

How soon is soon enough?: The Influence of Salary Payment Proximity on the Pain of Payment

Chiara Pfeiffer

University of Goettingen

Yasemin Boztug

University of Goettingen

Steffen Jahn

Martin Luther University Halle-Wittenberg

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How soon is soon enough?:

The Influence of Salary Payment Proximity on the Pain of Payment

Abstract:

The pain of payment - an affective reaction to the (potential) loss of financial resources - plays a crucial role in shaping consumer purchasing behavior. While previous research has primarily examined the influence of payment methods on the pain of payment, the impact of time and perceived resource availability remains relatively limited. To address this gap, we designed a between-subjects experimental study to investigate how salary payment proximity (close vs. distant) influences the pain of payment and subsequent purchase intentions. Our results demonstrate that a close (vs. distant) salary payment significantly reduces the pain of payment, thereby increasing purchase intentions. Notably, gender differences were insignificant after controlling for differences in income. These insights advance the theoretical understanding of the pain of payment. Additionally, they guide marketers on how to design promotions to mitigate consumers' pain of payment and enhance purchase outcomes.

Keywords: Pain of Payment, Salary Payment, Purchase Intention

Track: Consumer Behavior