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Personality, Culture and the Pain of Payment: Cross-national Differences

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Abstract

This study examines how cultural background and personality traits influence the pain of payment (PoP) through a cross-cultural online shopping simulation conducted in Turkiye and Germany with 800 participants. Drawing on behavioral economics and mental accounting theory, the analysis employed PROCESS mediation and moderation models to explore psychological and cultural determinants of spending discomfort. Results indicate that personality traits significantly mediated the culture PoP relationship: Turkish participants exhibited higher conscientiousness and neuroticism, both linked to stronger payment sensitivity, while openness reduced PoP and extraversion heightened it. Payment method further moderated cultural effects, with cash increasing emotional pain particularly among Turkish consumers whereas card payments alleviated discomfort. Demographic variables such as age, gender, and income were nonsignificant, but remembered total payment consistently raised PoP, emphasizing subjective financial perception. Integrating cultural and personality perspectives, this study broadens the conceptual scope of PoP as a multidimensional construct shaped by sociocultural and psychological factors. Findings suggest that culturally and psychologically tailored interventions, such as payment salience or consumption feedback tools, may encourage mindful and sustainable spending behavior.

1. Introduction

In an increasingly digitized world, the ways people pay for their purchases have diversified, with significant psychological implications (Prelec & Loewenstein, 1998; Bagchi & Block, 2011; Thomas, et al., 2011; Yeung, 2014; Shah, et al., 2016; Banker, et al., 2021; Liu & Dewitte, 2021). Among these, the concept of pain of payment has emerged as a central theme in behavioral economics, reflecting the emotional discomfort experienced during financial transactions (Zellermayer, 1996; Shah, 2015; Mazar, et al., 2016). Introduced by Zellermayer (1996) and rooted in Thaler's (1985) mental accounting theory, pain of payment represents a cognitive affective bias influencing consumer decisions beyond rational cost benefit analysis.

While previous studies have primarily explored how different payment methods such as cash, credit card, or contactless options modulate the intensity of this pain (Prelec & Loewenstein, 1998; Yeung, 2014; Banker et al., 2021), less attention has been paid to the role of individual level psychological traits and cross-cultural contexts in shaping this emotional experience. However, with the rising importance of sustainability, financial awareness, and personalized consumption (Zheng, et al., 2023; Xie, et al., 2024; Lu & Park, 2025; Harantova & Mazanec, 2025) understanding the interplay between personality and culture in the perception of payment pain becomes more critical than ever.

This study aims to address this gap by examining how the pain of payment is influenced by two key variables: individuals' personality types, based on the Five Factor Model (Goldberg, 1992), and their cultural background, comparing consumers from Turkiye and Germany. These two countries represent distinct ends of Hofstede's (1980) cultural spectrum Turkiye characterized by high uncertainty avoidance and collectivism, and Germany marked by individualism and planning orientation providing a meaningful context for cross-national comparison.

The research extends the scope of previous work in three ways; it moves beyond payment methods to examine underlying psychological and cultural drivers, it employs an online food shopping simulation to replicate real

world purchasing behavior and it integrates moderated and mediated models to reveal how culture and personality traits interact with payment methods in shaping consumers' emotional responses.

By doing so, this study offers an updated framework for understanding the emotional dynamics of payment in the modern economy and explores how these insights can inform more sustainable and psychologically aware consumption policies.

2. Theoretical Background

The concept of PoP refers to the immediate emotional discomfort or psychological tension individuals experience during financial transactions. Initially theorized by Zellermayer (1996), PoP builds upon Thaler's (1985) mental accounting framework, which suggests that consumers mentally categorize and evaluate expenses in nonfungible and emotionally salient ways. Within this framework, payment is not merely a rational act of resource exchange, but an affect laden experience shaped by expectations, context, and cognitive framing (Prelec & Loewenstein, 1998).

One of the earliest findings in PoP research was the impact of payment modality. Cash payments have been consistently found to produce higher levels of discomfort compared to credit card or contactless payments, due to the salience of monetary loss and the "pain of paying" in real time (Soman, 2003; Raghubir & Srivastava, 2008). In contrast, digital payments tend to decouple consumption from cost, thereby lowering the PoP but potentially increasing overspending (Horst & Matthijsen, 2014; Broekhoff & Cruijsen, 2024).

