

IDENTIFYING DETERMINANTS OF COMPULSIVE BUYING BEHAVIOR *

TARIQ JALEES

College of Management Sciences
PAF-Karachi Institute of Economics and Technology
E-mail: tariqj@pafkiet.edu.pk

ABSTRACT

The objective of the study is to ascertain the determinants of compulsive buying behavior and their relationship in reference to perceived social status associated with buying, materialism, self esteem and apparel product involvement. A close ended questionnaire was administered to a sample of 240 respondents that were drawn non-randomly.

The intensity of the compulsive buying behavior was found to be high (4 on a scale of 5 to 1). The rating on determinants of compulsive buying behavior were as high as 3.92 for materialism, and as low as 2.93 for self-esteem. Respondents' opinions varied from one determinant to other. It was highest for social status and lowest for tendency to spend. The skewness for all the determinants of compulsive buying behavior were negative except self-esteem indicating that the most of the respondents' opinions were below the respective means.

The dependent variable "compulsive buying behavior" has the strongest correlation with materialism ($r^2 = 0.81$) and no relationship with post purchase guilt. The correlations of other determinants on one-to-one basis were low except between self-esteem and apparel product involvement where the correlation was found to be 0.60.

1. OBJECTIVES

The objective of the study was to ascertain the determinants of compulsive buying behavior and their relationship with the dependent variable "Compulsive Buying Behavior".

II. LITERATURE SURVEY

According to *The Concise Oxford Dictionary* (1995, p.274). “To be compulsive is to be irresistible, compelling or resulting or acting from compulsion against one’s conscious wishes”. Compulsive shoppers are driven by the desire to shop and spend. This desire continues to mount which ultimately forces the buyer to spend so as to relieve pressure.

One of the reasons for the compulsive buyer to engage in shopping is that these individuals want to run away from the pains, hardships, tensions, and anxiety and fears they have in their lives. A few shop to treat their boredom and/or feeling of emptiness. For some it is a quest for status, power, beauty or success. Some love to shop because they want to feel valued in the eyes of sales persons, and to others in the shopping vicinity. Also they feel very happy when they get a warm VIP treatment from the persons attending them in the shops. (Sharma, n.d).

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If an individual buys unnecessary things on every trip and gets carried away while shopping then he is a compulsive buyer. However, if at a later stage the same individual thinks that he is doing excessive shopping, or realizes that he has bought things in large quantities, and is ashamed and regretful about his or her shopping then he is a problem shopper. (Sharma, n.d)

One of the reasons for marital and family stress is compulsive buying. It is an overwhelming irresistible urge to purchase items such as clothing, shoes, jewelry, handbags etc. for oneself or others. The shopping gives shoppers a sense of pleasure or importance, however this feeling is temporary and not long lasting. (Black, n.d.). Subsequently, the shoppers feel guilty about their excessive buying. The items, acquired by the compulsive buyers, are given away or just end-up in the closet or drawers to be never taken out. (Black, n.d). Compulsive buying is a spending addiction in which “one devotes or surrenders oneself to something habitually or obsessively, behavior that impairs and effects the performance of a vital function, a harmful development”. (Black, n.d).The feeling that makes one a compulsive shopper could be the fear that one has of not being attractive, successful and rich as others are. This feeling and thought puts one on the path of excessive buying that is actually a path of self-destruction and leads to devastation of personalities. (Black, n,d)

According to Thanawala (n.d) the compulsive buyer could be termed as “shopaholic” and this state could be termed as “shop holism”. The reasons for excessive

shopping could be to follow the peer group or to simply cheering oneself up. The availability of credit cards and loans from banks are stimulating spending behavior. Thus most of the compulsive buyers end up in debt. It may not be fair to blame the credit card for compulsive shopping, but they certainly help the undisciplined spenders to get in trouble. Beside credit availability and the advertising industry are equally responsible for inducing compulsive behavior.

