

Impact of Compulsive buying behaviour on Customer satisfaction and mediating effect of Materialism

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ABSTRACT

Background: People who engage in compulsive buying tend to overspend, which results in financial hardship and debt. Each person's materialistic tendencies have an impact on how they behave as consumers. Numerous studies demonstrate how customers are heavily influenced by their models and partake in CBB. The psychological motivations lead to consumers' CBB. Individuals who are high in public self-consciousness are quite aware about their public image and use luxury goods to enhance their stature in the society. Materialistic individuals often relate possessions of goods to happiness and thus indulge in CBB. This study evaluates the impact of compulsive buying behaviour over customer satisfaction and the mediating effect of materialism over the same.

Statistical Analysis: The study was confined to Bengaluru Urban area on 185 probabilistically sampled customers to analyse the impact of compulsive buying behaviour and mediating effect of materialism over customer satisfaction. In this research to examine the impact, the dependent variable chosen is Customer satisfaction and the independent variable is compulsive buying behaviour and materialism playing mediating role. The primary data was collected through structured questionnaire.

Findings: The research depicts the materialism factor has major impact on customer satisfaction.

Application: The conclusion of this study shows that there is significance mediating effect of materialism over customer satisfaction and mediocre effect of compulsive buying behaviour on customer satisfaction.

Key words: Compulsive buying behaviour (CBB), Materialism, Customer Satisfaction.

1. INTRODUCTION

Many product market opportunities are available to the post-modern consumers of present-day globalized economy.

The competitive product-marketers produce and supply a variety of products and a number of brands to choose from and, these products are targeted to the consumers in every possible way, as part of the marketer's push strategy.

One of the major areas of concern in marketer-consumer relation is the growing influence and utilization of the credit market, an outcome of compulsive buying, which has negatively affected the consumers, leading them to unmanageable debt levels. These factors are classified into socio-cultural, psychological, psychiatric and theological domains. The factors can be further divided into external and internal. The response (buying) is rationalized using the self-regulation mechanism. The potential buyer goes through the process of self-observation, judgement, self-reaction and self-regulation.

The self-observation is monitoring one's action to provide diagnostic information about the impact of behaviour and attainment of goals.

Compulsive buying behaviour (CBB) has been an important area of research in consumer behavior research with the importance of CBB as a negative aspect of consumer behaviour. Compulsive buying can harm not only the individual but his/her family and society and can result in overspending, extreme indebtedness, and bankruptcy. Substantial research further suggests that people highly oriented toward the acquisition of wealth and possessions report relatively low levels of well-being. Werner Guth (2000). Richins and Rudimin (1994) - have reviewed how materialistic tendencies are associated with individual's identities, use of money, motivation for work, and social behaviour. Substantial research further suggests that people highly oriented toward the acquisition

of wealth and possessions report relatively low levels of well-being. (Belk, 1985).

The focus is shifting from the purchase of provisions to satisfy the physical needs of oneself towards the use of consumer goods as a distinctive means of acquiring and expressing a sense of self identity. (Dittmar & Beatty 1998), regulatory emotions (Elliott 1994) or gaining social status (McCracken 1990). Changes have enhanced the complexity of consumption (Mick, Broniarczyk & Haidt, 2004) and created an atmosphere that has turned out to be more favorable for the risk of compulsive behaviour than before. The belief that consumer goods are an important route towards success, identity and happiness (Dittmar 2000) are core values of consumer society.

India is one of the oldest civilizations and has profound values on money, materialism and consumption. However, during last two decades the wave of globalization has brought India much closer to rest of world both culturally and economically. Advancement of shopping malls, retail brand, exclusive stores and use of media with best of its creativity and reach to persuade consumers has made a positive change in the consumer response to market stimuli. Consequently, the studies on antecedents of compulsive buying have increased in recent years. Materialism and compulsive buying are the two important factors which influence the buying decisions of consumers and also distinguish them from each other. Materialism and Compulsive Buying Behaviour are underscore concepts for marketers, researchers and pollsters. Materialistic attitude is one of the determinants of compulsive buying (Yurchisin and Johnson, 2004) and thus influences the buying decisions of consumer. Researchers found out that materialistic attitude are the main cause that gives rise to compulsive buying tendencies (Dittmar 2005; Richins, 2004).