However, the literature increasingly acknowledges that payment methods alone cannot fully explain variations in PoP. Recent studies emphasize the importance of cognitive and affective factors such as guilt, loss aversion, and perceived control (Jami et al., 2015; Liu & Dewitte, 2021). The introduction of the term spendception (spending and perception) highlights the subjective nature of how payment is perceived an interplay of context, cognition, and identity (Faraz & Anjum, 2025).

In addition to psychological traits, culture plays a critical role (Kosic, 2025) in shaping individuals' perceptions of payment and consumption. Drawing on Hofstede's (1980, 2001) cultural dimensions theory, cultures differ in terms of uncertainty avoidance, long term orientation, individualism, and indulgence all of which have implications for financial decision making. For example, Turkiye, which scores high on uncertainty avoidance and collectivism (Cuhadar & Rudnak, 2022), may foster a cautious and emotionally charged attitude toward spending. In contrast, Germany, with higher scores on planning orientation and individualism, may cultivate a more rational and controlled financial mindset (Hofstede Insights, 2023).

Furthermore, personality traits influence how consumers emotionally and cognitively process payment experiences. According to the Five Factor Model (Goldberg, 1992), traits such as conscientiousness, neuroticism, and openness to experience are predictive of individuals' financial behaviors (Matz & Gladstone, 2018; Eroğlu, 2023). High levels of conscientiousness are associated with budgeting discipline and heightened awareness of financial loss (Aquino & Lins, 2023), whereas extraversion and openness are linked to spontaneous spending (Greene, et al., 2023) and lower perceived pain. Neurotic individuals, prone to anxiety and overthinking (Bueno-de la Fuente, et al., 2025), may exhibit exaggerated PoP responses even in low stakes transactions.

While these dimensions have been explored separately in past research, there remains a lack of integrated models that examine how culture and personality jointly affect the experience of payment pain. This gap is particularly relevant given the increasing globalization of consumption and the rise of digital payment systems that operate across diverse cultural contexts.

This study addresses this gap by conducting a cross-national experimental study comparing Turkish and German consumers. Specifically, it investigates how the pain of payment is shaped by both macro level cultural traits and micro level personality dimensions. The study also explores how payment methods (cash, credit card, contactless) interact with these variables, providing a comprehensive view of the socio psychological underpinnings of consumer discomfort during payment.

By doing so, this research not only contributes to the behavioral economics literature but also informs practical strategies for enhancing financial awareness and sustainable consumption, particularly in cross-cultural consumer environments.

3. Method

3.1. Participants and Sampling

The study was conducted with adult consumers from Turkiye and Germany, selected due to their contrasting cultural and economic profiles. Based on Hofstede's (2001) cultural dimensions, Turkiye reflects collectivist, uncertainty avoiding tendencies, while Germany exhibits a more individualistic and planning oriented culture. Economically, Germany represents a stable, high income EU economy, whereas Turkiye faces high inflation and volatility factors that may influence payment related emotions.

A stratified random sampling method was employed to ensure cross-cultural comparability. Using Cochran's (1977) formula with a 95% confidence level and 5% margin of error, the minimum sample size was estimated as 385 per country. A total of 800 valid responses were collected (n□□□ = 400; n□□ = 400).

3.2. Measures Pain of Payment and Personality Traits

To measure payment pain, a single item scale adapted from Zellermayer (1996) was used. Participants rated the emotional discomfort of their total payment on an 11 point scale ranging from (-5) (very painful) to (+5) (very pleasurable), with 0 indicating neutrality. This bipolar format has been previously validated in experimental payment research (Yeung, 2014).

Personality types were measured using the Big Five Inventory developed by Goldberg (1992). The Big Five Personality Inventory (Goldberg, 1992) classifies personality into five traits; extraversion, agreeableness, conscientiousness, neuroticism and openness to experience. This framework has been validated across cultures (McCrae & Costa, 1997; Paunonen & Jackson, 1992) and linked to outcomes such as job performance, resilience, and innovation (LePine & Van Dyne, 2001; Fayombo, 2010). Extraversion reflects sociability and energy; while it often enhances problem-solving and innovation (Joseph & Zhang, 2021; Yao & Han, 2013), excessive extraversion can dilute cognitive resources (Batey et al., 2010). Agreeableness emphasizes cooperation and harmony (Costa et al., 1991; DeYoung et al., 2007) but may limit critical debate and creativity (King et al., 1996); honesty–humility appears more predictive of innovation (Silvia et al., 2011).