Research on compulsive buying behavior has demonstrated a strong relationship to perceived social status, associated with buying, materialism, and self-esteem and apparel-product involvement. (Yurchisin and Johnson, 2004)

“The process of symbolic self-completion may be a driving force behind compulsive buying behavior. An individual needs others to acknowledge that he or she possesses a particular self-completion.” (Yurchisin and Johnson 2004). Researchers have demonstrated that apparel related items such as shoes, accessories, and cosmetics are commonly used as symbols in the process of self-completion because apparel items possess a high communicative value. Compulsive buyers tend to have low self-esteem and self-perceived social status and strong association with buying. The majority of compulsive buyers prefer purchasing apparel-related products in order to satisfy their addiction. (Lafferty & Dickey 1980; Solomon & Douglas, 1987; Wicklund & Gollwitzer, 1982). Addictive consumption tendencies were not only found to be related to low self-esteem, but were also found to be associated with the belief that purchasing apparel products, was associated with social status.(Elliot, 1994). Roberts(1998) while investigating compulsive buying behavior among college students in the United States found that compulsive buyers had lower levels of self-esteem than non-

compulsive buyers. Compulsive buyers appear to have a stronger perception about the relationship between social status and purchases as compared to non-compulsive buyers. The survey also revealed that the tendency of compulsive buying behavior was found to be higher in females (Robert, 1998).

Drury (2000) found a relationship between self-esteem (self-image) and purchasing. The respondents strongly believed that a purchase of apparel helps in boosting self-image and confidence. This tendency was comparatively stronger in females. Female respondents believed that “Complete realization of their improved self-image was just one purchase away”.

In addition to having low self-esteem and to perceiving social status to be associated with purchasing, compulsive buyers are also materialistic individuals. Dittmar et al. (1996) investigated the relationship between (a) compulsive buying tendencies and (b) the use of buying considerations (price of the product, anticipated mood enhancement), (c) the use of purchased goods in symbolic self completion strategy, and (d) the amount of perceived self discrepancy between actual and ideal self. Participants with high compulsive buying scores used more psychological considerations than functional considerations (price, use of the product etc) when faced with purchase decisions. Participants with high compulsive buying scores bought on impulse to improve

their mood and to increase their social standing more often than participants with low compulsive buying scores. (Dittmar, 1996)

Researchers have shown that most compulsive buyers fulfill the urge of buying by purchasing apparel related products. Since most compulsive buyers buy apparel and apparel related products therefore there is a strong affinity and attachment of compulsive buyers with these products. It has also been observed that compulsive buyers have strong involvement with the products. Kapferer and Laurent's (1985/1986) findings were that females had high levels of involvement with apparel-products.

The earlier studies mostly considered compulsive buying as dichotomous. However, other researchers believe that those differences may exist on different levels. There may be several levels (more than two) ranging from strong to weak. (Natarajan and Golf, 1991). There could be five levels in which all customers could be clustered. These levels are non-compulsive, recreational, borderline, compulsive and addicted.(Edwards, 1993). According to Edwards (1993), non-compulsive buyers are geared to making planned purchases of items when they are needed. Recreational buyers in order to improve their mood occasionally make unplanned, impulsive purchases. Borderline compulsive buyers, have similar but stronger tendencies as recreational buyers of purchasing items to improve their moods. However, the recreational buyers, differ from borderline compulsive buyers as the former may not feel post purchase guilt but the later may feel the guilt after purchasing items they do not need. Compulsive buyers frequently purchase items to relieve stress or anxiety, often feel guilty after purchasing items that they do not need, and often suffer negative emotional and economic consequences as a result of their purchasing behavior. Addicted buyers experience a continuous, powerful urge to purchase items that is so strong that they often neglect other obligations and postpone or cancel other activities to act on this urge. (Edwards, 1993).

