

# Materialism, Personality Traits and Self-Control: A Study on Compulsive Buying Behaviour

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## Abstract

This study aims to explore the relationship between materialism, personality traits, self-control and compulsive buying behaviour (CBB). A total of 205 individuals aged 18 to 30 years were surveyed using standardised tools such as the Material Values Scales (MVS), the Big Five Inventory (BFI), the Brief Self-Control Scale (BSCS) and the Compulsive Buying Scale (CBS). This study aimed to study how these variables correlate to compulsive buying behaviour. Descriptive statistics was used to analyse the socio-demographic details of the participants, while inferential statistics like Pearson's correlation and multiple regression were used to analyse the significance of the relationship between the variables. On testing, it was indicated that no significant relationship between the Big Five personality traits and compulsive buying behaviour were found. However, materialism and self-control were found to have a positive and negative correlation with compulsive buying behaviour, respectively. These findings suggest that while the Big Five personality traits may not directly influence compulsive buying behaviour, factors like materialism and self-control do. This study calls for further research to examine additional factors influencing compulsive buying.

**Keywords:** Materialism, Personality Traits, Self-Control, Compulsive Buying Behaviour, Young Adults

## Introduction

In recent years, there is a growing concern regarding the psychological aspects of consumer behavior, especially in relation to materialism, its impacts, and consequences. In consumer psychology, materialism which is the degree to which somebody thinks that possession and economic success influence how well they are doing, has been a hot topic. It is also linked to what is known as compulsive buying behavior, a dysfunctional form of consumption in which people experience the uncontrollable urge to shop. Such shopping can occur regardless of whether or not it is financially, emotionally, or socially functional (Hayes, 2013). The rise of consumer-related cultures, especially amongst youth and university students, has made it imperative to study the psychological and behavioral consequences of materialism (Acan et al., 2020). Compulsive buying differs from ordinary shopping; it stems from the difficulty people have in managing their emotions and low self-control, transforming what could have been consumer natural activity into a maladaptive coping strategy (Dittmar, 2005). In a society today where consumerism is viewed as a mark of achievement and where one's material possessions is an indicator of their self-worth, highly materialistic individuals are greatly susceptible to buying disorders (Acan et al, 2020). According to

Villardefrancos (2015), the scale of materialism also leads to corrosive compulsive buying by encouraging impulse buying behaviors and contributing to the perception that materialistic goods can raise one's value or position in the social hierarchy. This phenomenon is especially relatable to university students who experience identity development and social inclusion through consumerism in such contexts (Sehgal, 2023). Research across cultures has shown compulsive buying to be more prevalent among people with high materialism, motivating them by hedonic shopping values, social esteem, and negative emotions (e.g., Acan et al., 2020; Eren et al., 2012).

Understanding the relationship between compulsive buying behaviour and materialism is relevant because this pattern of behavior can lead to long lasting financial and psychological consequences. Understanding the deeper psychological workings and sociocultural elements allows for designing helpful treatment modalities whereby consumption becomes less morbid. Furthermore, materialism and compulsive buying have been connected to negative psychological effects, such as higher levels of stress and anxiety, and lower life satisfaction (Hashim et al., 2023).

Psychological factors also help explain compulsive buying aside from things like self-control, stress, and emotional wellbeing. Personality traits serve as fundamental influence on human behavior, guiding everything from the decisions people make to the regulation of their emotions. One domain where personality traits wield a considerable influence is the exploration of consumer behavior, specifically compulsive buying tendencies. Research suggests that consumers who possess certain types of personality traits are more inclined to compulsive buying and others may be more "resilient." Neuroticism, for example, has been connected to compulsive buying behavior, once again, consumers high in neuroticism have been found to shop compulsively as a means to cope with their emotional distress (Otero-López et al., 2023). Conscientiousness, constructive problem-solving, and smart reframing were shown to provide some protection from compulsive shopping by aiding the individuals regulate their shopping behavior to some extent (Otero-López, 2023). Research has identified materialism and impulsivity as mediators in the link between compulsive buying behaviour and personality traits, where individuals high in extraversion and neuroticism show greater tendencies for excessive spending (Shehzadi, 2016). The interplay between materialistic values and psychological distress indicates that compulsive buying behaviour might constitute a maladaptive coping mechanism, whereby compulsive buying is momentarily relieving negative feelings, but actually worsening the financial and emotional situation (Iqbal & Aslam, 2016). In this era of pressing issues related to financial well-being and consumer debt, personality characteristics influencing compulsive buying need to be understood. People who look to riskier behaviours based on personality profiles can help design interventions that cater to healthy financial behaviour and psychological resilience.

Self-control refers to a central psychological construct that describes the capacity of individuals to control their impulses, postpone immediate gratification, and rationally decide to pursue their long-term goals. The establishment of self-control is relevant for several domains, with each dimension being significantly affected by self-control levels, including financial decision-making, emotional regulation, and behavior stabilization. In the context of compulsive buying behavior, research has firmly established that lower self-control correlates with impulsive buying, financial distress, and over-consumerism (Jain et al., 2023; Hubert et al., 2015). Conversely, greater levels of self-control lead to more disciplined financial behavior and lesser susceptibility to compulsive shopping tendencies (Rahman et al., 2023).