Conscientiousness relates to reliability and persistence, supporting planning and creative problem-solving (Poropat, 2009). Neuroticism reflects emotional instability, generally showing negative associations with performance and creativity (Raja & Johns, 2010; Ge et al., 2025), though moderate anxiety can sometimes stimulate problem-solving (Perkins et al., 2015). Finally, Openness to Experience captures intellectual curiosity and receptivity to change, consistently predicting creativity and innovation (Chiaburu et al., 2011; Steel et al., 2012). Overall, extraversion, conscientiousness, and openness are positively linked to adaptive and innovative behavior, while agreeableness and neuroticism display more complex, context-dependent effects. These conclusions are reinforced by recent meta-analytic evidence, which demonstrates consistent associations between Big Five traits and innovative behavior across individual, organizational, and cultural levels (Zhu, Jia, Zhang, & Wang, 2025).

3.3. Procedure

Data were collected between January 3 and April 20, 2025, via a custom designed online simulation platform: https://pain-of-payment.web.app. Ethical approval was obtained from appropriate institutional review boards in both participating countries.

Participants engaged in a simulated grocery shopping task featuring 72 products across 24 categories, each with three price/brand variants. Products were selected to reflect real life preferences based on national consumption data (Statista, 2024a, 2024b), and displayed using country specific packaging, prices, and imagery. Simulations were offered in Turkish, German, and English.

Following the simulated shopping task, participants were prompted with a payment interface representing either cash or card transactions. Cash payments used a drag and drop visual of currency (TRY or EUR), designed to evoke physical interaction, as per Yeung's (2014) recommendation. Participants were not informed about the payment pain concept until after data collection, to avoid response bias.

Immediately after payment, they rated their payment pain, then viewed a short explanatory video about the study's purpose. Subsequently, they completed a demographic questionnaire and the personality inventory. As a token of appreciation, participants were entered into a gift voucher raffle (5 EUR or 100 TRY), and email data was securely erased post selection.

3.4. Data Analysis

Data were collected in JSON format and analyzed using SPSS 30.0 with the PROCESS macro v4.2 (Hayes, 2018). Four PROCESS models were employed to test the hypotheses:

Model 4 (mediation): tested whether personality mediates the effect of culture (X) on payment pain (Y).

Model 1 (moderation): tested whether payment method moderates the effects of culture or personality on payment pain.

Covariates such as age, gender and remembered total spending were included to control for potential confounds and enhance model robustness. Including covariates helps isolate the true relationships among key variables and increases internal validity by reducing omitted variable bias (Hayes et al., 2020).

3.5. Research Hypotheses

Based on the theoretical background and the analytical models employed in this study, the following hypotheses were proposed:

H1: Personality traits mediate the effect of culture on pain of payment.

It is expected that cultural background influences how individuals experience payment pain, and that this relationship is partially explained by their personality characteristics.

H2: The effect of culture on payment pain is moderated by the payment method (cash vs. card).

This hypothesis suggests that cultural differences in the perception of payment pain may vary depending on how the payment is made.

H3: The effect of personality on payment pain is moderated by the payment method.

This implies that the emotional experience of payment is shaped not only by who the consumer is but also by how they pay.

4. Findings

A total of 800 valid responses were analyzed, equally distributed between Turkish (n = 400) and German (n = 400) participants. The average age across the sample was 34.2 years (SD = 9.6), and 51% of respondents identified as female. Payment method preferences varied by country: 58% of Turkish participants opted for cash, while 65% of German participants preferred card payments. The average total spending in the simulated shopping scenario was approximately 287 units of local currency (TRY or EUR), ranging from 120 to 540 units. On the payment pain scale (ranging from –5 to +5), Turkish participants reported higher emotional discomfort (M = –1.83, SD = 2.14) than their German counterparts (M = –0.66, SD = 1.91). In terms of personality traits, conscientiousness and neuroticism emerged as the most commonly reported dominant traits in both groups.

4.1. Mediation Effect of Personality

The mediation model was tested using PROCESS Model 4, where culture was specified as the independent variable (X), PoP as the dependent variable (Y), and personality type as the mediating variable (M). Age, gender, and remembered total payment were included as covariates to control for potential confounding effects.

