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Compulsive Buying: a Growing Growing Concern? An Understanding of Online Compulsive Buying Behavior and Its Proposed Predictors among Women in Karachi

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Abstract: *The rationale of the study is to explore the impact of enhancement motive (EM), social motive (SM), coping motive (CM), and materialism (MAT) over compulsive buying behavior (CBB) and also to determine the relationship among them. CB disorder is an alarming dysfunctionality that requires investigation; therefore, the paper aims to shed light on the prevalence of CBB and its contributing factors. The study also included an investigation of the impact of demographic factors such as age, marital status, level of education, level of income, and employment status over CBB. The research included a sample size of 515 participants, and data was gathered using an online survey instrument. The data-gathering tool used in this study is a standardized, pre-tested, and structured questionnaire. Pearson correlation and multiple regression were applied. Results indicated a positive and significant impact of EM, CM, SM, and MAT over CBB. Whereas, from among the demographic factors, only age turned out to be a significant determinant of CBB and tends to have a negative relationship with CBB, that is, the act of CBB decreases with an increase in age.*

Key Words: Enhancement Motive, Coping Motive, Social Motive, Materialism, Compulsive Buying, Compulsive Buying Behavior, Compulsive Buying Disorder

Introduction

In today's society, shopping has exceeded the concept of needs, which is very frequently and irrationally being done for products and services that are not needed (Bighiu, Manolic, & Teo, 2015). The reason behind such consumer behavior is recognized as an important issue among consumer and psychological researchers, as buying is often compulsive, and the buyer is unaware of this dysfunctionality since shopping has now become an acceptable addiction (Bighiu, Manolic, & Teo, 2015; JUNG, 2017). Nonetheless, compulsive buying is a disorder that is on an alarming upward trend and is harmful to both an individual and society (Mueller et al., 2011; Jung, 2017).

Five million Americans have been estimated to be affected by CBB, which has caused severe psychological and economic consequences (Yurchisin & Johnson, 2004). Compulsive buying is a disorder that has a significantly higher cutoff as compared to other major disorders like depression (about 1.5%) and anxiety (1.5%–3%) (Koran, Faber, Aboujaoude, Large, & Serpe, 2006). 1.8%–16% of American adults are estimated to be involved in CBB (Koran, Faber, Aboujaoude, Large, & Serpe, 2006). Globally, as per the literature, the prevalence rate is estimated to be 5.8% in the U.S., 1–8% in Germany, 7.1% in Spain, 11.3% in Italy, and 1.85% in Hungary among the general population (Weinstein, Maraz, & Griffiths, 2016). If we convert these percentages into actual numbers, considering the least estimate of 2% translates into 10 million compulsive buyers in the U.S. and half a million in the UK (DITTMAR, 2005).

Compulsive buying is an uncontrolled, repetitive buying pattern that happens due to negative feelings and internal needs (JUNG, 2017). Low self-esteem, anxiety, or a socially negative self-perception are the

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key causes of this hidden psychological strain (Eaglen & Schofield, [2017](#)). To escape from negative events, anxiety, and distress, an individual gets involved in inappropriate spending, which is categorized as compulsive consumer behavior (JUNG, [2017](#)). Compulsive compulsion is viewed as an addiction, which is a dark side of human behavior (Darrat, Darrat, & Amyx, [2016](#)).

While the Internet has made it easier for females to shop from the comfort of their homes, they tend to lose control over their spending (Zhenga et al., [2020](#)). Mainly, women in the bracket of the young and middle-aged group have become the center of focus when it comes to online shopping as compared to men (Zhenga et al., [2020](#)). As perceived, men tend to have stronger purchase intentions in the cyber context, so it is essential to determine the associated risk factors that put women at risk for online compulsive buying behavior (Kinney, Ridgway, & Monroe, [2009](#); Zhenga et al., [2020](#)).

Compulsive buying has both psychological and economic setbacks. First, an individual spends excessively, which is more than what they possess, and as a result, it impacts their personal and professional lives. Second, they feel positive and content in the short term but face severe negative feelings in the long run (Latif, Hasan, Nazir, & Iqbal, [2018](#)). Consequently, the focal point of modern-day research has generally been on compulsive buying behavior, which is linked to improper reactions that arise from negative circumstances and emotions (JUNG, [2017](#)). Henceforth, the purpose of this study is twofold: to develop an understanding of compulsive buying dysfunctionality and to determine the contributors to compulsive buying disorder.

