

The Influence of Life Events on Young Consumers' Compulsive Shopping Tendencies

Natasha Nagel

Edwards School of Business, University of Saskatchewan
tasha.nagel@gmail.com

Monica M. Popa Sârghie

Edwards School of Business, University of Saskatchewan
sarghie@edwards.usask.ca

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Abstract

This research aims to uncover which life events (if any) might increase young consumers' tendencies toward compulsive shopping. Existing literature suggests that stressful events can trigger addictive behaviors, including compulsive buying, with consequences on wellbeing and finances. Our study examines an array of transitional events (e.g., getting the first-time job, moving out of parents' home, family member's death), events that mark life changes or role transitions and are stressful while the individual adjusts to new circumstances. Their impact on the development of maladaptive shopping habits is explored in an experimental study with 146 Canadian university students (average age = 20). Overspending and debt accumulation is particularly problematic for young consumers: negative habits developed early in their career can last a lifetime, so understanding compulsive tendencies at this stage is vital. Participants reported their shopping habits on a paper-and-pencil questionnaire, using the compulsive buying scales of Faber and O'Guinn (1992) and Ridgeway et al. (2008). Then, respondents indicated if they experienced any of the transitional events from a listed inventory, when the event occurred, and the intensity of their felt experience (1 = not bad at all; 7 = very bad). Other psychological measures were collected, including self-esteem (Heatherton and Polivy, 1991), materialism (Richins and Dawson, 1992), and optimism (Scheier et al., 1994). ANOVA results showed that the type of event, timing, and emotional intensity of the life event influence compulsive buying outcomes. Notably impactful are romantic relationship breakups, deaths of friends, deaths of loved pets, incurring serious injuries/surgeries, moving out of parents' home, job losses, and working again after a period without work. State self-esteem and materialism are significant factors, but not mediators between transitional life events and compulsive shopping. This research highlights paths through which compulsive buying can develop in early adulthood, offering actionable implications and novel theoretical insights.

Keywords: consumer behavior, marketing, compulsive buying, addictive shopping, life events.

JEL classification: M30, M31, M14, I31, I18, L83, L31, L38.

1. Introduction

Compulsive buying, also known as the shopping addiction, pathological buying, or compulsive buying-shopping disorder (CBSD), is defined as “a chronic lack of restriction for repeated and excessive purchasing of items, a maladaptive preoccupation with shopping, the generation of significant distress by the buying preoccupations which interfere with social, marital or occupational functioning, and result in severe financial problems” (Popa Sârghie, 2021; Maraz et al., 2016). The underlying motives are not primarily linked to the possession of goods and services, but rather to the act of buying itself (Tarka and Harnish, 2021; Roberts, Manolis, and Pullig, 2014): individuals who engage in compulsive buying are less interested in the use of the purchased items and more interested in the process of shopping, browsing, choosing, and ordering products. The risk of addictive shopping extends beyond rich people and consumers living in developed countries. Previous literature points out that compulsive

buyers tend to have average or below-average income levels (Müller, Mitchell, & de Zwaan 2015) and they attempt to use any means necessary, even resorting to illegal behaviors, to satisfy the spending habit. It is a global phenomenon affecting diverse, geographically spread-out countries (Popa Sârghie, 2021). Due to the broad socio-economic and health-related implications of such behaviors, they are gaining interdisciplinary interest, exemplified by research in the fields of marketing, management, public policy, psychiatry, psychology, and environment/ecosystems (e.g., Biolcati, 2017; Davenport, Houston, and Griffiths, 2012; Islam et al., 2017; Moschis, 2017; Müller, Joshi, and Thomas, 2022). The potential for these behaviors to have adverse effects on a person's wellbeing motivates the scientific community, as a whole, to further our understanding of excessive spending.

Key streams of research aim to piece together exactly how compulsive buying develops over time, what factors contribute to the shopping addiction, and what turns mildly active shoppers into so-called "shopaholics" (a colloquial term used by mass media without regard to its stigmatizing potential) – for a sample review of the literature, see Müller, Mitchell, and de Zwaan (2015). The present study focuses on the early stages in the development of addictive shopping. It is vital to detect and understand the onset or initial stages of the problem, considering the warning of Müller et al. (2015) that shopping addictions tend to be recognized when it is too late: usually a compulsive buying case is identified or attended to after the consumer accumulates large debts, legal problems, severe family conflicts, and other adverse consequences of the spending behavior (Popa Sârghie, 2021).