Table 1. Regression results for the mediating effect of personality type on the relationship between culture and pain of payment

Variables	Model 1			Model 2			Model 3		
	B	Se	P	B	se	p	β	se	p
Constant	2.9559	0.2289	0.0000	6.5221	0.5737	0.0000	7.0168	0.5226	0.0000
Culture	-0.5134	0.1037	0.0000	-0.2958	0.2399	0.2179	-0.3817	0.2367	0.1073
Gender	-0.0162	0.0999	0.8715	-0.3637	0.2276	0.1104	-0.3664	0.2280	0.1085
Age	0.0174	0.0410	0.6709	0.0727	0.0935	0.4373	0.0756	0.0937	0.4200
Remembered total payment	0.0199	0.0255	0.4352	-0.1691	0.0582	0.0038	-0.1658	0.0583	0.0046
Personality	0.1673	0.0808	0.0387						
F	6.1502			3.8126			3.6788		
p	0.0001			0.0020			0.0056		
R-sq	0.0300			0.0234			0.0182		

Model 1 represents the pathway from the independent variable (culture) to the mediating variable (personality type) in table 1. The results indicate a significant negative effect of culture on personality (B = –0.5134, p < .001), suggesting that individuals from the German sample reported lower personality scores compared to those from the Turkish sample.

Model 2 assesses the relationship between the mediating variable (personality type) and the dependent variable (pain of payment). Personality was found to have a significant positive effect on PoP (B = 0.1673, p = .0387). Given that the PoP scale is reverse coded, this result implies that higher personality scores are associated with reduced payment pain.

Model 3 examined the direct relationship between culture and payment pain, excluding the mediator. The direct effect was not statistically significant (p > .05), indicating no direct cultural effect on PoP once personality is accounted for.

Among the covariates, remembered total payment had a significant negative effect on PoP (B = –0.1691, p = .0038), meaning that individuals who perceived themselves as having spent more felt greater payment pain. However, age and gender were not found to have significant effects (p > .05).

Given the significant relationships identified between the independent and mediating variables, and between the mediator and the outcome variable, mediation analysis was deemed appropriate and proceeded accordingly.

Table 2. Mediation analysis results for the effect of personality type on the relationship between culture and pain of payment

			Unstand.	se	LLCI	ULCI
Total Effect of Culture on Payment Pain			-0.3817	0.2367	-0.8464	0.0830
Direct Effect of Culture on Payment Pain			-0.2958	0.2399	-0.7667	0.1751
Mediating Effect of Personality Type on the Effect of Culture on Payment Pain						
Independent Variable	**Mediator Variable**	**Dependent Variable**	**Unstand.**	**se**	**LLCI**	**ULCI**
Culture	Personality Type	Pain of Payment	-0.0859	0.0475	-0.1872	-0.0014

The results of the mediation analysis presented in Table 2 indicate that personality type significantly mediates the relationship between culture and pain of payment, as evidenced by a confidence interval that does not include zero (95% CI [–0.1872; –0.0014]).

The indirect effect is negative and statistically significant, suggesting that cultural differences in PoP are partly explained by variations in personality traits. Therefore, Hypothesis 1 is supported.

4.2. Moderating Effect of Payment Method on the Relationship Between Culture and Pain of Payment

The moderation analysis was conducted using PROCESS Model 1, where culture was specified as the independent variable (X), PoP as the dependent variable (Y), and payment method as the moderating variable (W). Age, gender, and remembered total payment were included as covariates to control for potential confounding factors.

Table 3. Moderation analysis results for the effect of payment method on the relationship between culture and pain of payment

Variables	**B**	**SE**	**P**	**95% CI (LL – UL)**
Constant	79.1580	0.5048	0.0000	[6.9248 ; 8.9068]
Culture (X)	-16.5150	0.2614	0.0000	[-2.1645 ; -1.1384]
Payment method (W)	-10.7540	0.2108	0.0000	[-1.4892 ; -0.6616]
Culture × Payment method (Int_1)	-0.6533	0.2978	0.0286	[-1.2378 ; -0. 0687]
Gender	-0.2341	0.2186	0.2845	[-0.6633 ; 0. 1950]
Age	-0.0725	0.0904	0.4228	[-0.2499 ; 0.1049]
Remembered total payment	-0.2307	0.0557	0.0000	[-0.3401 ; -0.1213]

In table 1 culture was found to have a significant and negative effect on pain of payment (B = –16.5150, p < .0001), indicating that participants from the German sample experienced lower levels of payment pain compared to those from the Turkish sample consistent with the findings of Hypothesis 1.