2. LITERATURE REVIEW

Compulsive consumption is defined as "a response to an uncontrollable drive or desire to obtain, use, or experience a feeling, substance, or activity that leads an individual to repetitively engage in a behavior that will ultimately cause harm to the individual and/or

to others" (O' Guinn and Faber, 1989, p. 148). Research suggests that compulsiveness is manifested in binge eating (Faber et al., 1995), hyperactive online and in-store purchasing (Chang et al., 2011; Johnson and Attmann, 2009), gambling (Balabanis, 2002), hoarding (Cherrier and Ponnor, 2010), credit card misuse (Palan et al., 2011), and unrestrained media usage (Yang, 2006).

Compulsive buying behaviour concept is defined in literature as a "chronic, repetitive purchasing behavior that occurs as a response to negative events or feelings" (O'Guinn & Faber, 1989). Fantasies also allows to rehearse the expected positive outcomes and as a means to avoid focusing on the negative problems. Further, when an individuals' need for safety and security are not met, they tend to place greater emphasis on desires and materialistic values which translate into buying as a mechanism to climb up or claim status (Neuner, Raab, & Reisch, 2005).

Valence et al. (1988) explain that anxiety triggers spontaneity within an individual and encourages the consumer to reduce tension by engaging in compulsive buying. Therefore, it is argued that the primary motivation for a buyer to engage in compulsive buying behavior is to escape from anxiety. (J. Roberts, A. & Jones, 2001; J. Roberts, A. & Pirog, 2004), to relieve stress and eventually make them feel happy (J. Roberts, A. & Jones, 2001). It has also been suggested that the anxiety experienced by the individual can be attributed as both the cause and effect of compulsive buying.

Valence et al. (1988) suggest two major groups of factors that may trigger compulsive buying by inducing anxiety within the individual. The two factors are 1) socio-cultural factors (culture, the commercial environment and advertising activities) that stress on materialistic ideals and 2) psychological factors (personality-situation interaction, family environment, genetic factors).

Richins and Dawson (1992) discussed materialism differently than Belk. They describe this concept as a concept where individuals have material acquisition at the nub of their lives and view these material possessions as the source of their happiness. They believe that materialistic consumers judge personal success as a function of the

quality of possessions owned. Materialistic people have perceptual compression to purchase goods to exhibit to society, this paint's disconsolate picture of consumption behavior of a materialistic (Hirschman, 1991; Baumeister *et al.*, 1998; Shiv & Fedorikhin, 1999) and against one's subjective and collective wellbeing.

Materialism is defined as "accepting worldly possessions above all other things and perceive it as a source of happiness" (Belk, 1987; Belk & Pollay, 1985). The relationship between people and material goods is undoubtedly fundamental to the concept of materialism (Ger & Belk, 1996) and materialism now seems to have spread out more of the world's people like a technological invention or new trends. Several researchers have found perceive social status to be associated with materialism (Fah, Foon, & Osman, 2011).

2.1 Proposed Model

The model used in this survey is focussing on the Compulsive aspect of consumers and the impact on customer satisfaction while depicting the mediating impact of materialism on satisfaction levels of customer.

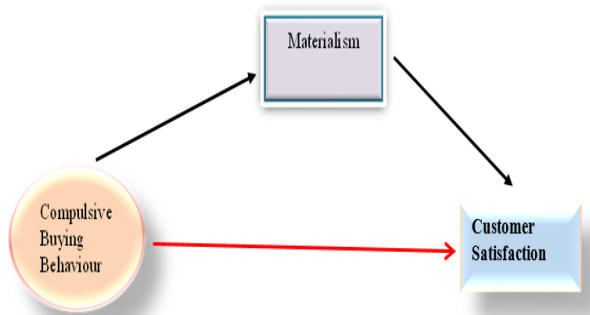


Fig 2.1: Theoretical framework of the study

3. RESEARCH METHODOLOGY

3.1 Statement of Problem

This research study will explore empirically and validate the influence of relationship between the Compulsive buying behavior and its influence on customer satisfaction, through mediating relationship of materialism of consumers.