Shopping has become so easy today through different forms of digital platforms and cashless payment systems that consumer behavior has changed and purchases have become faster, more convenient, and often more impulsive. With the introduction of an online shopping system that works along with mobile

payment applications and one-click purchase options, the consumer has been left with fewer barriers to buying and, therefore, more impulsive buying behavior has been observed to be growing (Rahman et al., 2023). With such digital payment modes as e-money, the smooth transition of funds supposedly eases the monetary aspect of transaction considerations, as individuals are not frontally engaged in cash-exchanging operations. The result is lower cognizance of spending and consequently losses in purchase frequency (Rahman et al., 2023). The convenience and instant gratification of online shopping have also been characterized by addictive behavior, making consumers apt to buy excessively, owing to the slight efforts needed in making purchases (Erzincanli et al., 2024).

Another aspect is the gender differences that occur. Male and female consumers clearly exhibit differences according to gender when understanding compulsive buying tendencies. Research has shown that, women consistently show higher compulsive buying behavior than men, mainly due to psychological, social, and cultural factors (Otero-López et al., 2021; Adegoke, 2015). Women often buy as a way to regulate emotions by resorting to retail therapy. Shopping becomes a way to distract oneself from stress, anxiety, or low self-esteem (Hubert et al., 2015). Such emotional attraction towards shopping, when coupled with norms that encourage consumption, can only enhance compulsive buying behaviors in women. In another way, men have been showing much different shopping behaviors, and they would be interested in shopping for utilitarianism rather than impulse shopping or emotional shopping (Adegoke, 2015). Most fond of luxury goods and involuntarily compulsive buyers, men tend to be such not without the influences of the desire caused by their status, with the consideration of whatever technology-related spending could be involved, or their habits of collecting (Burhan et al., 2022). Moreover, Otero-López (2023) stated that people who have certain personality traits made them prone to a tendency like that, wherein in this case, even neuroticism, which involves emotional instability, influences the behavior of compulsive buying mainly in women.

The ease of digital transactions has favored the trend since the consumer is able to spend money that they do not physically possess with ease (Rahman et al., 2023). Psychological factors like emotional spending, social influence, and a desire for instant gratification furthermore fuel excessive consumption. In addition, economic factors including income disparities, financial literacy, and access to credit affect an individual's likelihood of falling into debt. Research shows that compulsive buyers, particularly those with low financial self-control, are more prone to accumulating debt and experience financial stress (Jain et al., 2023). The affiliation between spending habits and financial debt is thus important in any effort to address the issue. With this understanding of the psychological as well as economic factors that lead to phenomena like overspending, any subsequent interventions can be designed in a way to encourage responsible financial behavior whenever the situation is life-threatening and wherever responsible financial behavior would lead to a better life.

The Self Regulation Theory (Ackerman, 2025) sheds light on the ways in which humans can control impulsive behavior, which is vital in achieving long term goals. Self-regulation failures potentially lead to impulsive behaviors such as compulsive buying and, even with the financial and emotional consequences, people choose to engage in impulse to satisfy the demand for immediate gratification without considering alternatives. Low self-control serves as a foundation for spending too much, a method of managing stress and/or negative emotional states (Ackerman, 2025). The conveniences of on-line purchasing and electronic payments exacerbate self-regulation creating additional conduct for impulsive purchasing. The theory of self-regulation points to a programmatic solution to compulsive buying, such as reader/writer and/or cognitive behavior type programs should an individual choose to employ an evid-

ence-based method for improving self-regulation and reducing spending (Ackerman, 2025).

The Theory of Planned Behaviour (Ajzen, 1991) on the other hand, understands that one's perceived ability to control one's behaviour, subjective norms, and attitude are determinants of behaviour and intentions. With the lens of compulsive buying behavior, a positive attitude towards shopping, acceptance of materialism by society, and one's perception of ease of buying encourage unhealthy spending behavior (Sansom, 2021). Individuals who believe they have control over buying behavior may be able to stop compulsive urges but if they have limited self-control or experience external pressures, they may not be capable of exercising control over their spending. This theory suggests that compulsive buying behaviour is affected by psychological and social influences, thus interventions can consider changing attitudes, decreasing social pressures, and improving self-control in order to create healthier spending behavior (Sansom, 2021).

### Review of Literature

A study conducted by Hashim et al. (2023) aimed at exploring the relationship between the relationship between depression, materialism and excessive internet use with compulsive buying behaviour. Here, a sample of 307 university students in Klang Valley, Malaysia were selected by convenience sampling technique. Self-administered questionnaires were used to measure each of the variables. Both, descriptive and inferential statistics such as independent t-tests, Pearson correlation and multiple regression were used to analyse the data. The results show that materialism and excessive internet use were positively correlated with compulsive buying behaviour and with multiple regression analysis, materialism was found to be the strongest predictor of compulsive buying and then followed by internet use.

Sehgal (2023) studied compulsive buying behaviour, materialism, and attitude towards self and self-evaluation. A sample of 100 college students from Chandigarh, Mohalia and Panchkula were selected by random sampling technique. To test the variables, the Richmond Compulsive Buying Scale, Materialism Scale, Attitude Towards Self (ATS) and Core Self Evaluation Scale were used. The scores were analysed using Jamovi and descriptive and inferential statistics such as means, standard deviations, correlation analysis as well as t test were carried out. It was found that materialism and attitude towards self are positively correlated while compulsive buying behaviour and attitude towards self are negatively correlated along with materialism and self-evaluation.