This paper will help develop an understanding for both marketers and psychological researchers of the dark side of consumer behavior and will be beneficial in building social awareness as well as generating practical solutions (Darrat, Darrat, & Amyx, [2016](#)). The manuscript investigates enhancement, social, and coping motive mechanisms as well as material and their linkage with compulsive buying.

Literature Review

Compulsive Buying Behavior

Compulsive buying has been regarded as 'an addiction of the new era,' yet this phenomenon has been identified in the earlier 20th century (Bighiu, Manolic, & Teo, [2015](#)). 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" (Darrat, Darrat, & Amyx, [2016](#)). The behavior of excessive buying arises due to compulsive traits; hence, they experience recurring thoughts about buying, which are only reduced by uncontrollable, unnecessary spending on unwanted products/services (JUNG, [2017](#)).

McElroy et al. (1994) categorized compulsive behavior as an obsessive-compulsive disorder, which is a compilation of obsessive thoughts as an outcome of anxiety, distress, and negative emotions causing dysfunctionality in an individual in their daily life (JUNG, [2017](#)). Various studies have suggested that 80%-90% of compulsive buyers who seek treatment are women (Mattos, et al., 2016). As per the statistics, the UK and Spain have had higher rates of compulsive buying (Mattos, et al., 2016), and 2% of the world population has been identified with CBD, out of which the majority comprises women between the age group of 35-40 years belonging to medium social class (Bighiu, Manolic, & Teo, [2015](#)).

In addition, the prevalence of compulsive buying behavior (CBB) among end users is roughly 5.8% in the U.S., out of which around 80% are female (Darrat, Darrat, & Amyx, [2016](#)). However, other scholars are conflicted with these estimates and consider them conservative due to an apparent upward trend in compulsive buying in the U.S. (Kinney, Scheinbaum, & Schaefer, [2016](#)). Compulsive buying is a collective result of compulsive and impulsive traits (Eaglen & Schofield, [2017](#)). Literature confirms that 80-90% of the cases are that of women with CBB disorder, while men tend to suffer more from gambling disorder (Díez et al., [2018](#)).

Psychiatric research exposed that the brain activity of compulsive and non-compulsive buyers differs significantly, which could provide a possible explanation for the uncontrolled and addictive nature of excessive buying. (Darrat, Darrat, & Amyx, [2016](#)). Addictive behavior can be categorized into three motives,



namely, Enhancement (to boost positive emotions), coping (to get rid of negative emotions), and social (to increase social associations) (JUNG, 2017).

Online Compulsive Buying Behaviour

The literature revealed online consumers are more impulsive as compared to offline consumers, as these individuals have access to the Internet 27/4, and this luxury can cause a repetitive buying pattern without an actual need (Suresh & Biswas, 2019). Another study also focuses on the hazards of the Internet as it provides the facility to purchase anytime the urge strikes (Kukar-Kinney, Ridgway, & Monroe, 2009; Kinney, Scheinbaum, & Schaefer, 2016). Another vulnerable fact of online buying is the use of credit cards, where one could spend more than affordability (Mueller et al., 2011). Such an addiction to spending is a strong CBD leading to harmful impacts on oneself and the relationships, such as marriage break-off, bankruptcy, and disruption of normal life (Bighiu, Manolic, & Teo, 2015).

There is not much evidence of the relationship between e-commerce and compulsive buying, but there are few studies that suggest that with the advent of e-commerce, the level of compulsive buying has increased drastically due to easy accessibility, wide variety, unending inventory, and charismatic online displays (LEE, PARK, & LEE, 2016). Additionally, if people are at a loss for the meaning of their lives, they tend to seek their discontent through easily accessible shopping, which is e-commerce, and indulge in frequent buying patterns that fall under online buying (Moon, Amna, & Kiran, 2017).

It is evident from the literature that online compulsive buying is strongly interrelated to psychological problems (e.g., guiltiness, social disagreement) and other risky consequences (Zhenga et al., 2020). Additionally, it's also evident from the literature that compulsive buying is a disorder where excessive buying behavior leads to anxiety and severe depression (BLACK, 2007). Globally, it's found to be 5.8% evident in the U.S. and is termed as a major psychological disorder that needs to be looked into (BLACK, 2007).