III. METHODOLOGY

Compulsive buying behavior was the dependent variable for this study. The dependent variable was a self rating on a scale of 1-5 regarding one's own opinions about his or her buying behaviour The predictor variables are briefly discussed below:

a) Tendency to Spend

It is the potency and likelihood in one self that he or she spends money irrationally.

b) Reactive Aspect

It is the measure of reaction and responsiveness towards any thing possessed by a person. A compulsive buyer is reactive to things like clothes, shoes, jewelry, books and accessories.

c) Post-Purchase Guilt

A state of being guilty remorseful usually after purchase about one's shopping and spending.

d) Perceived Social Status

A person's perceptions about being superior and rich in a social setting. It indicates standards of living perceived by the people.

e) Materialism

It is the tendency to consider material possessions and physical comfort to be more important than spiritual values.

f) Self-Esteem

It is defined as a good opinion of oneself. Mostly people don't want to damage their esteem no matter what happens. It typically contributes very little towards compulsiveness.

g) Apparel-Product Involvement

Apparel means formal clothing, highly ornamented and embroidered. Apparel-products could be any thing that is expensive and well-finished, that makes compulsive buyers to get carried away.

Based on the literature survey and the above identified dependent and independent variables a closed-ended questionnaire was developed. The dependent variable "compulsive buying behavior" was a unitary factor and all the independent variables were based on several sub-determinants that ranged from three to seven. In all there were 34 questions, seven were related to the personal data, and rests were related to the present study. The questionnaire is presented as Appendix-1.

The sample size for the study was 240. These samples were drawn non-randomly, from the pre-selected areas of Karachi. The characteristics of the selected sample are presented as Appendix-2.

The analysis was inclusive of measures of central tendencies, measures of dispersion, and Pearson correlation coefficient. The hypotheses were tested through regression techniques.

IV. DISCUSSIONS AND FINDINGS

IV.I. MEASURE OF CENTRAL TENDENCIES

The respondents' opinions on the determinants of compulsive buying behavior were obtained. The determinants were tendency to spend, reactive aspect, post-purchase guilt, and materialism, perceived social status, self-esteem and apparel-product involvement. The summarized results related to measure of central tendencies and measures of dispersion are presented below:

TABLE-1**Measure of Central Tendencies**

	Tendency to Spend	Reactive Aspect	Post Purchase Guilt	Perceived Social Status	Materialism	Self Esteem	Apparel Product Involve	
Mean	3.07	3.37	3.00	3.37	3.92	2.93	3.18	4.00
Std. Error	0.04	0.05	0.06	0.06	0.05	0.06	0.05	0.07
Median	3.17	3.50	3.00	3.33	4.00	3.00	3.00	4.00
Mode	3.17	3.50	3.33	4.00	3.67	3.00	3.00	5.00
Std. Dev.	0.70	0.81	0.88	0.91	0.84	0.86	0.85	1.13
Sample Var.	0.49	0.66	0.78	0.83	0.70	0.74	0.72	1.28
Kurtosis	0.81	0.45	(0.30)	0.03	0.64	(0.43)	(0.18)	0.37
Skewness	(0.47)	(0.75)	(0.29)	(0.55)	(0.82)	0.01	(0.11)	(1.03)
Range	4.00	4.00	3.67	4.00	4.00	3.75	4.00	4.00
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	4.67	5.00	5.00	4.75	5.00	5.00
Sum	737.50	809.50	719.33	807.67	941.33	704.00	762.33	959.00
Count	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00

According to respondent's opinions the rating on dependent variable compulsive buying was highest with a mean of 4.0. Our sample contains a large proportion of compulsive buyers. The rating on materialism was second highest with a mean of (3.92) and lowest on self-esteem (2.93).

The standard deviation of respondents' opinions on "tendency to spend" was the least (0.70), as compared to the other dimensions. This indicates that there is less polarization in the respondents' opinions on this "tendency to spend" dimension. The standard deviation of respondents' opinion on perceived social status was the highest (0.91), as compared to other dimensions. This indicates that there is a high polarization of respondents' opinions on the "perceived social status" dimension. However, the polarizations of respondents' opinions from one determinant to the other do not appear to be high.