There is a distinct methodological difference between the medical and social sciences perspectives (Müller et al. 2015). The medical perspective dichotomizes the behavior as either problematic or not. In contrast, research in social sciences considers it as existing on a continuum: all consumers can be positioned along a generalized "urge to buy" continuum, with those at the upper extreme identifiable as true compulsive buyers (e.g., D'Astous, 1990). Our research assumes a perspective rooted in the social sciences. This perspective holds that compulsive buying is a dynamic and complex phenomenon, as reflected in the variety of constructs employed to understand it, such as personality traits (Islam et al., 2017), self-esteem (Dittmar, Long, and Bond, 2007; Kukar-Kinney, Ridgway, and Monroe, 2012), personal values (Tarka and Harnish, 2021), family structure and other demographics (Grougiou and Moschis 2015; Roberts, Tanner, and Manolis 2005), environmental stressors (Kemp, Kennett-Hensel, and Williams 2014), and coping strategies (Chang and Arkin 2002; Dholakia 2000).

The above-mentioned views of the literature are highly intertwined. The stress perspective points to disruptive life events as potential triggers of coping strategies (Grougiou et al. 2015). Research highlights the importance family problems and events in early childhood on compulsive buying tendencies (Baker et al. 2016; Grougiou and Moschis 2015; Roberts et al. 2005). However, disruptive events can occur at any point in one's life, and it is speculated that such events may contribute to compulsive buying regardless of the age when the event is experienced (Mathur et al. 2006). We aim to explore and empirically test this assumption.

2. Theoretical Development

To identify problematic shopping and detect compulsive tendencies, various screening instruments are used, including the Compulsive Buying Scale of Faber and O'Guinn (1992), the Compulsive Buying Scale developed by Ridgeway, Kukar-Kinney, and Monroe (2008), the Compulsive Buying Scale developed by D'Astous (1990), the Questionnaire about Buying Behaviour (QABB; Maraz et al. 2016), the Yale-Brown Obsessive Compulsive Scale-Shopping Version (YBOCS- Monahan, Black, and Gabel 2006), the impulse control disorders section of the Structured Clinical Interview (SCID) focused on Compulsive Buying (First et al.

1997), and the Minnesota Impulsive Disorders Interview (MIDI; Christenson et al. 1994) which screens compulsive buying among other self-regulation disorders.

The shopping preoccupations have been described in the media as “retail therapy”, and research indicates that the act of shopping can indeed alleviate negative feelings (e.g., temporary sadness - Rick, Pereira, and Burson, 2014). Purchasing products enhances consumers’ self-esteem if they believe that they gain the admiration or approval of retail employees and customers when buying the items (Biolcati, 2017). Individuals may engage in compulsive buying as a distraction, a coping strategy to escape or avoid the stress associated with uncomfortable life events (Popa Sârghie, 2021). While shopping “therapy” might have initial or occasional positive effects on consumers and society, such as the procurement of necessary items, the purchase of products linked with charitable causes or Fairtrade initiatives (Popa Sârghie and Pracejus, 2021), in the long run it negatively affects individuals and their socio-economic ecosystem, as the extreme behavior spirals out of control and requires costly interventions.

We adopt, refine, and empirically test the life course theory that has spanned across conceptual and practical boundaries of behavioral sciences, being used to study addictive behaviors like binge drinking and eating (Baker et al. 2016; Simons et al. 2002). This theory received only cursory attention in consumer research regarding compulsive buying, being focused mostly on the role of childhood years in a person’s development (Baker et al., 2016; Grougiou et al. 2015). The life course paradigm sees behavior at any point in life as being the result of and adaptation to previous conditions (Elder 1998). The experience of changing circumstances and new/updated social roles creates physical, emotional, and social demands that are met with stress and handled by coping, growth or decline (Baker et al. 2016).