A quantitative research study by Arora et al. (2025) studied the impact of personality traits and information overload on compulsive buying and hoarding behaviour. A sample of 256 respondents were selected and the Big Five Inventory, Information Overload Scale and the Panic Buying Scale were administered. On using linear regression, it was found that personality traits such as extraversion and agreeableness are significant predictors of buying behaviour during the pandemic, while conscientiousness and neuroticism are not. It was also found that agreeableness and information overload have a weak negative correlation while agreeableness and neuroticism have a weak positive correlation.

Burhan et al. (2022) investigated the impact of materialistic behaviours and the big five personality traits in the compulsive buying behaviour of university students from low-income families. They conducted a path analysis on quantitative survey data of 439 randomly selected participants. They found that among the big five personality traits, high scores in neuroticism, conscientiousness, and openness to experience raise the level of materialism. It was also found that materialism along with personality traits like neuroticism and extraversion positively affect the participants compulsive buying behaviour.

Shehzadi (2016) investigated the impact of personality traits on compulsive buying behaviour as well as

the mediating role of impulsive buying. A sample of 200 participants were used and convenience sampling technique was used. By using correlation analysis, it was found that conscientiousness is not significantly correlated with impulsive buying behaviour, while extraversion, and agreeableness are negatively correlated to impulsive buying behaviour, neuroticism and openness to experience are positively correlated to impulsive buying behaviour.

A study by Prasetyaningsih et al. (2025) aimed at analysis in the relationship between fear of missing out (FOMO) and self-control on compulsive buying. A total of 210 Islamic elementary school teachers and employees in Surabaya, aged between 20 and 40 years who actively used e-commerce platforms for at least a month were selected as participants. Multiple regression analysis was used to analyse the data, and it was found that there was a significant relationship FOMO and self-control with compulsive buying through pay later services. There was also a positive relationship between FOMO and compulsive buying through pay later services. Additionally, there was found to be a negative relationship between self-control and compulsive buying.

A cross-sectional correlational study by Shabbir et al. (2024) studied the role of self-control on online shopping addiction and compulsive buying behaviour. The Online Shopping Addiction Scale, the Compulsive Buying Scale, and the Brief Self-Control Scale (BSCS) was used to measure to online addiction, compulsive buying and self-control on 300 young adults between the ages of 18 and 39 years. Correlation analysis of the data found a significant positive relationship and a negative correlation between online shopping and compulsive buying behaviour and online shopping addictions and compulsive buying behaviour on self-control, respectively. It was also found that self-control had a mediating impact on shopping addiction and compulsive buying behaviour.

A between-group survey experiment was conducted by Deveci and Metzler (2021) which aimed at analyzing the extent to which the participants are able to control their buying behaviors when influenced by external instruments that remind them their excessive spending. A total of 140 students were selected as participants for the study and two online surveys released two weeks apart were used. They wanted to develop new and numerical ways to quantify compulsive buying behavior and wanted to investigate to what extent participants are able to control their buying behaviors. It was found that there is a weak positive correlation between CBB measures, on the other hand, there was a positive effect on the students' self-control on their compulsive buying behaviours.

## Methodology

### Statement of the Problem:

This study aims to understand the relationship between materialism, personality traits, self-control and compulsive buying behaviour. It also aims to identify how each of the five personality traits (neuroticism, conscientiousness, agreeableness, openness to experience, and extraversion) contribute to compulsive buying behaviour, additionally, which of the variables are predictors of compulsive buying behaviour.

### Aim of the Study:

The study aims to explore the relationship between materialism, personality traits, self-control and compulsive buying behaviour.

### Objectives of the Study:

1. To explore the relationship between materialism and compulsive buying behaviour.

2. To explore the relationship between extraversion and compulsive buying behaviour.
3. To explore the relationship between neuroticism and compulsive buying behaviour.
4. To explore the relationship between conscientiousness and compulsive buying behaviour.
5. To explore the relationship between openness to experience and compulsive buying behaviour.
6. To explore the relationship between agreeableness and compulsive buying behaviour.
7. To explore the relationship between self-control and compulsive buying behaviour.
8. To explore the relationship between materialism, personality traits, self-control and compulsive buying behaviour.

### Research Questions:

1. Is there a relationship between materialism and compulsive buying behaviour?
2. Is there a relationship between extraversion and compulsive buying behaviour?
3. Is there a relationship between neuroticism and compulsive buying behaviour?
4. Is there a relationship between conscientiousness and compulsive buying behaviour?
5. Is there a relationship between openness to experience and compulsive buying behaviour?
6. Is there a relationship between agreeableness and compulsive buying behaviour?
7. Is there a relationship between self-control and compulsive buying behaviour?
8. Is there a relationship between materialism, personality traits and self-control on compulsive buying behaviour?

### Hypotheses:

- Ho<sub>1</sub>: There is no significant relationship between materialism and compulsive buying behavior.
- Ho<sub>2</sub>: There is no significant relationship between extraversion and compulsive buying behavior.
- Ho<sub>3</sub>: There is no significant relationship between neuroticism and compulsive buying behaviour.
- Ho<sub>4</sub>: There is no significant relationship between conscientiousness and compulsive buying behaviour.
- Ho<sub>5</sub>: There is no significant relationship between openness to experience and compulsive buying behaviour.
- Ho<sub>6</sub>: There is no significant relationship between agreeableness and compulsive buying behaviour.
- Ho<sub>7</sub>: There is no significant relationship between self-control and compulsive buying behavior.
- Ho<sub>8</sub>: There is no significant relationship between materialism, personality traits, self control and compulsive buying behaviour.