Skewness for all the determinants of compulsive buying behavior were negative except self esteem with a value of 0.01. The negative skewness indicates that the

majority of the respondents' opinions on the respective determinants were below the average level.

IV.2. PEARSON CORRELATION

The correlation of all the determinants of compulsive buying behavior on one-to-one basis was worked out to estimate the relationships. The summarized results are presented below:

TABLE-2

	Pearson Correlation							
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
Tendency Spend [1]	1.00							
Post-Purchase Guilt[3]	0.23	0.36	1.00					
Per. Social States [4]	0.25	0.40	0.20	1.00				
Self-Esteem [6]	0.32	0.33	0.12	0.49	0.22	1.00		
Apparel-Product Invol[7]	0.40	0.47	0.25	0.43	0.17	0.61	1.00	
Com. Buying beh. [8]	0.23	0.29	0.00	0.25	0.81	0.18	0.09	1.00

Reactive Aspe

Materialism [

The dependent variable “compulsive buying behavior” has the strongest correlation with materialism with r^2 of 0.81 and no relationship with post purchase guilt with r^2 of zero. The determinant “tendency to spend” has a stronger relationship with “reactive aspect” with a correlation of 0.46 and a weaker relationship with “post-purchase-guilt” and “perceived social status” with correlations of 0.23 each. This indicates that the “tendency to spend” is more influenced by the “reactive aspect” as compared to the other determinants.

The determinant “reactive aspect” had a stronger relationship with “apparel product” with a correlation of 0.45 and lowest with “post purchase guilt” with a correlation of 0.36. Similar trends were found in the correlation of other determinants on one-to-one basis except in the case of self esteem and apparel product involvement where correlation was found to be 0.61.

V. HYPOTHESIS TESTING

Five different hypotheses were developed. The hypotheses their results and interpretations are presented below:

V.I HYPOTHESIS ONE

The determinants for compulsive buying behavior were predicted to be tendency to spend, self-esteem, reactive aspect, post-purchase guilt, perceived social status, materialism, and apparel-product involvement. An analysis was carried out to measure the relationships of the independent variables and dependent variable i.e. compulsive buying behavior. The hypothesis developed in this context is presented below:

H_{10} : Sufficient evidence exists to conclude that no linear relationship exists between dependent variable “compulsive buying behavior” and independent variables such as tendency to spend, self-esteem, reactive aspect, post-purchase guilt, perceived social status, materialism, and apparel-product involvement.

H_{1A} : At least one of the predictor variables has a linear relationship with the dependent variable “compulsive buying behavior”

STATISTICAL REPRESENTATION

Statistical representation of the above hypothesis is presented below:

H_{10} : $\beta_1 = \beta_2 = \beta_3 = \beta_4 = \beta_5 = \beta_6 = \beta_7 = 0$

H_{1A} : $\beta_1 \quad \beta_2 \quad \beta_3 \quad \beta_4 \quad \beta_5 \quad \beta_6 \quad \beta_7 \quad 0$

The above hypothesis was tested through multiple regression and the summarized result is presented below:

**TABLE- 3
Multi Regression**

Regression Statistics				
Multiple R				0.82
R Square				0.67
Adjusted R Square				0.66
Standard Error				0.66
Observations				240.00
Significance F	df	SS	MS	F