Enhancement Motive

An enhancement motive is defined as an action that increases positive emotions, in other words, an act that boosts positivity that an individual obtains via ownership of a product/product or service from buying (JUNG, 2017). It is further elaborated as a positive reinforcement, due to which one tends to get positive motivation (JUNG, 2017). On the contrary, the darker side of the enhancement motive leads to compulsive behavior to reach a positive emotional state (JUNG, 2017).

Coping Motive

Another motive that leads to CBB is the coping motive, which is defined as an individual's way of coping with the negative events of life to get a positive state of mind (Kuntsche, Knibbe, Gmel, & Engels, 2005; Stewart & Zack, 2008; JUNG, 2017). In addition, consumers with compulsive traits who are in a state of unhappiness have associated shopping as a way to cope with their suffering; consequently, they frequently repeat their buying patterns to feel better (Bighiu, Manolic, & Teo, 2015). In another study, the literature suggests that people with low self-esteem turn to online CBB as a coping mechanism (Lee, Lee, & Park, 2012).

Social Motive

Jung, 2008 shed light on social motive as another leading cause of CBB. It has been stated that an individual attains positive reinforcement by getting involved in buying for a social cause, i.e., such as for a social gathering or a celebration with friends (JUNG, 2017). Henceforth, a buying behavior that is for a social cause can lead to excessive spending and buying in increased quantities with an increased frequency (Bradizza, Reifman, & Barnes, 2014). Individuals with compulsive disorder traits have low self-esteem and negative perceptions of themselves; therefore, to feel better and enhance their self-worth, they seek CBB (Kinney, Ridgway, & Monroe, 2009).

Materialism

There is plenty of literature where CBB has been mutually studied with materialism but has conflicting

results (Mueller et al., 2011). Materialism is defined as “ownership of material products/goods is an ultimate goal of life, the indicator of success, the only key to happiness and self-definition” (Mueller et al., 2011). In another study, materialism is elaborated as physical vanity via construction and self-maintenance through the acquisition and utilization of products/services (Islam, Wei, Sheikh, Hameed, & Azam, 2017).

An individual could be a part of the CBB trait due to its envious nature (Mueller et al., 2011). In another study, materialism is classified as "the degree to which people endeavor to take part in the development and support of the self through the obtaining and utilization of products, services, and experience" (Shrum et al., 2013). Individuals with deep-rooted materialistic values are merely greedy for high status and need to have pricy things as they seek these as lifetime objectives (Latif, Hasan, Nazir, & Iqbal, 2018).

Demographic Variables and Compulsive Buying

Several studies have been conducted on the impact of various demographic variables on CBB; however, the dominant ones of literature are age, gender, income, education, and employment status (Awan & Abbas, 2015). Results of various studies have revealed a negative relationship between age and CBB while a positive relationship between income and CBB (Awan & Abbas, 2015). Literature suggests a link between marital status and CBB since marriage confers responsibility on an individual; hence, it retrains compulsive buying (JUNG, 2017). In addition, Education and income have also been found to be impactful on CBB (JUNG, 2017). Literature also suggests that women with higher education levels tend to be involved more in CBB (Díez D., Aragay, Soms, Bonet, & Casas, 2018).

Gap Analysis

Despite the growing empirical literature on compulsive buying disorder, little has been researched on online CBB and its disorder. Compulsive buying is an understudied but growing dysfunctional consumer behavior with harmful psychological and financial consequences. Online compulsive buying is associated with psychosocial problems (e.g., guilt, social conflict) and other harmful consequences, especially among female consumers. Consumer buying disorder (CBD) is one of the new additions of the era.