3.2 Scope of the study

- The study focuses on understanding the compulsive buying behaviour of consumers.
- The geographical area focused to collect the samples is Bengaluru since the lifestyle and

spending capabilities of the consumers are pretty high

- This study focusses more on factors like compulsiveness of consumers, materialistic value towards mobile phones and satisfaction after purchase.

3.3 Research Objectives

- To study the impact of compulsiveness over customer satisfaction as the main variable of the study
- To understand the impact of materialism over customer satisfaction during the act of buying.
- To determine the mediating effect of materialism and compulsive buying behaviour over customer satisfaction.

3.4 Hypothesis

H0: There is significant impact of compulsive buying behaviour over customer satisfaction

H1: There is relationship between materialism and customer satisfaction

H2: There is relationship between and Compulsiveness and materialism over customer satisfaction

3.5 Sampling

The sample selected for this study is from Bengaluru population since it best suits for the study and the gap found in analysing the variables and relationship over others. There were 185 respondents belonging different categories were approached as representatives of the population.

3.6 Data collection

Primary data was collected through a structured questionnaire focussing the different dimensions of the study and research queries. Convenient sampling technique was found as the techniques suitable for this study to collect data for this study. The study is also backed up by the secondary data taken from internet like web resources, and online libraries article sources, literatures and other documents like books.

3.7 Data Analysis and Software used

The study is based on the research questions which help to develop hypothesis. The data collected is analysed using the IBM SPSS 20.0 software. Different statistical methods like

ANOVA, Correlation was conducted to analyse the relationship between the study variables.

4. Statistical Analysis

4.1 Reliability Tests:

S NO	NAME OF THE CONSTRUCT	NO OF ITEMS	ALPHA
1.	COMPULSIVE BUYING BEHAVIOUR	10	0.872
2.	MATERIALISM	15	0.849

3.	CONSUMER SATISFACTION	9	0.823
	OVERALL	34	0.848

Reliability analysis and validity of the data prove that the Overall co-efficient alpha (Cronbach Alpha), is 0.848. This shows that the data's internal consistency level is satisfactory.

FINDING THE MEAN DIFFERENCE BETWEEN AGE AND COMPULSIVE BUYING BEHAVIOR

		DF	MEAN SQUARE	F	SIG.
I will have a rush like feeling when I shop electronic gadgets	Between Groups	4	2.811	2.422	0.025
	Within Groups	181	1.160		
	Total	185			
I am an emotional shopper while purchasing electronic gadgets	Between Groups	4	4.842	3.256	0.004
	Within Groups	181	1.487		
	Total	185			
My worries and problems will vanish during my shopping experience at the gadgets store	Between Groups	4	2.197	1.791	0.098
	Within Groups	181	1.227		
	Total	185			
I buy electronic gadgets for maintaining my social image	Between Groups	4	1.987	1.446	0.194
	Within Groups	181	1.374		
	Total	185			
My cultural factors are responsible for my buying behavior	Between Groups	4	2.032	1.177	0.317
	Within Groups	181	1.726		
	Total	185			
When I have money, I cannot help but spend part or all of it or most of it on electronic gadgets	Between Groups	4	1.467	1.142	0.336
	Within Groups	181	1.284		
	Total	185			
I often buy new electronic gadgets I see, without planning, just because I want to have it	Between Groups	4	3.651	2.937	0.008
	Within Groups	181	1.243		
	Total	185			
I sometimes feel that something inside pushed me to go shopping electronic gadgets	Between Groups	4	2.182	1.849	0.087
	Within Groups	181	1.180		
	Total	185			
There are times when I have a strong urge to buy electronic gadgets	Between Groups	4	5.945	3.699	0.001
	Within Groups	181	1.607		
	Total	185			
I often have an unexplainable urge, a sudden and spontaneous desire, to go and buy gadgets	Between Groups	4	3.095	2.697	0.014
	Within Groups	181	1.148		
	Total	185			

The observed F value is 2.422 and the significance value is 0.025 which shows there is a difference in the particular segment between the different age groups for the construct 'I will have a rush like feeling when I shop electronic gadgets'.