Our study is designed to test if significant changes in adult life circumstances (particularly for young adults) contribute to compulsive buying tendencies. The life course paradigm takes into account a variety of events and conditions as predictors of subsequent behaviors. We narrow down our investigation to the events labeled in that literature as “transactional”. Transactional life events are those involving transitions resulting in substantial role changes (e.g., divorce or romantic break-ups; Mathur et al. 2006) which expose individuals to stress as they seek to re-establish stability and comfort. For the purposes of our research, ‘*transactional*’ life events are renamed ‘*transitional*’ life events. The change was made to avoid confusion with transactional events from the retail marketing literature more commonly associated with buying and selling transactions or business deals. The term ‘transitional life event’ was chosen because it is an appropriate reflection of the consequential role transitions these events initiate.

We explore if merely experiencing a certain transitional life event might be sufficient to trigger compulsive buying, and if so, which events might be the worst culprits. Further, we seek to understand if the timing of the event matters: some events might generate temporary shopping sprees while the person deals with the event, eventually going back to healthy buying habits after a while, and other events might generate long-standing compulsive buying outcomes that become cemented into habits. It is also conceivable that the accumulation of stressful events might push consumers over the edge, while each specific event would not be powerful enough to generate negative outcomes. Understanding these differences and intricacies is vital for consumers’ wellbeing and for implementing effective policy measures that balance economic growth considerations and healthy lifestyles.

Our investigation considers and addresses factors that have been identified in the literature as potentially influential on compulsive buying: materialism (Chang and Arkin 2002; Richins 2004; Roberts et al. 2005), self-esteem (Dittmar, Long, and Bond, 2007; Kukar-Kinney, Ridgway, and Monroe, 2012), optimism (Scheier, Carver, and Bridges 1994), and

perceived social support (Cohen and Hoberman, 1983). Understanding how these internal factors are related to life events can enhance the accurate interpretation of their impact on compulsive buying, both together and individually.

3. Methodology

The participants were one hundred and forty-six undergraduate students from a large Canadian university. They completed the paper-and-pencil questionnaire voluntarily, without material compensation for their participation. University students represent an important sample in our context as a major segment of consumers about to become regular shoppers.

The survey included the Compulsive Buying Scale (Faber and O'Guinn, 1992), a seven-item scale employed in research and clinical settings for identifying compulsive buyers (e.g., Rindfleisch, Burroughs, and Denton 1997; Roberts, Manolis, and Pullig 2014). Using the scale, participants rated how often they have engaged in the behavior from each statement on five-point Likert measures ranging from "very often" to "never" (e.g. "bought things even though I couldn't afford them"). Higher scores designate higher levels of compulsive buying.

Respondents' shopping habits were also assessed with the Compulsive Buying Scale of Ridgeway, Kukar-Kinney, and Monroe (2008). It consists of six items rated on six-point Likert scales capturing both the obsessive-compulsive (e.g. "my closet has unopened shopping bags in it") and impulse-control (e.g. "I buy things I did not plan to buy") dimensions, and distinguishing compulsive buying from consequences like financial burden.

Both Faber and O'Guinn's (1992) and Ridgeway et al. (2008) scales allow for broad applicability to general consumer populations. While both are designed to measure compulsive shopping, it is useful to employ the two scales, as the items included in each can capture important facets of the buying addiction and might be differentially impacted by the life events experienced by consumers. Arguably, Faber and O'Guinn's (1992) scale more closely addresses compulsive buying *tendencies*, that is, the desire or inclination towards compulsive shopping, the thoughts and feelings associated with compulsive shopping even when the behavior does not occur (e.g., "Felt anxious or nervous on days when I didn't go shopping"). Hereon, Faber and O'Guinn's (1992) scale is referred to as "compulsive buying tendencies". In contrast, Ridgeway and colleagues' (2008) scale focuses more on the actual compulsive buying behavior (e.g. "my closet has unopened shopping bags in it", "my life centers around buying things") and will be referred to as "compulsive buying behavior".

Transitional life events were measured using an adapted version of the Transactional Life Event Inventory of Mathur and colleagues (2006). To capture the experience of each transitional event, respondents indicated if they have personally incurred any of the listed events (e.g., death of a family member, job loss, chronic illness) and when the event occurred (6 months-1 year ago; 1-2 years ago; 2-3 years ago; 3-4 years ago; 5 + years ago; never). Mathur and colleagues' (2006) inventory was adapted to be more relevant to our sample. For example, the adapted version included events like the death of a loved pet, parental divorce, and the breakup of a significant romantic relationship. Items pertaining to experiences relevant to older consumers (e.g. "birth of a grandchild") were excluded from the list. The inventory was further expanded to include a measure of event intensity, whereby participants rated their felt experience on a scale of 1-7 (not bad at all – very bad). The expanded Transitional Life Event Inventory highlights the complex nature of life experiences and can provide greater insight and depth into the type and intensity of transitional life events compared to merely counting or summing up the number of experienced events.