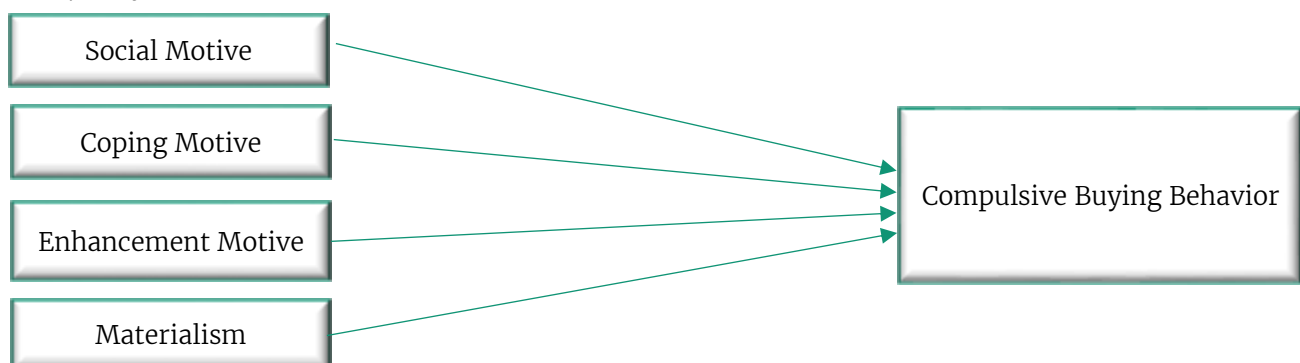
Clinical trials have indicated that 80–95% of people seeking treatment for compulsive buying were women (Black, 2007). Therefore, it is important to examine the risk factors and mechanisms that place women at risk for online compulsive buying. Evidence now suggests that the internet environment, which has introduced new shopping experiences, may lead to problematic online shopping behavior (Bighiu, Manolic, & Teo, 2015).

Perceived stress is related to online compulsive buying among women, but little is known about the underlying mechanisms of this association (Zhenga et al., 2020). It is important to identify the motives that lead to compulsive buying because an individual solution must be provided for each compulsive shopper.

Conceptual Framework

Figure 1

Conceptual framework



**Table 1**

Variables understudy that lead to the compulsive buying behavior of women

S. No	Variable	Source
1	Enhancement Motive	(JUNG, 2017), (Lee, Lee, & Park, 2012)
2	Social Motive	(JUNG, 2017), (LaRose & Eastin, 2012)
3	Coping Motive	(JUNG, 2017), (Claes & Müller, 2017), (Lee, Lee, & Park, 2012), (ROSE & DHANDAYUDHAM, 2014)
4	Materialism	(JUNG, 2017) (Islam, Wei, Sheikh, Hameed, & Azam, 2017) (Latif, Hasan, Nazir, & Iqbal, 2018), (DITTMAR, LONG, & BOND, 2007), (DITTMAR, 2005)
5	Compulsive Buying Behavior	(Islam, Wei, Sheikh, Hameed, & Azam, 2017) (Moon, Farooq, & Kiran, 2017), (Bighiu, Manoli, & Teo, 2015), (LaRose & Eastin, 2012) (DITTMAR, LONG, & BOND, 2007), (DITTMAR, 2005)
6	Age	(JUNG, 2017) (Awan & Abbas, 2015), (Yurchisin & Johnson, 2004)
7	Level of Education	(JUNG, 2017) (Awan & Abbas, 2015), (Díez D. , Aragay, Soms, Bonet, & Casas, 2018)
8	Employment Status	(JUNG, 2017), (Yurchisin & Johnson, 2004)
9	Marital Status	(JUNG, 2017)
10	Family Income	(JUNG, 2017), (Awan & Abbas, 2015), (Yurchisin & Johnson, 2004), (Manchiraju & Sadachar, 2016)

Research Methodology

This study is quantitative and is based on primary data. Data collection is done through an adopted structured questionnaire in the city of Karachi.

- Dependent variable: Compulsive buying behavior
- Independent variable 1: Social motives
- Independent variable 2: Coping motives (depression, emotional instability, anxiety)
- Independent variable 3: Enhancement motives
- Independent variable 4: Materialism
- Source: (JUNG, [2017](#)) (Mueller et al., [2011](#)) (Zhenga et al., [2020](#)) (Vicdan & Sun, [2008](#)) (Latif, hasan, Nazir, & Iqbal, [2018](#)) (Islam, Wei, Sheikh, Hameed, & Azam, [2017](#))

The sample size for this study is set at 384 as the population is unknown and it's categorized as optimal. The survey was done online, and data was collected through Google Forms. An unexpected response of 638 respondents was received, out of which 515 were taken after removing the discrepancies. The focus of this cross-sectional study is in the area of Karachi, Pakistan, and a non-probability, purposive sampling technique is used in this study.