0.00	Regression	7.00	204.56	29.22	67.50
	Residual	232.00	100.44	0.43	
	Total	239.00	305.00		

	Coefficients	Std Error	t Stat	P-value	Lower	Upper
					95%	
95%						
Intercept	(0.10)	0.28	(0.35)	0.72	(0.64)	0.45
Tend. To Spend	(0.00)	0.07	(0.02)	0.98	(0.14)	0.14
Reactive Aspect	0.02	0.07	0.35	0.73	(0.11)	0.16
Post-Purchase Guilt	(0.03)	0.05	(0.61)	0.54	(0.14)	0.07
Per. Social Status	(0.07)	0.06	(1.25)	0.21	(0.19)	0.04
Materialism	1.12	0.06	19.08	0.00	1.00	1.24
Self-Esteem	0.08	0.07	1.20	0.23	(0.05)	0.21
Apparel-Product Involvement	(0.08)	0.07	(1.21)	0.23	(0.22)	0.05

R^2 is 0.67, which indicates that about 67% of the variation on the dependant variable is explained by the predictor variables, which is significantly high. The slope for the materialism variable is highest. This means that comparatively materialism has stronger relationship with the dependant variable, compulsive buying behavior. The regression coefficient for materialism is 1.13. This means that an increase of one rating (on the scale of five to one) of materialism will cause compulsive buying behavior to increase by 1.13 rating.

The F value is high and falls in the critical region that mean variations of independent variables are unequal. Thus we can say that the mean variations in all independent variables are significantly unequal, this indicates that the results are not biased. Except for the coefficient of materialism, no other coefficient is statistically significant.

HYPOTHESIS TWO

The relationship of the determinant perceived social status with dependent variable compulsive buying behavior was measured. The hypothesis developed in this context is presented below:

H_{2o} : There is no relationship between predictor variable “perceived social status” and dependent variable “compulsive buying behavior”.

H_{2A} : There is a relationship between predictor variable “perceived social” status and dependent variable “compulsive buying behavior.”

Statistical Representation

Statistical representation of the above hypothesis is presented below:

$$H_{2o}: \beta_1 = 0$$

$$H_{2A}: \beta_1 \neq 0$$

The above hypothesis was tested through simple regression and the summarized result is presented below:

TABLE-4
Simple Regression

Regression Statistics						
Standard Error				1.09		
		df	SS	MS	F	Significance F
Regression		1.00	19.70	19.70	16.44	0.00
Residual		238.00	285.29	1.20		
Total		239.00	305.00			
Coefficients						
	Coefficients	Standard Error	t Stat	P-value	Lower	95%
Intercept	2.93	0.27	10.80	0.00	2.40	
Perceived Social Status	0.32	0.08	4.05	0.00	0.16	

R^2 is 0.06, which indicates that about 6% of the variation on the dependant variable is explained by the predictor variable perceived social status, which is significantly low. The regression coefficient of determinant for perceived social status is 0.32. This also means that an increase of one rating (On the scale of five to one) of perceived social status will cause the compulsive buying behavior to increase by 0.32 rating, which means that the relationship between predictor variable perceived “social status” and dependent variable “compulsive buying behavior” is not very strong. In developing countries like Pakistan and India, the social status especially in reference to

Multiple R
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class and families ties are so structured and so defined that it may take ages for people to improve social status.

V. III. HYPOTHESIS THREE

The relationship of “materialism” with dependent variable “compulsive buying behavior” was measured. The hypothesis developed in this context is presented below:

$H3_o$: There is no relationship between predictor variable “materialism” and dependent variable “compulsive buying behavior”.

$H3_A$: There is a strong relationship between predictor variable “materialism” and dependent variable “compulsive buying behavior”.

Statistical Representation

Statistical representation of the above hypothesis is presented below:

$H3_o$: $\beta_1=0$

$H3_A$: $\beta_1 \neq 0$

The above hypothesis was tested through simple regressions and the summarized result is presented below:

TABLE-5

Simple Regression

Regression Statistics					
Multiple R					0.81
R Square					0.66
Adjusted R Square					0.66
Standard Error					0.66
Observations					240.00
ANOVA					
	df	SS	MS	F	Significance
F					
0.00	Regression	1.00	202.57	202.57	470.69
	Residual		238.00	102.43	0.43
	Total	239.00	305.00		
Coefficients					
	Coefficients	Standard Error	t Stat	P-value	Lower 95%
					Upper 95%
95%					