### Operational Definitions of Key Terms

**Materialism:** Materialism is defined as being excessively obsessed or concerned with physical possessions instead of intellectual or spiritual matters (Merriam-Webster, 2024).

**Personality Traits:** According to Allport, a person's personality is the dynamic arrangement of the psychophysical systems that define their distinctive thought and behaviour (McGrath, n.d).

**Self-Control:** Though self-control refers to all actions taken during the "operate" phase, self-regulation comprises the framework for pursuing goals, such as establishing standards and keeping an eye out for inconsistencies (Gillebaart, 2018).

**Compulsive Buying Behaviour:** Compulsive buying behaviour is characterised by excessive or poorly managed obsessions, cravings, or behaviours related to shopping and spending that have detrimental effects (Black, 2001).

## Research Design

A correlational research design was implemented in this study. The present study also followed the methodology of quantitative research analysis. Quantitative information was gathered using a self-designed socio-demographic form as well as standardised questionnaires for each of the variables studied.

## Participants

The sample of 205 individuals participated in this study. They were residents of India between the ages of 18 and 30. 92 participants were female, making up 44.9% of the population and 113 were male, making up 55.1% of the population. The lowest age is 18 years and the highest age is 30 years. The participants belong to different socio-economic backgrounds and have completed different levels of education.

## Sample

The sampling method used for this study was convenience sampling. The inclusion criteria for this study were individuals between the ages of 18 and 30, who are also Indian citizens residing in India. However, the exclusion criteria were any individuals who had been diagnosed with any psychiatric disorders.

## Instruments Used for Data Collection

The Material Values Scale (MVS), which was created as a condensed version of the original 18-item scale, has nine items that evaluate materialism more effectively without compromising its essential elements. This condensed form, which nevertheless captures the essence of materialistic values, is often used in studies where time or space restrictions need a more concise measure or if participant weariness is a problem. The items in this scale are measured on a 5-point Likert scale, with 1 denoting strong disagreement and 5 denoting strong agreement, participants rate the extent to which they agree with each of the statements. A greater inclination towards materialism is indicated by higher scores across the scale. The total score represents the respondent's overall level of materialism and is calculated by averaging the scores for each of the three aspects. Considering the shorter scale length, the alpha for the nine-item version is still rather good, but a little lower than for the longer versions. In contrast to the .86 mean alpha for the 18- and 15-item variants, the mean alpha for 9 item version is .82 (Richins, 2004). The validity index for the nine item version of the MVS was .36 compared to the 18 and 15 item versions, which were .35 and .36, respectively (Richins, 2004).

A condensed version of the popular Big Five Inventory (BFI), the Big Five Inventory-10 (BFI-10) is used to assess the five main personality traits of extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience (Rammstedt & John, 2006). The items in the BFI-10 were rated on a 5-point Likert scale. Some of the items have reverse scores, and the items are framed both positively and negatively. Items 1, 3, 4, 5, and 7 have all been negatively phrased, and hence have to be reverse-scored (Rammstedt & John, 2006). The average score for each of the five personality dimensions have to be determined based of the two pertinent items for each dimension (Rammstedt & John, 2006). In the part-whole correlations and test-retest stability, the BFI-10 obtained a mean of .83 and .75, respectively (Rammstedt & John, 2006). The mean intercorrelations in the structural validity of the BFI-10 ranged from .08 to .13 and averaged .11 and the mean convergent validity correlation was .44 (Rammstedt & John, 2006).

One frequently utilised measure is the Brief Self-Control Scale (BSCS), which was created by Tangney et al. (2004) and consists of 13 items (Manapat et al., 2021). The items in the BSCS were rated on a 5-point

Likert scale. Cronbach's alpha coefficients were found to be .83 and .85 in their first two samples (Manapat et al., 2021). The scale has also been evaluated for test-retest reliability, showing stability over time (Manapat et al., 2021). Good construct validity has been shown by the BSCS, which correlates adversely with maladaptive behaviours (such as substance abuse and aggressiveness) and favourably with measures of adaptive behaviours (such as academic achievement and healthy lifestyle choices) (Manapat et al., 2021). The scale's unidimensional structure is supported by exploratory factor analysis, which also confirms that each item on the scale reflects a single self-control construct (Manapat et al., 2021). The BSCS's wide applicability and efficacy have been confirmed by validation across a number of demographic categories, including age groups, cultural backgrounds, and clinical populations (Manapat et al., 2021).

Elizabeth Edwards (1993) devised the Compulsive Buying Scale (CBS) with the intention of measuring compulsive buying behaviour. 13 items make up the scale, and they all address a different facet of compulsive shopping (Edwards, 1993). The items in the CBS-13 were rated on a 5-point Likert scale. Some of the items have reverse scores, and the items are framed both positively and negatively. Items 2 and 3 have been negatively phrased, and hence have to be reverse-scored (Edwards, 1993). The CBS-13 has high reliability (Edwards, 1993). Using Cronbach's alpha the scores obtained in each domain were .91, .76, .90, .86, .78, and .79, respectively (Edwards, 1993). Construct validity was found to be .91 using goodness of fit measures, which was later adjusted to be .86 (Edwards, 1993).