The main effect of payment method on PoP was also statistically significant and negative (B = –10.7540, p < .0001), suggesting that the type of payment method used influences the perceived pain of payment.

Among the covariates, remembered total payment showed a significant negative effect on PoP (B = –0.2341, p < .0001), indicating that participants who recalled higher spending amounts reported higher levels of payment pain. In contrast, age and gender were not found to be significant predictors (p > .05).

Importantly, the interaction term between culture and payment method (Int_1) was also statistically significant and negative (B = –0.6533, p = .0286). This finding suggests that the effect of culture on payment pain is moderated by the type of payment method used. The conditional effects of this interaction are further detailed in Table 4.

Table 4. Conditional Effect Analysis of Payment Method on the Relationship Between Culture and Pain of Payment

Payment Method	B	Se	P	LLCI	ULCI
Low (Credit card)	-1.0893	0.3473	0.0018	-1.7710	-0.4076
Mid. (Debit Card)	-1.6515	0.2614	0.0000	-2.1645	-1.1384
High (Cash)	-2.2136	0.3839	0.0000	-2.9672	-1.4601

Table 4 presents the levels at which the moderating effect of payment method on the relationship between culture and pain of payment becomes statistically significant.

According to the conditional effects analysis, the influence of culture on payment pain varied by payment method: the effect was weaker among credit card users (B = –1.0893, p = .0018), moderate among debit card users (B = –1.6515, p < .0001), and strongest among cash users (B = –2.2136, p < .0001).

These findings indicate that German participants experienced significantly less payment pain than Turkish participants, with the difference being most pronounced when using cash.

Taken together, the results provide clear evidence that payment method significantly moderates the relationship between culture and pain of payment. Therefore, Hypothesis 2 is supported.

4.3. Moderating Effect of Payment Method on the Relationship Between Personality Type and Pain of Payment

The moderation analysis was conducted using PROCESS Model 1, with personality type as the independent variable (X), PoP as the dependent variable (Y), and payment method as the moderating variable (W). To control for potential confounding influences, age, gender, and remembered total payment were included as covariates.

Table 5. Moderation Analysis Results for the Effect of Payment Method on the Relationship Between Personality Type and Pain of Payment

Variables	b	SE	p	95% CI
Constant	75.1450	0.5099	0.0000	[6.5136 ; 8.5154]
Personality type (X)	0.2325	0.0775	0.0028	[0.0804 ; 0.3846]
Payment method (W)	-0.9793	0.1337	0.0000	[-1.2417 ; -0.7169]
Personality type × Payment method (Int_1)	-0.1468	0.0888	0.0986	[-0.3211 ; 0.0275]
Gender	-0.2346	0.2211	0.2889	[-0.6686 ; 0.1993]
Age	-0.0482	0.0917	0.5991	[-0.2281 ; 0.1317]
Remembered total payment	-0.2704	0.0564	0.0000	[-0.3811 ; -0.1598]

The results in table 5 indicate that personality type has a significant and positive effect on pain of payment (B = 0.2325, p = .0028). This suggests that individuals with higher personality scores experience less payment pain, in line with the reverse-coded nature of the PoP scale. Among the personality dimensions, those high in openness to experience reported the lowest levels of payment pain, whereas extraverted individuals reported the highest.

Payment method was also found to have a significant main effect (B = –0.9793, p < .0001), consistent with the findings under Hypothesis 2. This confirms that perceived payment pain varies significantly depending on the type of payment method used.

Regarding covariates, gender (p = .2889) and age (p = .0599) did not show significant effects. However, remembered total payment had a significant and negative effect on PoP (B = –0.2704, p < .0001), indicating that participants who recalled higher spending amounts experienced greater payment pain.

The interaction term between personality type and payment method (Int_1) was not statistically significant (p = .0986), suggesting that while personality traits affect payment pain, this relationship is not significantly moderated by the payment method used.

5. Discussion

The present study provides empirical evidence on how cultural background and personality traits influence the experience of PoP, a cognitive bias rooted in mental accounting theory. In line with prior research (e.g., Liu, 2020; Atik et al., 2018; Reshadi, 2020), the findings confirm that individuals from different cultural contexts exhibit distinct reactions to payment, with German participants reporting lower levels of payment pain compared to Turkish participants. This cultural effect was found to be partially mediated by personality types. Participants associated with the German culture tended to report lower personality trait scores (particularly in traits like conscientiousness and neuroticism), which in turn increased their perceived payment pain. This supports the notion that the influence of culture on payment experiences is not merely direct but also channeled through individual psychological differences.