The observed F value is 2.422 and the significance value is 0.004 which shows there is a difference in the particular segment between the different age groups for the construct 'I am an emotional shopper while purchasing gadgets'.

The observed F value is 3.699 and the significance value is 0.001 which shows there is a difference in the particular segment between the different age groups for 'There are times when I have a strong urge to buy electronic gadgets'.

The observed F value is 2.697 and the significance value is 0.014 which shows there is a difference in the particular segment between the different age groups for, 'I often have an unexplainable urge, a sudden and

spontaneous desire, to go and buy electronic gadgets’.

The other variables show their significance values are greater than 0.05, which means

there is no difference in the particular segment between the different age groups.

ANOVA TEST FOR AGE AND MATERIALISM

		DF	MEAN SQUARE	F	SIG.
I possess the electronic gadgets for showcasing my status in the society	Between Groups	5	4.284	3.329	0.003
	Within Groups	180	1.287		
	Total	185			
The materialistic value of the gadgets which I purchase determine my wealth	Between Groups	5	3.770	2.629	0.016
	Within Groups	180	1.434		
	Total	185			
The gadgets which I possess bring extravagant happiness	Between Groups	5	4.312	3.152	0.005
	Within Groups	180	1.368		
	Total	185			
The gadgets purchase shows the materialistic behavior of myself	Between Groups	5	4.068	2.618	0.016
	Within Groups	180	1.554		
	Total	185			
The societal status is based upon the possession of gadgets which is considered as a material of both investment and luxury	Between Groups	5	5.129	2.977	0.007
	Within Groups	180	1.722		
	Total	185			
I admire people who own expensive electronic gadgets	Between Groups	5	2.884	2.098	0.052
	Within Groups	180	1.374		
	Total	185			
I don't place much emphasis on the amount of material objects people own as a sign of success	Between Groups	5	5.187	3.142	0.005
	Within Groups	180	1.651		
	Total	185			
The electronic gadgets I own say a lot about how I'm doing in life	Between Groups	5	4.118	2.883	0.009
	Within Groups	180	1.428		
	Total	185			
I like to own electronic gadgets that impress people	Between Groups	5	6.415	4.194	0.000
	Within Groups	180	1.530		
	Total	185			
I like a lot of luxury in my life	Between Groups	5	10.254	6.418	0.001
	Within Groups	180	1.600		
	Total	185			
I have all the things I really need to enjoy life	Between Groups	5	1.728	1.244	0.267
	Within Groups	180	1.318		
	Total	185			
My life would be better if I owned certain gadgets I don't have	Between Groups	5	3.017	2.126	0.047
	Within Groups	180	1.524		
	Total	185			
I wouldn't be any happier if I did not own nicer electronic gadgets	Between Groups	5	7.290	4.971	0.000
	Within Groups	180	1.467		
	Total	185			
I'd be happier if I could afford to buy more electronic gadgets	Between Groups	5	4.573	3.120	0.002
	Within Groups	180	1.438		
	Total	185			
It sometimes bothers me quite a bit that I can't afford to buy all the electronic gadgets I would like	Between Groups	5	7.111	5.003	0.001
	Within Groups	180	1.405		
	Total	185			

Highest mean score of 2.20 is observed for the age group of “31-35” with reference to the variable “I possess the electronic gadgets for showcasing my status in the society”. The observed F value is 3.329 and the significance value is 0.003 which shows there is a difference in the particular segment between the different age groups

Highest mean score of 2.20 is observed for the age group of “25-30” with reference to the variable “The materialistic value of the gadgets which I purchase determine my wealth”. The observed F value is 2.629 and the significance value is 0.016 which shows there is a difference in the particular segment between the different age groups.

Highest mean score of 2.50 is observed for the age group of “25-30” with reference to the variable “The gadgets which I possess bring extravagant happiness”. The observed F value is 3.152 and the significance value is 0.005 which shows there is a difference in the particular segment between the different age groups.