## Procedure

This study aims to explore the relationship between materialism, personality traits, self-control and compulsive buying behaviour. The scales used were the material values scale (MVS-9), Big Factor Inventory (BFI-10), Brief Self-Control Scale (BSCS-13) and Compulsive Buying Scale (CBS-13) - which were circulated online through google forms. The data was collected by physically approaching individuals between the ages of 18 and 30 years to fill the survey. This data was then coded using MS Excel and analysed using Jamovi.

## Data Analysis

**Descriptive Statistics:** Descriptive statistics were used to determine the characteristics such as the age, gender, income level and mode of shopping, etc.

**Inferential Statistics:** In order to analyse the relationship between the variables, Pearson Correlation was computed. Further testing, in order to analyse the significance was done by the use of Multiple Linear Regression.

## Research Ethics

Ethical considerations was prioritised by ensuring informed consent, confidentiality, and minimizing harm to participants. The participants' privacy was protected by maintaining confidentiality and anonymity of the data collected. Cultural sensitivity was also considered by adapting methods to be culturally appropriate.

## Results and Discussion

### Overview:

The aim and objectives of the study are to explore the relationships between materialism and compulsive



buying behaviours, each of the five personality traits on compulsive buying behaviour, self-control on compulsive buying behaviour and lastly, materialism, personality traits and self-control on compulsive buying behaviour.

A total of 205 responses were collected from individuals between the ages of 18 and 30. The Material Values Scale (MVS-9), Big Factor Inventory (BFI-10), Brief Self Control Scale (BSCS-13), and the Compulsive Buying Scale (CBS-13) were used. The responses to the items in their respective scales were obtained on a 5-point Likert scale. The objectives of the study were analysed using descriptive statistics as well as inferential statistics such as Pearsons correlation, and Multiple Regression.

### **Presentation of Results:**

Amongst the sample of 205 participants, 92 participants were female, making up 44.9% of the population and 113 were male, making up 55.1% of the population. The lowest age is 18 years and the highest age is 30 years. Twenty-two participants were in their teenage years, with eight aged 18 and fourteen aged 19. One hundred and seventy-six were in their 20s, with thirty six aged 21, thirty aged 22, eighteen aged 23, thirteen aged 24 and 25, each, seventeen aged 26, ten aged 27, nineteen aged 28, eleven aged 29. Seven participants were 30 years old.

As per the area of residence, the majority of the participants live in urban areas and the minority live in semi-urban areas. 29 participants lived in semi-urban areas, 30 lived in rural areas and 146 lived in urban areas. In relation to their level of education, 59% of the participants have completed their Bachelors' degree. Succeeding this, 28.3% have completed their Masters degree. A smaller percentage of the group, 9.3% have completed their 12th grade, 2.9% completed their PhD and 0.5% completed their M. Phil degree.

Among the total sample, 159 (77.6%) of the participants are unmarried and 46 (22.4%) are married, of which 19 (9.3%) have children and 7 (3.4%) have children on the way. Among those participants with children, twelve have 1 child, eight have 2 children and two have 3 children.

Of the total population, 112 (54.6%) live with their families, 62 (30.2%) live with their roommate/s, 18 (8.8%) live with their spouse and 13 (6.3%) live alone. Furthermore, 101 participants (49.3%) were unemployed, 74 (36.1%) were employed full time and 30 (14.6%) were employed half time.

In relation to finance, 147 (71.7%) of the participants received a monthly allowance. Between them, 39 (22.8%) receive 1,000 to 3,000 rupees, 36 (21.1%) receive 3,001 to 5,000 rupees, 31 (18.1%) receive 5,001 to 7,000 rupees, 27 (15.8%) receive more than 10,000 rupees, 21 (12.3%) receive 7,001 to 10,000 and lastly, 17 (9.9%) receive less than 1,000 rupees per month. Yearly, 50 participants (24.4%) earn less than 50,000, 24 (11.7%) earn 50,000 to 1 lakh, 16 (7.8%) earn 1 to 3 lakhs, 8 (3.9%) earn 3 to 6 lakhs, 6 (2.9%) 6 to 10 lakhs, 3 (1.5%) earn more than 10 lakhs a year, while, 98 (47.8%) do not earn at all.

Out of the 205 participants surveyed, the majority, 129 people or 62.9% preferred shopping in-store while 76 or 37.1% of them preferred online shopping. With respect to the frequency of shopping, the majority, 98 participants, of which 49 (23.9%) of them reported that they shop once a week, and the other 49 shop two to three times a week. In relation to their frequency of shopping, a total of 62 participants, of which 31 (15.1%) of them shop once a month and the other 31 shop every few months. Amongst 42 of the participants, 21 (10.2%) shop less than a few times a year and the other 21 shop two to three times a week. Lastly, the minority, 3 participants, making up 1.5% of the population shop daily. These shoppers, however regular or irregular, 116 or 56.6% of them usually shop with their family, 55 or 26.8% of them usually shop alone and 34 or 16.6% of them shop with friends.

