indulgence and Justification Mechanisms

6. I often tell myself that extra spending is acceptable because I am on holiday.
7. I am more likely to justify a purchase if it feels like part of the holiday experience.
8. I see holidays as a special occasion so it is easier to justify spending more
9. I prioritise enjoyment over saving money during holidays.
10. If I have worked hard or saved up before a trip, I feel more justified spending freely during it.

Impulsivity

11. I often make purchase decisions spontaneously when I am on holiday.
12. In busy or stimulating travel environments, I make faster purchase decisions.
13. My mood has a strong influence on what I buy when travelling.
14. When I see something appealing on holiday, I may buy it immediately.
15. How likely are you to purchase add-ons (e.g. upgrades, activities, souvenirs) even if they were not part of your original plan?
    a. Have you ever purchased something impulsively, when on holiday? If yes, what did you buy? And why?

Tourism spending behaviour

16. I spend more money per day on holiday than in my everyday life.
17. I exceed my planned budget when I travel.
18. I am willing to pay higher prices at tourist destinations.
19. On holiday, I am less strict with my spending than I am at home.
20. I often buy extra activities or add-ons during a trip that I had not planned in advance.

Demographics

- Age
- Gender
- Nationality
- Employment Status
- Travel Frequency (How often you go on holiday)
- Type of Holiday
- Everyday Spending Style

Appendix 2: Codebook: Content analysis

1. **Holiday mindset**

Definition: Behaviour or thinking that reflects being in a different mindset on holiday, where normal rules feel relaxed.
Include: “it’s a holiday”, “we didn’t worry”, “just enjoyed ourselves”, “made the most of it”
Exclude: General positive experiences without reference to behaviour or mindset

2. **Unplanned spending**

Definition: Purchases or decisions that were not planned in advance.
Include: “didn’t plan”, “ended up buying”, “last minute”, “on the spot”
Exclude: Clearly planned purchases or pre-booked activities

3. **Indulgence / treating oneself**

Definition: Spending framed as a reward, luxury, or something deserved.
Include: “treated ourselves”, “we deserved it”, “spoiled ourselves”, “why not”
Exclude: Neutral spending without justification, only mentions of spa

4. **Justification of spending**

Definition: Attempts to rationalise or explain why spending was acceptable.
Include: “worth it”, “it’s part of the experience”, “you only live once”, “special occasion”
Exclude: Simple satisfaction without explanation

5. **Emotional influence**

Definition: Emotions influencing decisions or behaviour.
Include: “excited”, “got carried away”, “felt pressured”, “impulsive”
Exclude: Pure evaluation without emotional reference

6. **External triggers**

Definition: Situational factors influencing spending decisions.
Include: “discount”, “deal”, “limited time”, “everyone was doing it”
Exclude: Internal motivations (e.g. emotions or desire)