Highest mean score of 2.77 is observed for the age group of “51 and Above” with reference to the variable “The gadgets purchase shows the materialistic behavior of myself”. The observed F value is 2.618 and the significance value is 0.016 which shows there is a difference in the particular segment between the different age groups.

Highest mean score of 2.75 is observed for the age group of “less than 25” with reference to the variable “The societal status is based upon the possession of gadgets which is considered as a material of both investment and luxury”. The observed F value is 2.977 and the significance value is 0.007 which shows there is a difference in the particular segment between the different age groups.

The other variables show there is significance values are greater than 0.05, which means there is no difference in the particular segment between the different age groups.

ANOVA TEST FOR AGE AND CONSUMER SATISFACTION

		df	Mean Square	F	Sig.
I feel satisfied after buying gadgets from regular electronic gadgets shop	Between Groups	5	0.923	0.639	0.699
	Within Groups	180	1.444		
	Total	185			
I have a sense of belonging after purchasing electronic gadgets from the regular shop	Between Groups	5	0.880	0.619	0.716
	Within Groups	180	1.423		
	Total	185			
I recognize this electronic gadgets store as my family store	Between Groups	5	1.888	1.235	0.286
	Within Groups	180	1.529		
	Total	185			
I recognize and recommend this store to my friends, relatives and family members	Between Groups	5	1.528	1.093	0.365
	Within Groups	180	1.398		
	Total	185			
I will repeatedly purchase gadgets from this store as the electronic gadgets store has more collections which exceeds my expectation	Between Groups	5	2.097	1.453	0.192
	Within Groups	180	1.444		
	Total	185			
The interior design of the store is pleasant and makes to purchase because of the ambience	Between Groups	5	4.082	3.079	0.006
	Within Groups	180	1.326		
	Total	185			
The store which I purchase is a trusted store and serves the city/town for several years	Between Groups	5	1.358	0.934	0.470
	Within Groups	180	1.453		
	Total	185			
I'm satisfied with the Quality hallmarking of the products (i.e., BIS).	Between Groups	5	3.803	2.997	0.007
	Within Groups	180	1.269		
	Total	185			
The Customer service associate assists me in all the avenues to reach the electronic gadgets section where I should select the gadgets.	Between Groups	5	1.506	1.373	0.223
	Within Groups	180	1.097		
	Total	185			

Highest mean score of 3.03 is observed for the age group of “31-35” with reference to the variable “The interior design of the store is pleasant and makes to purchase because of the ambience”. The observed F value is 3.079 and the significance value is 0.006 which shows there is a difference in the particular segment between the different age groups.

Highest mean score of 3.71 is observed for the age group of “31-35” with reference to the variable “I'm satisfied with the Quality

hallmarking of the products (i.e., BIS).” The observed F value is 2.997 and the significance value is 0.007 which shows there is a difference in the particular segment between the different age groups.

The other variables shows there significance values are greater than 0.05, which means there is no difference in the particular segment between the different age groups.

**KMO AND BARTLETT'S TEST –
COMPULSIVE BUYING BEHAVIOR**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.934
Bartlett's Test of Approx. Chi-Square		28,29.701
Sphericity Df		1,810
Sig.		.000

The Computed KMO value is 0.944 which is higher than the expected value of 0.5 shows the collected primary dataset shall be administered into the data reduction technique-factor analysis.