**Table 1: Correlation for Materialism, Personality Traits, Self-Control and Compulsive Buying Behaviour**

Variables	N	Mean	SD	1	2	3	4	5	6	7	8
<b>1 Materialism</b>	20 5	30.4	5.1 2	-	-	-	-	-	-	-	-
<b>2 Extraversion</b>	20 5	28.9	6.8 7	-0.157*	-	-	-	-	-	-	-
<b>3 Neuroticism</b>	20 5	29.1	7.0 1	- 0.212*	0.061	-	-	-	-	-	-
<b>4 Conscientiousness</b>	20 5	31.8	3.2 9	0.039	0.115	-0.068	-	-	-	-	-
<b>5 Openness to Experience</b>	20 5	27.5	6.2 3	-0.175*	0.561*	0.103	0.079	-	-	-	-
<b>6 Agreeableness</b>	20 5	33.2	5.9 8	0.049	-0.049	- 0.188*	-0.038	- 0.09 7	-	-	-
<b>7 Self-Control</b>	20 5	41.8	6.9 9	- 0.192*	0.132	- 0.189*	0.342*	0.10 7	0.151 *	-	-
<b>8 Compulsive Buying Behaviour</b>	20 5	34.6	8.8 8	0.481* **	-0.011	-0.130	-0.009	- 0.08 7	- 0.006	- 0.219*	-

Note. \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

**Table 2: Regression Analysis of Materialism, Personality Traits, Self-Control and Compulsive Buying Behaviour**

Predictor	Estimate	SE	t	p	Model Summary
<b>Self-Control</b>	-0.2025	0.0888	-2.282	0.024	
<b>Materialism</b>	0.7711	0.1141	6.757	<.001	
<b>Extraversion</b>	0.6306	0.4291	1.470	0.143	R = 0.511
<b>Agreeableness</b>	-0.0986	0.3954	-0.249	0.803	R <sup>2</sup> = 0.261
<b>Conscientiousness</b>	0.0862	0.3930	0.219	0.827	P < 0.006
<b>Neuroticism</b>	-0.3424	0.3220	-1.063	0.289	
<b>Openness to Experience</b>	-0.2783	0.4250	-0.6553	0.513	

In Table 1, the descriptive statistics include the mean of materialism which is 30.4 with a standard deviation of 5.12. The scores in the scale ranged from 15 to 41, with a slight negative skew (-0.477) suggesting that a high number of participants reported higher materialism scores. The Shapiro-Wilk test for normality was significant (p = 0.004), thus confirming that the distribution of scores deviates from normality.

The mean and standard deviation of the personality traits include extraversion which is 28.9 with a standard deviation of 6.87, the mean of neuroticism is 29.1 with a standard deviation of 7.01, the mean of conscientiousness is 31.8 with a standard deviation of 3.29, the mean of openness to experience is 27.5 with a standard deviation of 6.23, and the mean of agreeableness is 33.2 with a standard deviation of 5.98. The scores in the Big Factor Inventory scale ranged from 23 to 41, with a skewness of 0.141, reflecting a normal distribution. The Shapiro-Wilk value ( $p = 0.051$ ) was borderline significant. This aligns with the expectation that personality traits vary across individuals, yet remain relatively balanced in a general sample.

The mean of the self-control scale is 41.8 with a standard deviation of 6.99. The scores obtained in this scale ranged from 23 to 63, with an almost symmetrical distribution with a skewness of 0.0459. The Shapiro-Wilk test ( $p = 0.037$ ) showed a slight deviation from normality.

Lastly, the mean of compulsive buying behaviour is 34.6 with a standard deviation of 8.88. The scores ranged from 14 to 56, with a slight negative skew of -0.175. The Shapiro-Wilk test ( $p = 0.083$ ) did not indicate significant deviation from normality. This suggests a relatively balanced distribution of compulsive buying tendencies across the sample.

### Statistical Findings:

In this study, the sample comprised of 205 individuals, of which 92 were females and 113 were males, all aged between 18 and 30 years. The materialism of the sample was measured using the Material Values Scale (MVS-9) while the compulsive buying behaviour was measured using the Compulsive Buying Scale (CBS-13). Table 1 describes the means and standard deviations of their scores.

In Table 1, the mean for materialism among the sample of 205 participants was 30.4 with a standard deviation of 5.12. Additionally, the mean for compulsive buying behaviour was 34.6 and standard deviation was 8.88. Upon computing Pearson's correlation between the two variables, a strong positive correlation was found with  $r = 0.481$ . This was further tested for significance and it was found to be highly significant ( $p < .001$ ). Thus, the hypothesis stating that there will no significant relationship between materialism and compulsive buying behaviour has been rejected.

A negative correlation was found between materialism and self-control where  $r = -0.481$ . This was further tested for significance and it was found to be moderately significant ( $p = 0.006$ ). In relation to materialism and the personality traits of neuroticism and openness to experience, a negative correlation was found. On further testing, moderate significance was established ( $r = -0.175$ ,  $p = 0.012$ ). In addition, a strong positive correlation was also found between the subscales of the material values scale, with 'success defined by possessions' ( $r = 0.769$ ,  $p < .001$ ), 'acquisition centrality' ( $r = 0.664$ ,  $p < .001$ ), and 'pursuit of happiness' ( $r = 0.804$ ,  $p = .001$ ).

In Table 1, the mean for extraversion among the sample of 205 participants was 28.9 with a standard deviation of 6.87. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing correlation between the two variables, no correlation was found with  $r = -0.011$  and  $p = 0.881$ . Thus, the hypothesis stating that there will no significant relationship between extraversion and compulsive buying behaviour has been accepted.