Moreover, the type of payment method emerged as a significant moderator of PoP. Cash payments were consistently associated with the highest levels of pain, particularly among Turkish participants, whereas credit card payments led to significantly less emotional discomfort. These results align with previous studies (e.g.,

Yueng, 2014; Broekhoff & Cruijsen, 2024) emphasizing the psychological salience of cash transactions. Interestingly, the same payment method (e.g., cash) elicited varying levels of pain depending on the cultural background, suggesting a novel contribution to the literature by highlighting the culturally contingent nature of payment related emotions.

The study also found that personality traits independently predicted PoP: individuals high in openness experienced less payment pain, while those high in extraversion felt it more intensely. However, the moderating role of payment method on the relationship between personality type and PoP was not statistically significant, indicating that the influence of personality traits on payment experiences is relatively stable across different payment modes.

Another noteworthy result is the role of remembered total payment. Across all models, participants who recalled spending more reported higher levels of payment pain, even when actual spending was controlled. This suggests that subjective perceptions and memory play a crucial role in emotional responses to spending, offering potential insights for designing interventions that promote mindful consumption.

While income level did not significantly impact PoP in this study, this finding resonates with recent arguments (e.g., Chawla & Mokhtari, 2025) that financial well being may be more influenced by perceived control and confidence than by objective income levels.

Overall, the study enhances the theoretical understanding of PoP by updating the construct through the lenses of culture and personality. It also demonstrates the importance of accounting for both cultural and individual differences in behavioral economic models, especially in the context of consumption and payment behavior.

6. Conclusion

This study expands the theoretical boundaries of the PoP by integrating cultural context and personality differences into its conceptualization. Using an experimental online shopping simulation across Turkish and German participants, the findings demonstrated that both culture and personality traits significantly influence the emotional discomfort associated with payments. Importantly, personality traits acted as a mediator in the culture–PoP relationship, revealing that individual level psychological differences partially explain cross-cultural variations in spending related emotions.

The moderating role of payment method was also confirmed: cash payments consistently triggered higher payment pain compared to digital alternatives, with cultural differences being most pronounced under cash usage. However, the influence of personality on PoP remained stable across payment methods, suggesting a relatively universal psychological effect.

Beyond demographic controls, remembered total payment consistently emerged as a significant predictor of PoP, underscoring the importance of subjective perception over objective spending. While income level did not significantly alter payment pain, this finding adds support to the idea that perceived financial competence may matter more than economic status alone.

From a practical standpoint, the study offers important implications for promoting sustainable consumption. Because higher payment pain appears to reduce spending, especially among certain personality types or under

more “painful” payment methods, PoP may serve as a psychological mechanism for regulating consumption. Tailored interventions such as payment reminders, spending visualizations, or carbon footprint feedback can be designed to enhance payment salience and foster mindful consumer behavior. Importantly, such strategies should consider both cultural sensitivity and psychological diversity.

Taken together, the findings support a revised understanding of PoP as a multifaceted construct shaped by sociocultural and individual factors. Future research should explore additional cultural contexts, extend payment method categories, and further examine how memory and perception influence financial decisions in real world consumption environments.

Declarations

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Ethical Approval: This study was conducted in accordance with the principles of the Declaration of Helsinki (1975, revised 2013) for research involving human participants. Voluntary participation, informed consent, and confidentiality were fully ensured. Ethics committee approval was obtained from the relevant institution. Ethics committee approvals were obtained from both Germany and Türkiye. The study was approved by the Ethics Committee of the German Association for Experimental Economic Research e.V. (No. TEEV4mqH, https://gfew.de/ethik/TEEV4mqH, 03 March 2025). In addition, ethical approval was granted by the Social and Human Sciences Scientific Research and Publication Ethics Committee of Gaziantep University (Turkey) (Meeting No: 16, Date: 02 October 2024). No methods that could harm humans, animals, or the environment were used.

Informed Consent: Informed consent was obtained from all individual participants included in the study. Participation was voluntary, and all respondents were informed about the purpose of the research, the procedures involved, and their right to withdraw at any time without any consequences.

Data Availability Statement: The study materials, data and analysis scripts used for this article can be accessed at at https://zenodo.org/records/17242834?token

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