The above-mentioned scales measured the focal constructs for our study. Other instruments were intently added to the survey, as previous research implied that they may play a role in shopping habits and perceptions. Richins and Dawson's (1992) Materialism Scale was

included with its three sub-dimensions: success, centrality, and happiness. The 18 items rated on five-point Likert scales ranging from strongly disagree to strongly agree (e.g. “I’d be happier if I could afford to buy more things”) were successfully used in previous research (e.g. Chang and Arkin 2002; Richins 2004; Roberts et al. 2005). Participants completed the State Self-Esteem Scale (SSES; Heatherton and Polivy 1991), answering the twenty SSES items on five-point Likert scales as they were true for them in that specific moment (e.g., “I feel confident about my abilities”). Respondents completed a self-report measure designed to assess perceived social support: the Interpersonal Support Evaluation List shortened version (Cohen and Hoberman, 1983). The 12 items gauging perceptions of social support (e.g., “when I need suggestions on how to deal with a personal problem, I know someone I can turn to”) are rated on four-point Likert scales ranging from “definitely true” to “definitely false”.

Finally, participants completed the Revised Life Orientation Test (Scheier, Carver, and Bridges 1994). The scale consists of ten items (e.g. “in uncertain times, I usually expect the best”) measuring the level of respondents’ optimism/pessimism on five-point Likert scales ranging from “strongly disagree” to “strongly agree”. Through an experimental manipulation of social status, our study considered the potential implications of status (in addition to self-esteem and materialistic orientation) on compulsive buying outcomes. The VIP scenarios of (non)preferential treatment to sports games used by McFerran and Argo (2013) to influence feelings of status were employed. The results of our study indicated that perceived social status did not have a statistically significant impact on compulsive buying; as such, it is not discussed further. In the following analyses, any result that is not reported means that the effect is not significant at the .05 level.

4.1. Results: Transitional Life Events and Their Impact

The number of transitional life events experienced by respondents ranged from 1 to 15 ($M = 7.10$, $SD = 2.32$). The two most commonly experienced life events included starting a job (77%) and changing job types (69.1%). The third most common experience was a three-way tie between the death of a parent or close family member, moving out of their parents’ home, and the breakup of a significant romantic relationship (66.4%). The least commonly experienced event was the loss of own job or business (11.7%).

Transitional life events were summed, and an ANOVA analysis showed that the number of transitional life events experienced predicted compulsive buying tendencies, $F(1, 144) = 10.49$, $p = 0.002$.

A series of ANOVA tests were carried out to determine the influence of specific transitional events experienced at any given point in life on compulsive buying. The temporal transitional life event items were factored into two variables (experienced and not experienced). There was a significant difference in compulsive buying tendency scores between participants who had experienced the loss of a job or business ($M = 2.19$, $SD = 0.55$) and those who had not ($M = 1.72$, $SD = 0.53$), in terms of compulsive buying tendencies ($F(1, 144) = 12.00$, $p = 0.001$). A second set of Univariate ANOVA tests found that there was a significant difference between those who had experienced the loss of a job or business ($M = 2.70$, $SD = 0.95$) and those who had not ($M = 2.04$, $SD = 0.72$) in compulsive buying behaviors, $F(1, 144) = 11.47$, $p = 0.001$. There was also a significant difference in terms of compulsive buying tendencies between those who had experienced the breakup of a significant romantic relationship ($M = 2.22$, $SD = 0.82$) and those who had not ($M = 1.92$, $SD = 0.62$), $F(1, 144) = 5.24$, $p = 0.023$. These results indicate that the experience of certain transitional life events does increase both compulsive buying tendencies and behaviors (as measured by the scales of Faber and O’Guinn, 1992, and Ridgeway et al. 2008, respectively).