Table 1 shows that the mean for neuroticism among the sample of 205 participants was 29.1 with a standard deviation of 7.01. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing Pearson's correlation between the two variables, a weak relationship but not statistically significant correlation was found with  $r = -0.130$ ,  $p = 0.062$ . Thus, the

hypothesis stating that there will no significant relationship between neuroticism and compulsive buying behaviour has been accepted.

In Table 1, the mean for conscientiousness among the sample of 205 participants was 31.8 with a standard deviation of 3.29. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing Pearson's correlation between the two variables, no significant correlation was found with  $r = 0.009$ ,  $p = 0.901$ . Thus, the hypothesis stating that there will no significant relationship between conscientiousness and compulsive buying behaviour has been accepted.

Table 1 shows the mean for openness to experience among the sample of 205 participants which was 27.5 with a standard deviation of 6.23. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing correlation between the two variables, no correlation was found with  $r = -0.087$  and  $p = 0.216$ . Thus, the hypothesis stating that there will no significant relationship between openness to experience and compulsive buying behaviour has been accepted.

As shown in Table 1, the mean for agreeableness among the sample of 205 participants was 33.2 with a standard deviation of 5.98. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing correlation between the two variables, no correlation was found with  $r = 0.006$  and  $p = 0.932$ . Thus, the hypothesis stating that there will no significant relationship between neuroticism and compulsive buying behaviour has been accepted.

The mean for self-control among the sample of 205 participants was 41.8 with a standard deviation of 6.99, as shown in Table 1. Additionally, the mean for compulsive buying behaviour was 34.6 with standard deviation of 8.88. Upon computing correlation between the two variables, a negative correlation was found with  $r = -0.219$ . This was further tested for significance and it was found to be significant ( $p = 0.002$ ). Thus, the hypothesis stating that there will be no significant relationship between self-control and compulsive buying behaviour has been rejected.

The relationships between materialism, personality traits, self-control and compulsive buying behaviour were examined. As shown in Table 1, the results indicated that neuroticism had a weak negative correlation with compulsive buying behaviour ( $r = -0.130$ ,  $p = 0.062$ ), extraversion showed no significant correlation with compulsive buying behaviour ( $r = -0.011$ ,  $p = 0.881$ ), while conscientiousness ( $r = -0.009$ ,  $p = 0.901$ ), openness to experience ( $r = -0.087$ ,  $p = 0.216$ ), and agreeableness ( $r = -0.006$ ,  $p = 0.932$ ) also demonstrated no significant correlations with compulsive buying behavior. In contrast, self-control was the only variable that showed a significant negative correlation ( $r = -0.219$ ,  $p < 0.01$ ) with compulsive buying behaviour, while materialism exhibited a strong positive correlation ( $r = 0.481$ ,  $p < 0.001$ ) with compulsive buying behaviour. A multiple regression analysis was conducted to assess the combined influence of materialism, personality traits, and self-control on compulsive buying behavior. The overall model was moderately significant, explaining 26.1% of the variance in compulsive buying behaviour ( $R = 0.511$ ,  $R^2 = 0.261$ ).

### Interpretation of Findings:

The aim of this research was to study the relationships between materialism, personality (extraversion, neuroticism, conscientiousness, openness to experience, agreeableness), self-control, and compulsive buying behaviour (CBB). Demographic factors such as age, gender, and income level were also investigated to determine their influence on compulsive buying behaviours. The outcomes provide valuable new insights into the behavioural and psychological expressions of compulsive shopping.

As shown in Table 2, positive significant relationships between materialism and compulsive buying behaviour were observed ( $r = 0.481$ ,  $p < .001$ ), replicating previous evidence that individuals scoring high

in materialism tend to shop more (Dittmar, 2005; Islam et al., 2022). Compulsive buying behaviours were positively predicted by materialism as the belief that possessing material goods is a means of achieving success and happiness (Richins & Dawson, 1992). This is in accordance with the findings of Wang et al. (2016) and Moulding et al. (2017), who found that people with strong materialistic values often respond to emotional distress by resorting to shopping as a means of coping. Also, there existed a strong positive correlation between materialism and its subscales, "success defined by possessions," "acquisition centrality," and "pursuit of happiness." Such correlations say that materialism is a unitary concept linking happiness to possessions, esteems possessions, and emphasizes acquisition.

Extraversion and compulsive buying behaviour were weakly negatively correlated ( $r = -0.011$ ,  $p = .881$ ). This contradicts some of the previous studies, which asserted that extraverts' predisposition to sensation-seeking rendered them at greater risk of compulsive spending (Mowen & Spears, 1999). However, past research (Workman & Paper, 2010) has illustrated that compulsive shopping and socially motivated spending are separate processes, and this might explain why the study's negative correlation was so poor. A possible explanation is that extraverts, who like social interactions, may prefer experiential spending to obsessive material consumption, for example, a holiday or dining out. This is supported by Wang and Yang's (2008) study, which shows that extraverts prefer social spending to obsessive consumption.

