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<u>COMPULSIVE BUYING BEHAVIOUR IN RELATION TO</u> <u>SELF CONTROL AND GENERALIZED SELF EFFICACY</u> <u>AMONG YOUNG PROFESSIONALS</u>

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	Abstract					
	Compulsive Buying Behaviour is an important area to be					
	explored. Now days individuals are under extreme stress					
	and pressure, be it the professional or personal life. The					
Keywords:	urge to buy has been found to be at an all time high in the					
Compulsive Buying	recent past. Individuals follow the new trend of "When					
	the going gets tough, the tough go shopping". The present					
Behaviour;	study was planned to assess the role of Self Control and					
Self Control;	Genralized Self Efficacy in Compulsive Buying					
Generalized Self Efficacy;	Behaviour among 120 young professionals in the age					
	range of 25-30 years. It was hypothesized that,					
Young Professionals;	Compulsive Buying Behaviour would be negatively					
	related with Self Control and Genralized Self Efficacy.					
	For this purpose, 120 young professionals were					
	administered The Compulsive Buying Scale (Valence,					
	d'Astous&Fortier, 1988), The Brief Self Control Measure					
	(Tangney, Baumeister & Boone, 2004) and Generalized					

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Self Efficacy Scale (Schwarzer & Jerusalem, 1995). Inter correlation analysis were computed. In addition to this, tratio was also calculated to understand the differences between Compulsive buyers and Non Compulsive Buyers on Self Control and Generalized Self Efficacy. Results revealed that Compulsive Buying Behaviour was negatively related with Self Control and Generalized Self Efficacy among Young Professionals.

1. Introduction

Compulsive buying is a phenomenon with dire personal and societal consequences. Compulsive consumer often engages in buying practice to compensate for unhappy events and low self-esteem [1]. Scherhorn[2] defined Compulsive buying by the following characteristics: a tendency to increase the dosage, an irresistible urge to buy, loss of self-control, and by withdrawal syndromes ranging from uneasiness to psychosomatic indisposition. Compulsive buying is referred to as repeated extensive buying, which cannot be controlled, has negative consequences [3]. The utility for a compulsive buyer is derived from the psychological "high" from the purchase process [4].

Valence et al.[5] suggest two major factors that trigger compulsive buying by inducing anxiety within the individual. The two factors are 1) socio-cultural factors (commercial environment, culture and advertising activities) that stress on materialistic ideals and 2) psychological factors (genetic factors, family environment, personality-situation interaction).

Compulsive buying is an act of buying in a way to counterbalance for other unmet desires and needs [6].

The above review emphasizes the need to study Compulsive Buying Behaviour and its correlates among young working professionals.

Compulsive Buying Behaviour

Compulsive buying is defined as frequent preoccupations with buying or impulses to buy that are experienced as irresistible, disturbing, and senseless [7]. Compulsive buying can exist as a consumer's primary response for individuals to compensate for stress, frustration, disappointment, lack of self-esteem, structural deficit and distortion of autonomy in their lives through the act of buying[8,9].

Dittmar et al.[10] identified three core features of compulsive buying which are consumer experience, an irresistible urge to buy, consumer control over buying behaviour is lost because of which the consumer continues to buy despite adverse consequences on his various aspects of life. Koran et al.[9] stated that when an individual is unable to control buying, he will frequently purchase unnecessary items or more than what he can afford, and shop for longer periods than was planned. Duroy, Gorse and Lejoyeux[11]found that compulsive purchasing leads to acquisition of quantities that are either not required or not affordable. Consumer's compulsive behaviour consisted of a rather broader category of compulsive consumption (alcoholism, gambling, addictive eating or eating disorder and drug abuse) and compulsive buying [12]. Compulsive behaviour is a response to void in individual's life, which creates a negative feeling. Negative feelings such as boredom and stress cause anxiety in individuals. Individuals try to address their anxiety through compulsive buying and tend to grant meaning, power and control over their life [13].

According to Callesen, Weintraub, Damholdt and Moller [14] Compulsive buying is a negative compulsive behavior of a consumer and requires further inquiry to unfold its true influence on the well being of a person and the whole society.

Self Control

Baumeister [15] defined self-control as the self's capacity to alter its own states and responses. Self-control is the ability to resist the urge or impulse to do something that is undesirable or has undesirable consequences [16]. Lack of Self Control is an antecedent to both compulsive and impulsive buying [17, 18].

If need is greater than willpower, then an individual gives in to his or her emotion to the object and buys it, without considering the long-term consequences. Consumers are capable of exercising Self Control and willpower often overcomes the desire to make unplanned or impulse purchases [15, 19].

Previous research reported that goal achievement [16], impulse control [20] and emotional regulation [16] were strongly supported by peoples' self control capacity. High levels of self control were also associated with high interpersonal skills [16], better grades among university students [21], and lower levels of stress in university freshmen [22].