Next, ANOVA analyses were conducted to test the importance of event timing in influencing compulsive buying. Those who had not experienced the event were excluded from these analyses. The time in which an individual experienced losing a job or business ($F(1,15) = 5.88, p = 0.028$), the death of a loved pet ($F(1,88) = 5.04, p = 0.027$), and moving out of a parents' home ($F(1,95) = 18.53, p < 0.001$) significantly predicted compulsive buying tendencies, such that the more recently the event occurred, the higher the likelihood of compulsive shopping preoccupations.

Finally, the level of intensity for each event was considered in regard to its impact on compulsive buying. Those who had not experienced the event were excluded from these analyses. The intensity of a serious injury, illness, or major surgery influenced compulsive buying tendencies ($F(1,54) = 6.99, p < 0.05$). Also, the intensity of the loss of a job or business predicted greater compulsive buying behaviors ($F(1,16) = 5.30, p < 0.05$).

Overall, while the cumulative effect of transitional events throughout one's lifetime is influencing compulsive buying tendencies, the type of event, the timing, and the intensity of the event are all important factors in determining compulsive buying outcomes. This provides insight into the complexities of transitional life events and the need to go beyond the simplistic count-based approach used in past research.

4.2. Results: Self-Esteem

Linear regressions were used to analyze the relationship between state self-esteem and compulsive buying outcomes. Self-esteem did not have a significant impact compulsive buying behaviors ($p = 0.92$), but it was predictive of compulsive buying tendencies ($F(1,144) = 5.39, p = 0.022$).

Several univariate ANOVAs were conducted to determine if there were any differences in self-esteem between those who had experienced specific transitional events and those who had not. There was a significant difference between individuals who had experienced a diagnosis of a chronic illness or condition ($M = 3.25, SD = 0.71$) and those who had not ($M = 3.59, SD = 0.57$) in state self-esteem, $F(1,144) = 6.28, p = 0.013$. There was a significant difference between those who had experienced placing a parent or a grandparent in a nursing or retirement home ($M = 3.70, SD = 0.57$) and those who had not ($M = 3.41, SD = 0.60$) in state self-esteem, $F(1, 144) = 8.19, p = 0.005$. The timing of the specific events, and the total number of events experienced by each person did not influence self-esteem.

Linear regressions were used to analyze the relationship between the intensity of specific transitional life events and self-esteem. The intensity felt when experiencing a job change was a significant predictor of self-esteem ($F(1, 99) = 4.15, p = 0.044$). The intensity felt with respect to their parents losing their jobs significantly predicted self-esteem ($F(1, 23) = 6.50, p = 0.018$). Finally, the intensity felt about parents' divorce had a significant influence on self-esteem ($F(1, 25) = 8.74, p = 0.007$).

Mediation analyses were conducted using Hayes' PROCESS procedure for SPSS (Hayes, 2022). The analyses were set up to test any mediating effects of self-esteem between transitional life events and compulsive buying outcomes. The specific type of event and the reported intensity of the events were included separately as independent variables in the models, with self-esteem as mediator. None of the mediation models were significant, suggesting that the impact of transitional life events on compulsive buying outcomes is distinct from the impact of self-esteem.

4.3. Results: Materialism

In line with existing theory, linear regressions results showed that materialistic orientation is a significant predictor of compulsive buying tendencies ($F(1, 144) = 8.21, p =$

0.005). Similarly, materialistic orientation has a significant impact on compulsive buying behaviors ($F(1, 144) = 28.05, p < 0.001$). A regression analysis indicated that materialistic orientation was unrelated to the total number of transitional life events experienced ($p = 0.41$). Several ANOVA tests were carried out to determine if specific transitional life events experienced at any given point in life have influence on materialistic orientation. None of the specific life events had significant effects. Also, there was no relationship between the timing or intensity of the events and materialistic orientation.

4.4. Results: Optimism and Perceived Social Support

Moderation analyses were conducted using Hayes' PROCESS procedure for SPSS. The analyses were set up to test the moderating effect of optimism and perceived social support between the transitional life events and compulsive buying outcomes. There were no significant effects of perceived social support ($p > 0.10$).