A structured questionnaire is the only instrument that is being used for data collection for this study. The questionnaire consists of separate constructs for all independent and one dependent variable. The items of the questionnaire are coping motive (JUNG, [2017](#)), enhancement motive (JUNG, [2017](#)), social motive (JUNG, [2017](#)), materialism (Latif, Hasan, Nazir, & Iqbal, [2018](#)), and online compulsive buying (Mueller et al., [2011](#)).

Data Analysis and Findings

As per the demographic profile for this study, 55% of the respondents belong to the age bracket of 25-34 years, and 22% belong to the 35-44 years of age group. 41% of the respondents fell under the education level of bachelor, and 46% belonged to the master level. 46% of the respondents are not employed, and 34% are from the private sector. Furthermore, 70% of the women reported as married and, 38% of the respondents belong to the Rs.50 000-100,000 income bracket, 24% of women reported being under the income bracket of Rs.250 000+.

Reliability

Cronbach's Alpha describes the internal consistency of the instrument. According to the results of reliability statistics, it shows good internal consistency with a Cronbach alpha coefficient reported at EM = 0.925, SM = 0.74, CM = 0.904, MAT = 0.828, and CBB = 0.871, respectively.

Inferential Analysis

Correlation

Correlation is used to explore the extent of the relationship that exists among two or more variables. The correlation values that lie between 0.5 and 0.7 are regarded as strongly correlated, while the values that lie between 0.3 and 0.5 are regarded as moderately correlated, and the values below 0.3 show weak correlation. The results show that there is a statistically significant and positive association exists between EM and SM, CM, MAT, and CBB, whereas EM and age have a statistically significant and negative association between them. It is also indicated that there exists a statistically significant and positive association between SM and EM, CM, MAT, and CBB.

There is a statistically significant and high positive association between CM and EM, SM, MAT, and CBB. CM and age have a negative association with them. There is a statistically significant and positive association that exists between MAT and EM, SM, CP, and CBB. MAT and age have a statistically significant and negative association between them. There is a statistically significant and positive association that exists between CBB and EM, SM, CM, and MAT. CBB and age have a statistically significant and negative association between them. There is a statistically significant and negative association that exists between age and EM, SM, CM, MAT, and ES. Age and Level of Education, Marital Status, and family income have a statistically significant and positive association with them.

Multiple Regression

Multiple regression is used in this study to measure the impact of the independent variable (EM, SM, CM, and MAT) over the dependent variable (CBB) among the women based in Karachi.

Model Summary

Table 2

Model summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.632 ^a	.399	.388	3.49047

a. Predictors: (Constant) Family Income, Marital Status, Coping Motive, Employment Status, Level of Education, Materialism, Age, Social Motive, Enhancement Motive

The Adjusted R square value explains the change in DV caused by IVs. Adjusted R-square being .388 means 39% of the variation can occur in the dependent variable due to the change in independent variables.

Table 3

ANOVA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4071.317	9	452.369	37.130	.000 ^b
	Residual	6128.242	503	12.183		
	Total	10199.559	512			

a. Dependent Variable: Compulsive Buying Behavior

b. Predictors: (Constant) Family Income, Marital Status, Coping Motive, Employment Status, Level of Education, Materialism, Age, Social Motive, Enhancement Motive

The F-ratio in the overall ANOVA table tests whether the overall regression model is a good fit for the data or not. F-statistics is 37.130, which is greater than four; hence, it's high and significant. Sig-value is



significant at 0.000, which is less than a 5% level of significance. This implies that the test of ANOVA is highly significant and the model is valid for given predictors.