**COEFFICIENT AND COLLINEARITY TEST FOR CONSUMER SATISFACTION ON
COMPULSIVE BUYING DIMENSION**

	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-0.039	0.041		-0.949	0.343		
I feel satisfied after buying gadgets from regular electronic gadgets shop	0.029	0.015	0.035	1.867	0.026	0.338	2.956
I have a sense of belonging after purchasing electronic gadgets from the regular shop	0.003	0.016	0.004	0.180	0.857	0.307	3.261
I recognize this electronic gadgets store as my family store	0.015	0.015	0.019	0.986	0.325	0.317	3.155
I recognize and recommend this store to my friends, relatives and family members	0.057	0.017	0.071	3.351	0.001	0.276	3.620
I will repeatedly purchase gadgets from this store as the electronic gadgets store has more collections which exceeds my expectation	0.048	0.015	0.060	3.198	0.001	0.352	2.844
The interior design of the store is pleasant and makes to purchase because of the ambience	0.124	0.012	0.149	10.354	0.000	0.589	1.699
The store which I purchase is a trusted store and serves the city/town for several years	0.104	0.017	0.130	6.239	0.000	0.283	3.538
I'm satisfied with the Quality hallmarking of the products (i.e., BIS).	0.126	0.017	0.148	7.445	0.000	0.308	3.249
The Customer service associate assist me in all the avenues to reach the electronic gadgets section where I should select the gadgets.	0.120	0.019	0.131	6.293	0.000	0.284	3.515
The customer service associate in this store is never busy and promptly responds to the customers.	0.123	0.018	0.134	6.798	0.000	0.315	3.179
The electronic gadgets store has proper display of the ornaments	0.265	0.019	0.289	14.341	0.000	0.301	3.323

a. Dependent Variable: Consumer Satisfaction
The Consumer satisfaction variables prove that none of the VIF values for the predictor variables in this study are greater than 5 and also tolerance are below 0.25, which indicates that multicollinearity will not be a problem in the regression model.

5. FINDINGS AND CONCLUSIONS**Findings:**

A simple Percentage analysis shows the demographic distribution of the respondents. These demographic factors are found to be

important in testing the difference or finding the association between the variables to provide a logical interpretation.

Descriptive statistics show the mean scores of the variables and the normality measures which demonstrate the normal distribution of the data.

One-way ANOVA test the difference between the groups in terms of mean to determine whether there is any statistical difference or not. In this study, the researcher compared the mean difference among the groups in the constructs namely “Compulsive buying behaviour”, “Materialism” and Customer

satisfaction. All these constructs were tested with the demographic factors for testing the difference.

The Chi-Square test is used to find out the association. The null and alternative hypothesis is generated to test the association between two categorical variables. In this study, the construct of Compulsive buying behaviour is tested with qualification and employment status.

The p-value is 0.000 which shows that there is an association between qualifications and worries and problems vanish during my shopping. The p-value is 0.041 which shows that there is an association between qualification and buying electronic gadgets for maintaining the social image. The p-value is 0.001 which shows that there is an association between qualification and cultural factors responsible for buying. The p-value is 0.012 which shows that there is an association between qualification and buy have a strong urge to buy electronic gadgets.

The factor analysis is a data reduction technique used to find out the most important variables affecting the study which is extracted using Varimax rotation where the variables which are less than the score of 0.5 is suppressed. Out of 34 statements, 10 statements were found to be important.

SEM is a statistical technique used to measure the assess the relationship between observed and latent variables. It is equivalent to regression analysis and powerful in logical interpretation.

Measurement model fit indicators for compulsive buying behaviour effect of materialism and happiness on customer satisfaction comparative fit index (CFI) value of .945 indicates the good model fit and also we found that Goodness-of-fit index (GFI) Adjusted Goodness of fit index (AGFI) evidenced values also show the model is satisfied with the recommended model fit index. The regression weight table shows that the observed variable is positively affected by 0.001 per cent. The variable construct Materialism and the "Compulsive buying behaviour" which is significant where the p-value is 0.005.

CONCLUSION:

Internal Motivation is one of the important elements of compulsive buying. On the contrary impulsive buying behaviour is highly unplanned whereas compulsive buying is deeply or inwardly motivated. Previous researches and expert interpretations show that compulsive buyers run into consequences like financial difficulties, quarrels with the family and so on. This is called shopping addiction. However, this study focuses on the compulsive buying behaviour of gadgets where the purchase of electronic gadgets is perceived to be an investment in a country like ours. The researcher would like to narrate the findings and the experiences in this section.

The results of the correlation analysis show that compulsive buying behaviour, materialism, and consumer satisfaction are interrelated. While in western countries compulsive buying is looked at as a disorder, our country has elevated and converted compulsive buying into materialistic value and resulting in happiness and satisfaction. Such a very big market is buying gadgets.

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