Intercept	(0.32)	0.20	(1.59)	0.11	(0.73)	0.08
Materialism	1.10	0.05	21.70	0.00	1.00	1.20

R^2 is 0.66, which indicates that about two thirds of the variations on the dependant variable is explained by the predictor variable materialism, which is significantly high. The regression coefficient of materialism is 1.11. This means that an increase of one rating (On the scale of five to one) of materialism will cause the compulsive buying behavior to increase by 1.11 rating, which means that the relationship between predictor variable materialism and compulsive buying is strong. It may be observed that the literature survey also suggested that there is a strong and positive relationship between “materialism” and “compulsive buying behavior” This also confirms the results of our own multiple regression analysis.

V .IV. HYPOTHESIS FOUR

The relationship of the determinant self-esteem with dependent variable compulsive

buying behavior was measured. The hypothesis developed in this context is presented below:

H_{4o} : There is no relationship between predictor variable “self-esteem” and dependent variable “compulsive buying behavior”.

H_{4A} : There is a negative relationship between predictor variable “self-esteem” and dependent variable “compulsive buying behavior”.

Statistical Representation

Statistical representation of the above hypothesis is presented below:

H_{4o} : $\beta_4=0$

H_{4A} : $\beta_4 < 0$

The above hypothesis was tested through simple multiple regression and the summarized result is presented below:

TABLE-6

Simple Regression

Regression Statistics

Multiple R	0.18
R Square	0.03
Adjusted R Square	0.03

Standard Error					1.11	
Observations					240.00	
		Df	SS	MS	F	Significance F
Regression		1.00	9.99	9.99	8.06	0.00
Residual			238.00	295.01	1.24	
Total		239.00	305.00			
		Coefficients	Standard	t Stat	P-value	Lower
Upper			Error			
95%	95%	Intercept	3.30	0.26	12.86	
0.00	2.79	3.80	Self-Esteem	0.24	0.08	2.84
0.08	0.07	0.40				

There was no relationship found between the determinant “self esteem” and dependent variable “compulsive buying behavior”, as the p-value of 0 .08, is falling in non- critical region.

V.5. HYPOTHESIS FIVE

The relationship of the determinant “apparel-product involvement” with dependent variable “compulsive buying behavior” was measured. The hypothesis developed in this context is presented below:

$H5_o$: There is no relationship between predictor variable apparel-product involvement and dependent variable compulsive buying behavior.

$H5_A$: There is a positive relationship between predictor variable apparel-product involvement and dependent variable compulsive buying behavior.

Statistical Representation

Statistical representation of the above hypothesis is presented below:

$$H5_o: \beta_1 = 0$$

$$H5_A: \beta_1 > 0$$

The above hypothesis was tested through multiple regressions and the summarized result is presented below:

TABLE-7

Regression Statistics						
Multiple R						0.09
R Square						0.01
Adjusted R Square						0.00
Standard Error						1.13
Observations						240.00
ANOVA						
		df	SS	MS	F	
Significance F						
2.60	2.04				1.00	2.60
			0.15			
Residual		238.00	302.40	1.27		
Total		239.00	305.00			
	Coeff.	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	3.61	0.28	12.79	0.00	3.05	4.16
Apparel-Pr. Involv.	0.12	0.09	1.43	0.15	(0.05)	0.29

No relationship between predictor variable “apparel-product” involvement and “compulsive buying behavior” was found as the p value of 0.15 was again falling in the non- critical region.

VI. SUMMARY AND CONCLUSION

The objective of the study was to ascertain the determinants of compulsive buying behavior and their relationship with the dependent variable. Compulsive buying behavior was dependent variable for this study. The predictor variables for the study were (a) tendency to spend (b) Reactive aspect (c) post purchase guilt (d) perceived social status (e) materialism (f) self esteem (g) apparel-product-involvement.