Optimism was a significant moderator of the relationship between the summed transitional life events variable and compulsive buying tendencies ($F(3,141) = 5.21, p = 0.002$). As reported in the Results 4.1. section, the total number of transitional life events was a significant predictor of compulsive buying tendencies; for every event experienced, there was a 0.06 unit increase in reported compulsive buying tendencies. Optimism had the interactive effect with the number of experienced transitional life events and did not have a main effect on compulsive buying tendencies. A median split on optimism resulted in a two-factor variable consisting of 74 participants who scored 3.5 or lower on the optimism measure and 72 participants who reported a higher score between 3.6 and 5. For low levels of optimism, every transitional life event experienced resulted in a reported 0.59 points higher on compulsive buying tendencies. At high levels of optimism, there was no significant relationship between transitional life events and compulsive buying tendencies.

5. Discussion

This research contributes to the literatures on compulsive buying, life course theory, and self-esteem research as follows. Our study shows that the number of transitional events that a person experiences up to a given point in time is a predictor of their compulsive buying tendencies: as the number of events experienced increases, so too does the reported level of compulsive buying preoccupations. This follows and extends studies like Mathur and colleagues (2003, 2006) who found that the number of life events experienced by consumers can trigger brand preference changes and influence their shopping patterns. Importantly, our participants were young consumers of university age. It is notable that even at this young stage, people who experience more hardship or more challenging transitions in their lives are significantly more prone to the mirage of shopping as a coping mechanism.

Beyond the core relationship between transitional events and compulsive buying, our findings provide empirical depth to the life course paradigm tenets that behavioral outcomes are influenced by factors like timing, duration, and the sequence of events experienced by the individual (Baker et al. 2016; Elder 1998). It is not merely the occurrence of events; it is a combination of factors for each experienced event that shape compulsive buying outcomes. The importance of timing is critical for redress processes and warrants further research attention. For the transitional life events explored herein, the more recent the event was experienced, the greater the impact of the event on compulsive shopping.

Our study offers intriguing insight into the role of state self-esteem on compulsive buying outcomes. The results showed that SSES was predictive of compulsive buying tendencies but not behaviors. Furthermore, the experience of transitional life events was evidenced to impact state self-esteem, without mediation effects on compulsive shopping. These findings are

lending credence to Davenport and colleagues' (2012) suggestion that low self-esteem can motivate individuals to turn to compulsive buying as a "pick-me-up". Low state self-esteem motivates the lesser extremes of the shopping behavior, as in compulsive buying tendencies. Short-lived changes in self-evaluation can prompt the individual to engage in occasional shopping sprees such as buying things to make them feel better once in a while, without that individual having a home full of unopened shopping bags or being perceived as a 'shopaholic' by others. Essentially, our results can speak to the shopping tendencies and behaviors that may precede the more extreme forms of compulsive buying.

Individuals who manifested greater levels of materialism reported greater levels of compulsive shopping. This finding is intuitive and congruent with existing literature. Materialistic orientation is associated with those who are more likely to engage in compulsive buying than the general population (Faber and O'Guinn, 1992).

Optimism is evidenced to act as a buffer against the lure of compulsive shopping. Individuals high in optimism did not feel the need to engage in compulsive buying even if they experienced a cumulative number of tension-generating transitional life events. This provides an interesting angle to the literature viewing optimism as a generalized version of confidence (e.g., Carver et al. 2010); an optimistic person is less likely to turn to addictive coping aids if they feel they are adequately equipped to face life challenges and are confident that everything will work out in the end.

6. Conclusion

Events that result in significant changes in a young person's circumstances or comfort level, specifically romantic relationship breakups, deaths of friends, deaths of loved pets, incurring serious injuries/surgeries, moving out of parents' home, job losses, and working again after a period without work, are shown here to be influential in the development of compulsive buying tendencies and behaviors. The accumulation of life events, the point in time when the event is experienced, and the perceived intensity of the event are also relevant.

While this study provides an important glimpse into the effect of life events on compulsive buying outcomes, it is useful to acknowledge its boundaries and limitations. Our results may be specific to the Canadian university student demographic. Future cross-cultural studies should seek to assess if young consumers across geographic spaces respond similarly to life stressors regarding the use of shopping as a coping mechanism. Future research focused on consumer wellbeing would benefit from studying the impact of transitional life events on those who engage in extreme forms of compulsive buying. It is useful to determine whether the same effects exist at the more extreme end of the compulsive buying spectrum as they do at lower levels. This would provide further insight into the progression of compulsive shopping from occasional sprees to the development of addictive buying habits.

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