Generalized Self Efficacy

Self Efficacy is defined as "the belief of an individual about themselves whether they have mastered a particular skill or not" by Albert Bandura [23].

Generalized Self Efficacy is described as "one's belief in one's overall competence to effect requisite performances across a wide variety of achievement situations" [24]. Judge, Erez and Bono[25] defined Generalized Self Efficacy as an individuals' perception of their ability to perform across a variety of different situations.

Individuals having Self Efficacy of strong level were more flexible and hard working when it came to achieving specific objectives [26]. Sense of Self Efficacy in people is formed by four sources which are physiological/emotional simulation, mastery experiences, social influence/persuasion and vicarious experiences [27].

Compulsive Buying Behaviour with Self Control and Generalized Self Efficacy

Studies have shown that Self Control correlated positively with the ability to manage money and negatively with fiscal excess, spending more and saving less [28, 15, 29]. A central component

of compulsive buying is that individuals experience an inability to control this behaviour. Compulsive buyers reported that they feel an uncontrollable or irresistible urge to buy [3].

Previous research has shown that people with lower scores of Self Efficacy were more prone to stress anxiety, discontentment and inferiority complex which lead to acquisition of quantities that are either not required or not affordable [11]. Their inability to manage their purchasing behaviour ends up indulging in compulsive buying.

2. Research Method

Objectives Of The Study

> The aim of the present investigation was to study the relationship of Compulsive Buying Behaviour with Self Control and Generalized Self Efficacy.

> To study differences among Compulsive buyers and Non Compulsive Buyers on Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy.

Hypotheses Of The Study

It was expected that Compulsive Buying Behaviour would be negatively related with Self Control and Generalized Self Efficacy.

➢ It was expected that there would be a significant difference between Compulsive buyers and Non Compulsive Buyers on Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy.

Sample

The sample comprised of 120 young professionals of both males (N=76) and females (N=44), further classified into two groups: Compulsive Buyers group (N=68) and Non Compulsive Buyers group (N=52) in the age range of 25 to 30 years, respectively. Subjects were chosen randomly from the various cooperate sectors of the tricity (Chandigarh, Mohali and Panchkula) in India such as banks, Infosys, LIC etc.

Procedure

The administration of the test took a maximum of 20 minutes on an average. Willingness of the participants was taken and they were instructed to answer carefully with a view in mind that there is no right or wrong answer. Depending on the scores, those who scored >42 on Compulsive Buying Scale were taken as Compulsive Buyers group (N=68) and those scoring <42 were taken as control group (N=52). They were told that the purpose of this study was to assess their personality. The performa of socio-demographic profile was also given to the young professionals and only those participants were chosen whose earnings were from 25000/- to 50,000/-.

TESTS AND TOOLS USED

Following standardized self-report inventories were used to assess Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy

Compulsive Buying Scale (CBS)

Compulsive Buying Behaviour was assessed using Compulsive Buying Scale by Valence et al.[5].It uses a five point Likert scale, ranging from (1) strongly disagrees to (5) strongly agree. Higher scores reflect more compulsive buying. The scale has shown to meet satisfactory levels of reliability and validity [5, 30]. Scherhorn ,Raab and Reisch [31] employed the scale to study self-reported compulsive and "normal" consumers. The scale exhibited a Cronbach's alpha of .92 across both samples.

Generalized Self Efficacy Scale (GSES)

Self-efficacy was assessed using the Generalized Self-efficacy Scale developed by Schwarzer and Jerusalem [32]. It is a 10-item 4-point Likert scale (1= Not at all true,2= Hardly true,3= Moderately true,4 = Exactly true). The total score is calculated by finding the sum of the all items. For the Generalized Self Efficacy Scale, the total score ranges between 10 and 40, with a higher score indicating more self-efficacy. Higher numbers demonstrate higher efficacy beliefs. Cronbach's alpha of the scale varied from 0.76 to 0.91.

Brief Self-Control Scale (BSCS)

Self-Control was assessed using the 13-item Brief Self-Control Scale (BSCS) by Tangney et al. [16]. The BSCS uses a 5-point rating scale (1 = "not at all" to 5 = "very much") to assess aspects of a single latent factor of good Self-Control. Negatively worded items were reverse-scored, so that high scores represent high levels of self-control. The Brief version of Self Control has shown similar psychometrics to the 36 item Total Self Control (e.g., Cronbach's full/brief .89/.85; 3-week test–retest reliability full/brief .89/.87).The correlation between Brief Self Control Scale and Total Self Control has been reported to be .92 and .93.

Statistical Analysis

Descriptive statistics and t-ratios for the two groups were calculated. Intercorrelation matrix using Pearson Product Moment Correlation Coefficient was also obtained for Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy.