Based on the literature survey and the above identified dependent and independent variables five different hypotheses were developed and tested.

The sample size for the study was 240. These samples were drawn non-randomly, from the pre-selected areas of Karachi.

According to respondents opinions the rating on dependent variable compulsive buying was highest with a mean of 4.0. The rating on materialism was second highest with a mean of (3.92) and lowest on self-esteem (2.93).

The standard deviation of respondents’ opinions on “tendency to spend” was the least (0.70), as compared to the other dimensions. This indicates that there is less

polarization in the respondents' opinions on this "tendency to spend" dimension. The standard deviation of respondents' opinion on perceived social status was the highest (0.91), as compared to other dimensions. This indicates that there is a high polarization of respondents' opinions on the "perceived social status" dimension. However, the polarizations of respondents' opinions from one determinant to the other do not appear to be high.

The skew nesses for all the determinants of compulsive buying behavior were negative except self esteem with a value of 0.01 for self-esteem. The negative skew ness indicates that the majority of the respondents' opinions on the respective determinants were below the average level.

The dependent variable "compulsive buying behavior" has a strongest correlation with materialism with r^2 of 0.81 and no relationship with post purchase guilt with r^2 of zero. The determinant "tendency to spend" has a stronger relationship with "reactive aspect" with a correlation of 0.46 and a weaker relationship with "post-purchase-guilt" and "perceived social status" with correlations of 0.23 each. This indicates that the "tendency to spend" is more influenced by the "reactive aspect" as compared to the other determinants.

The determinant "reactive aspect" had a stronger relationship with "apparel product" with correlation of 0.45 and lowest with "post purchase guilt" with a correlation of 0.36. Similar trends were found in the correlation of other determinants on one-to-one basis except in the case of self esteem and apparel product involvement where correlation was found to be 0.61.

Five different hypotheses were developed and tested. The summarized results are presented below:

- a)** The alternate hypothesis that at least one of the predictor variables would have a linear relationship with the dependent variable compulsive buying behavior was accepted. R^2 is 0.67, which indicates that about 67% of the variation on the dependant variable is explained by the predictor variables, which is significantly high. The slope for the materialism variable is highest. This means that comparatively materialism has stronger relationship with the dependant variable, compulsive buying behavior. The regression coefficient for materialism is 1.13. This also means that an increase of one rating (On the scale of five to one) of materialism will cause compulsive buying behavior to increase by 1.13 rating.
- b)** The hypothesis relating to a relationship between predictor variable "perceived social status" and compulsive buying behavior was rejected. R^2 is 0.06, which indicates that about 6% of the variation on the dependant variable is explained by the predictor variable perceived

social status, which is significantly low. The regression coefficient of determinant for perceived social status is 0.32. This also means that an increase of one rating (On the scale of five to one) of perceived social status will cause the compulsive buying behavior to increase by 0.32 rating, which means that the relationship between predictor variable perceived “social status” and dependent variable “compulsive buying behavior” is not very strong. In developing countries like Pakistan and India, the social status especially in reference to class and families ties are so structured and so defined that it may take ages for people to improve social status.

c) The hypothesis relating to no relationship of “materialism” with dependent variable “compulsive buying behavior” was rejected. R^2 is 0.66, which indicates that about two thirds of the variations on the dependant variable is explained by the predictor variable materialism, which is significantly high. The regression coefficient of materialism is 1.11. This means that an increase of one rating (On the scale of five to one) of materialism will cause the compulsive buying behavior to increase by 1.11 rating, which means that the relationship between predictor variable materialism and compulsive buying is strong. It may be observed that the literature survey also suggested that there is a strong and positive relationship between “materialism” and “compulsive buying behavior” This also confirms the results of our own multiple regression analysis.

d) The hypothesis relating to no relationship of self-esteem with dependent variable compulsive buying behavior was accepted as the p-value of 0 .08 is falling in non- critical region.

e) The hypothesis of relationship of the determinant “apparel-product involvement” with dependent variable “compulsive buying behavior” was rejected as p value of 0.15 was falling in the non- critical region.