Table 3

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.686	1.296		.529	.597
Enhancement Motive	-.108	.037	-.146	-2.934	.003
Social Motive	.252	.046	.247	5.479	.000
Coping Motive	.238	.038	.317	6.225	.000
Materialism	.290	.037	.320	7.858	.000
Age	.105	.207	.021	.509	.611
Level of Education	-.147	.185	-.029	-.795	.427
Employment Status	.126	.122	.038	1.032	.302
Marital Status	.139	.306	.018	.454	.650
Family Income	-.024	.101	-.009	-.238	.812

a. Dependent Variable: Compulsive Buying Behavior

The coefficient table shows the significance of individual independent variables in explaining the dependent variable. The unstandardized coefficient (B) value shows the magnitude and relationship between DV (CBB) and IV (EM, SM, CM, and MAT). The standardized B for EM indicates a negative relationship between EM and CBB, Whereas SM, CM, and MAT have a positive relationship with CBB. The sig values of EM, SM, CM, and MAT are significant, and the predictor (CBB) is making a significant contribution to the model. At the same time, all the demographic variables are insignificant and do not have an impact on the dependent variable.

Hypotheses, Assessment, and Summary

Summary of Hypotheses

This study is based on testing the impact of independent variables (EM, SM, CM, and MAT) over the dependent variable (CBB). The hypotheses were developed to assess the said impact. These hypotheses are directional and are retained/rejected by running multiple regression.

Table 4

Hypotheses summary

Hyp	Statement	Sig	Decision
H1	There exists a significant impact of enhancement motive over online compulsive buying behavior.	0.003	Retain
H2	There exists a significant impact of social motive over online compulsive buying behavior.	0.000	Retain
H3	There exists a significant impact of coping motives over online compulsive buying behavior.	0.000	Retain
H4	There exists a significant impact of materialism on online compulsive buying behavior.	0.000	Retain
H5	There exists a significant impact of age on online compulsive buying behavior.	0.611	Reject
H6	There exists a significant impact of education on online compulsive buying behavior.	0.427	Reject

Hyp	Statement	Sig	Decision
H7	There exists a significant impact of income on online compulsive buying behavior.	0.812	Reject
H8	There exists a significant impact of marital status over online compulsive buying behavior	0.650	Reject
H9	There exists a significant effect of employment status over online compulsive buying behavior.	0.302	Reject

Results and Discussion

The main objective of my research paper was to study CBB dysfunctionality and to determine the factors contributing to CBB disorder. It is evident from the literature that individuals take on CBB as an outlet for their negative feelings. They indulge in CB to channel their depression or anxiety and use it as a coping mechanism. In addition, we also saw the impact of age, income, employment, education, and marital status on CBB. Literature also suggests that women are more motivated than men (JUNG, 2017); hence, the focus of the study is females exclusively.

Studies reveal that women are more inclined towards making unintentional and unplanned purchases and also demonstrate positive emotions (JUNG, 2017); thus, hypotheses H1, H2, and H3 are supported, and our result also revealed a positive and significant impact of enhancement, social, and coping motive over CBB. The result has supported the evidence from the literature that individuals who indulge in CB have a positive effect on their mood and frame of mind (Bighiu, Manoli, & Teo, 2015). The result of the study is also in line with those of Dittmar, Black, and Diez that individuals buy to cope with their social life to fit in as well as give them an enhanced feeling of excitement and happiness.

Results indicate that a compulsive attitude entails an emotional desire to satisfy the worrisome state and is a way of relaxing for an individual from negative thoughts. These findings are in line with Jung & Yi, 2014 that individuals buy excessively to ease negative situations. Literature has revealed the connection of social motive with CBB as women are prone to buying more when shopping with one another, and they bear high value for celebrating occasions (Mattos et al., 2016; Bighiu, Manoli, & Teo, 2015; JUNG 2017) and this connection has also been supported by the results of this study.

Past literature indicated that individuals in their early 20s and 30s are more infused with compulsive buying, whereas the results of the study support the age factor and reveal that age has an impact on compulsive buying behavior. The data has suggested that age has a significant impact on CBB but has a negative relationship with CBB. The results are under the literature as it has suggested that age has an impact on CBB, and compulsive buyers generally tend to be younger (Saleem & Salaria, 2010; Faber et al., 1992; Dittmar, 2005). Results revealed that when age increases, materialism decreases. Thus, it indicates that with the increase in age, individuals ignore materialism in their lives.

In Pakistan, young adults have a strong desire for material possessions. Pakistani youth, similar to other countries, are attracted to possessions and friendships because they have a significant link between peers and materialism (Chan, Zhang, & Wang, 2006). Hence, the results confirm adults who are more involved socially experience pressure to comply with the individuals of the peer group and indulge in CBB.