Table 1 showing the Mean, S.D, and t-values for the compulsive buying behaviour, self control and generalized self efficacy

S. No.	Variables	Compulsive		Non-		
		Buyers		compulsive		
		(N=68)	S.D.	Buyers	S.D.	t-ratios
		Mean		(N=52)		
				Mean		
1.	Compulsive Buying Behaviour	53.21	6.44	25.77	6.86	22.47**
2.	Self Control	2.4	1.13	3.83	1.13	6.85**
3.	Generalized Self Efficacy	17.46	5.41	32.46	5.81	14.58**

*t- ratio significant at .05 level = 1.98

**t-ratio significant at .01 level = 2.62

S.No	Variables		1	2	3
1	Compulsive	Buying	-	56**	72**
	Behaviour				
2	Self Control		-	-	.52**
3	Generalized	Self	-	-	-
	Efficacy				

 Table 2 showing the intercorrelation matrix for the total sample (N=120)

*Correlation value significant at .05 level = 0.17

**Correlation value significant at .01 level = 0.29

3. Results and Analysis

Results are presented in tables 1 and 2. Table 1 shows means, standard deviations and t-ratio of different variables among Compulsive Buyers and Non Compulsive Buyers. Table 2 shows inter correlations among variables in Compulsive Buying Behaviour.

It has been observed from table-1 that as predicted, mean scores of Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy were 53.21, 2.4 and 17.46 respectively for Young Professional Compulsive Buyers. Mean scores of Compulsive Buying Behaviour, Self Control and Generalized Self Efficacy were 25.77, 3.83 and 32.46 respectively for Young Professional Non Compulsive Buyers. It has been observed that the't' value for Compulsive Buying Behaviour (22.47), Self Control (6.85) and Generalized Self Efficacy (14.58) was found to be significantly higher than the tabulated value. Compulsive Buyers were significantly higher on Compulsive Buying Behaviour and Non Compulsive Buyers were significantly higher on Self Control and Generalized Self Efficacy.

Literature has indicated that individuals having higher levels of core self evaluations (self esteem, Self efficacy etc.) were motivated, confident, efficient, successful, expressive, and stable and satisfied from their lives. Whereas, individuals scoring low on core self evaluations were low in confidence, do not rely on themselves, are extroverts, emotionally unstable, consider themselves worthless and are less satisfied from their lives. They experience larger level of

stress, depression and anxiety. This stress, depression lack of confidence in oneself and anxiety caused by low level core self evaluations may lead to exhibiting of irrational buying behaviour's and thereby resulting in impulsive or compulsive consumption[33].

Previous research has demonstrated that consumers with pro impulsive and compulsive personalities often find themselves in stress, uncertainty, anxiety, lack of control and depression and the only way out for them is exhibition of more impulsive and compulsive behaviour which further worsens the situation [34].

Table 2 shows that, as predicted Compulsive Buying Behaviour showed negative relationship with Self Control (r= -.56, p<.01) and Generalized Self Efficacy (r= -.72, p< .01) among Young Professionals. Compulsive buyers act on powerful, uncontrollable urges to buy [35].

Achtziger, Hubert, Kenning, Raab and Reisch [36] explored the links between self-control, compulsive buying, and debts on a sample of German population (n = 946). Results revealed that self-control turned out to be a significant negative predictor of compulsive buying. People with high levels of self-control reported fewer problems with compulsive buying than people with low levels. Authors concluded that the tendency to run into debts and to buy compulsively seems to be more a problem of low self-control (of psychological factors) and less a matter of financial problems (of economic factors).

Roberts, Yaya, Honore, and Gwin [37] conducted a study on two different samples of subjects in order to investigate the impact of Self Control on Compulsive buying behaviour. The first sample was drawn from a web panel. The second sample was students enrolled in an entry-level business course at a large, private South-western university. Results showed that the lack of Self Control had dire consequences in the consumer realm. Low level of Self Control was associated with impulse and compulsive buying across both samples.

There is a dearth of literature reflecting upon the relationship between Self Efficacy and Compulsive Buying Behaviour. Moon et al.[34] conducted a study on Personality and Irregular Buying Behaviour. The sample comprised of six hundred and forty one consumers of Islamabad. Major finding of the study suggested that consumers who had low confidence in their purchasing capabilities, were proved to be impulsive and compulsive buyers.

4. Conclusion

On the basis of above findings, it was concluded that there is a dire need to inculcate self discipline, Self Efficacy and control among individuals in order to curb the problem of Compulsive Buying in young professionals. Interventions based on the concept of self-control as a general psychological resource can be derived. Strengthening people's self-control could be promising for reducing compulsive buying tendencies [38] and debts. By increasing self-control strength, people will be able to resist the strong urge to buy something, for instance by altering their negative mood that otherwise would lead to excessive buying as a defective compensatory coping strategy.

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