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- 2 I am often impulsive in my behavior. 5 4 3 2 1
- 3 As soon as I enter the shopping center, I have an irresistible urge to go into a shop and buy something 5 4 3 2 1
- 4 I am one of those people who often respond to direct mail offers (e.g. books, records) 5 4 3 2 1
- 5 I have often bought a product that I did not need, while knowing that I have very little money left. 5 4 3 2 1
- 6 I am a spendthrift. 5 4 3 2 1

REACTIVE ASPECT

- 7 For me, shopping is a way of facing the stress of my daily life and of relaxing 5 4 3 2 1
- 8 I sometimes feel that something inside pushed me to go shopping. 5 4 3 2 1
- 9 There are times when I have a strong urge to buy (clothing, books, etc) 5 4 3 2 1
- 10 I often have a un explainable urge, a sudden and spontaneous desire, to go and buy something in a store. 5 4 3 2 1

POST- PURCHASE GUILT

- 11 At times I have felt somewhat guilty after buying a product, because it seemed unreasonable 5 4 3 2 1
- 12 There are some things I buy that I do not show to anybody for fear of being as irrational in my buying behavior (“a foolish expense”). 5 4 3 2 1
- 13 I have sometimes thought “ if I had to do it all over again, I would...” and felt sorry for something I have done or said. 5 4 3 2 1

PERCEIVED SOCIAL STATUS

- 14 I feel that to be a part of high class excessive buying is important 5 4 3 2 1
- 15 Buying expensive and apparel things provide standard living in the society 5 4 3 2 1
- 16 I find myself holding a special place in the social gatherings, as I possess unique and expensive things and accessories. 5 4 3 2 1

MATERIALISM

- 17 It is important to me to have really nice things 5 4 3 2 1
- 18 I would like to be rich enough to buy anything I want 5 4 3 2 1

19 I'd be happier if I could afford to buy more things 5 4 3 2 1

SELF-ESTEEM

20 I do excessive shopping to stand impressive in one's eyes 5 4 3 2 1

21 Too much and costly shopping improves my self-image 5 4 3 2 1

22 Shopping makes me confident 5 4 3 2 1

23 I buy things because I want people to have a good opinion about me. 5 4 3 2 1

APPAREL-PRODUCT INVOLVEMENT

24 When I am buying, I buy apparel products as to develop a self-definition 5 4 3 2 1

25 I get indulged in Extravagant and expensive things as it makes me realize that I possess a dignified identity and status 5 4 3 2 1

26 Apparel-Products provide me pleasure; the more I buy them the more pleasure I have. 5 4 3 2 1

COMPUSLIVE BUYER

27 I consider myself as a compulsive buyer. 5 4 3 2 1

Personal Information

28) Gender:

1) Male

2) Female

30) Age:

3) Under 20

4) 20 – 30

5) 30 – 40

29) Income:

1) Under Rs.15,000

2) Rs. 15,000 – 25,000

3) Rs. 25,000 – 35,000

4) Rs. 35,000 – 45,000

5) Rs. 45,000 – 55,000

6) Rs. 55,000 +

- 6) 40 – 50
- 7) 50 +

32) Marital Status:

- 1) Single
- 2) Married

33) Occupation:

- 1) Banker
- 2) Doctor
- 3) Accountant
- 4) Engineer
- 5) Businessman
- 6) Student
- 7) Other (Specify) _____

31) Location:

- 1) Clifton
- 2) D.H.A
- 3) P.E.C.H.S
- 4) Nazimabad
- 5) Gulshan-e-Iqbal
- 6) Other (Specify) _____

34) Education:

- 1) Under Matriculation
- 2) Intermediate
- 3) Graduate
- 4) Post Graduate
- 5) Other (Specify) _____