Another finding worth noting is since 55% of the respondents belong to the age bracket of 25-34 years of age, we reached and supported the previous findings that CBB laid among young adolescents (Islam, Wei, Sheikh, Hameed, & Azam, 2017). We also came across in the literature that depressive symptoms were significantly associated with CBB (Mueller et al., 2011); this also supports our outcome of the hypothesis of CM, which resulted in positively related to CBB.

CB emerges when people try to cope with situations either positively or negatively, and this aspect has been supported by the result of this study as well. On the contrary, it is suggested that emotions should be managed within rather than indulged in uncontrolled dysfunctionality, which provides a temporary solution. Thus, an appropriate and permanent solution should be found to avoid compulsivity, such as hobbies, exercising, or work (JUNG, 2017). The results of the research study are also in line with Elliott



(1994), Dittmar et al. (1996), Roberts (1998), and Dittmar and Drury (2000), where all of these researchers found similar relationships between the variables of CM, EM, SM, MAT, and CBB.

Conclusion

Today, Pakistan is a growing economy with an enormous scope in e-commerce, due to which online shopping has been at a boom. It provides convenience as well as a variety of stocks with unlimited access in the comfort of your home. The concept of online buying has been introduced with the advent of the Internet. Buying over the internet has both its positives and negatives when it comes to shopping online. This platform gave emergence to CBB, which causes long-term harm to an individual's self as well as to the associated relationships.

Compulsive buying is a significant dysfunctionality for which this study took into consideration the impact of coping, enhancement, and social motive as well as materialism to test the impact of these variables over the compulsive buying behavior of females based in Karachi. My results came out to be positively associated with CBB, whereas the demographic factor resulted in no impact on CBB except for the factor of age. It's evident from the results that individuals revert to CBB when they are both over-excited with happiness or depressed with sorrow.

We also found that internal trigger motivates compulsive buying, which is an escape catered by shopping and spending. Once the internal triggers are beyond the control of an individual, he tends to purchase unnecessary items quite frequently and gets involved in shopping for a longer period. Thus, the results are under the literature and indicate a positive relationship between joy-seeking tendencies and CBB (Saleem & Salaria, 2010). Consequently, excessive shopping causes self-guilt as a result of purchasing things that are not needed, and often, an individual suffers financial constraints as a result of their excessive purchase behavior (Saleem & Salaria, 2010).

The depressed individual will get involved in CB to get temporary relief from the negative situation and feelings. A socially active individual was affected by CBB due to peer pressure. Moreover, individuals who are in their 20s and 30s are more materialistic and focused on gaining the expensive luxuries in life, and that's how they indulge in CBB. The results also indicate that with the increasing age of an individual, the act of materialism tends to decrease as they focus less on obtaining the fancy belongings of life.

The advent of the internet has also given a path to credit card usage, which is a medium of payment for online purchases. The limit of credit card spending can be more than earning, and with access to the online world of shopping, the use of credit cards is easily manipulated among the youth (Norum, 2008) globally, as shown by literature. Individuals tend to spend way more than they can afford to pay, and consequently, they get into debt for a lifetime, which sabotages their finances and relationships. Similarly, the exposure and infinite excess to social media is another reason for CBB, where the option of shopping is triggered day and night.

Recommendations

This research only caters to four variables (SM, CM, EM, and MAT), whereas there could be more variables contributing to this phenomenon of CBB disorder. In this regard, further research could be done to identify more factors leading toward CBB. The causes of both the negative and positive triggers can be analyzed where coping mechanism leads to CB. Once the cause is identified, a separate treatment can be originated for every individual trait so that this dysfunctionality can be dealt with

Further research could also cater to studying behavioral control strategies to treat CBD where data could be collected from all over the country as that would be more accurate in making a generalized conclusion for all of the population in Pakistan.

Limitations

The scope of the study focuses on the coping mechanism and materialism of an individual and its impact on compulsive buying behavior. There could be more factors contributing to compulsive buying. Since this survey was done online and I included a scale of five constructs on which a conclusion was made regarding

the behavior of an individual being compulsive or not, I suggest there should be an addition in the criterion to reach a more generalized conclusion.

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