The outcomes of this study fail to show a significant negative correlation ( $r = -0.130$ ,  $p = 0.062$ ) between neuroticism and compulsive consumption. These findings contradict a great deal of earlier research, which has tended to link neuroticism with increased compulsive buying. Studies have often indicated that compulsive buying is a typical coping mechanism employed by individuals with high neuroticism to manage stress, anxiety, or emotional instability. Ridgway, et al. (2008) and Müller, et al. (2019) suggest that people with high neuroticism are more prone to develop compulsive buying habits since they use shopping as an emotional regulation strategy. The idea that emotional distress contributes to excessive shopping behaviors was further reinforced by study by Darrat et al. (2016), which identified neuroticism as a predictor of CBB. Research indicates that CBB can manifest in various ways across cultures, with some cultures placing greater value on materialism as a means of feeling emotionally satisfied (Kukar-Kinney et al., 2016).

Conscientiousness and compulsive buying behavior were not significantly correlated ( $r = 0.039$ ,  $p = .583$ ), which means self-discipline alone doesn't influence compulsive buying behavior much. Ridgway et al. (2008) reported mixed findings. Some see little or no effect, while others see that conscientious individuals spurn compulsive shopping since they possess good self-regulation. A direct association of conscientiousness with other variables, such as financial knowledge, cultural background, or emotional control strategies, could be confounded by their interactions (Ridgway et al., 2008).

A weak negative correlation ( $r = -0.087$ ,  $p = 0.216$ ) between openness to experience and compulsive buying behavior (CBB) meant that there was no significant relationship between both variables. This indicates that compulsive buying behavior in the sample is not significantly influenced by openness to experience. While openness is associated with creativity, curiosity, and a need for new experiences (McCrae & Costa, 1997), it is uncertain how openness influences compulsive spending. Since they prioritize experiences over possessions, individuals with higher openness scores might be marginally less likely to be compulsive buyers, as indicated by the slight negative trend of the correlation (Mowen & Spears, 1999). The lack of statistical significance, however, indicates that this correlation is not strong enough to support firm conclusions. Due to the fact that individuals with high openness scores are novelty and variety seekers but not necessarily impulsive or uncontrolled spenders, past studies have proposed

that openness would impact shopping motivation and not compulsive behavior (Ridgway et al., 2008). No correlation was found between agreeableness and compulsive buying behavior as indicated by the low negative correlation between the two variables ( $r = -0.006$ ,  $p = 0.932$ ). As per McCrae and Costa (1997), agreeableness is typically associated with such attributes as trust, altruism, and cooperativeness. It would be expected that extremely agreeable individuals, who are generally more socially aware and less egocentric, would have lower compulsive buying behaviors because compulsive buying is often characterized by impulsivity, materialism, and problems in emotional regulation (Donnelly et al., 2013). The lack of any strong correlation does suggest that agreeableness is not by itself a leading characteristic in dictating compulsive purchasing behavior. The findings align with previous research in which poor or inconsistent correlations existed between agreeableness and compulsive buying (Ridgway et al.). Even if agreeableness may play some role in some moral dimensions of shopping, such as refraining from lying purchases or being cautious about financial obligations, it does not appear to play any major role in compulsive buying. This could be because compulsive buying is influenced to a greater extent by external factors such as peer pressure and advertising, and by personality characteristics such as neuroticism and lack of self-regulation (Tarka, 2020).

There is a strong negative correlation between self-control and compulsive buying behaviour (CBB) ( $r = -0.219$ ,  $p = 0.002$ ), which means that compulsive buying is prevalent among individuals who have less self-control. As shown in Table 2, multiple regression analysis confirms this with evidence that self-control explains approximately 4.82% of the variance in CBB ( $R^2 = 0.0482$ ,  $F = 10.3$ ,  $p = 0.002$ ) and is a significant predictor of compulsive buying behaviour ( $\beta = -0.279$ ,  $p = 0.002$ ). Self-control is needed to manage impulsive behaviors according to previous studies, and it is negatively correlated with compulsive buying (Baumeister, 2002). As reported by Müller et al. (2019), compulsive shoppers often find it difficult to delay gratification and are unable to resist their urge to make spontaneous purchases. The strong negative coefficient is in favor of theories that stress impulsivity as a central characteristic of compulsive buying disorder, as self-control increases, compulsive buying inclinations decrease (Ridgway et al., 2008). In all, materialism as measured by the Material Values Scale was the best predicting variable of compulsive buying behaviour ( $r = 0.7848$ ,  $p < 0.001$ ), indicating compulsive buying behaviours were much more prevalent in individuals higher in materialistic values. Concurring with previous research that individuals higher in materialistic values have a greater inclination to indulge in compulsive spending and over-consumption (Dittmar, 2005; Ridgway et al., 2008). In order to measure self control, the Brief Self-Control Scale was used. It was found that self-control remained a strong predictor ( $r = -0.1622$ ,  $p = 0.044$ ) of CBB. It is consistent with the idea that compulsive buying will be more frequent when there is poor self-control. This can be understood with Baumeister's (2002) self-regulation theory, which states that individuals who do not have high self-control struggle to resist impulsive cravings, like compulsive buying. It was also found that CBB was not strongly predicted by personality as measured by the Big Five Inventory ( $r = -0.0790$ ,  $p = 0.640$ ). This contradicts some previous studies that linked specific traits, such as neuroticism and low conscientiousness, with compulsive purchasing habits (Mowen & Spears, 1999; Thompson & Prendergast, 2015).

## Conclusion

In conclusion, this study contributes to understanding the relationship between materialism, personality traits, self-control and compulsive buying behaviour. A correlational analysis was done in order to understand each of the variables relationship with compulsive buying behaviour. The statistical analysis

in this study did reveal that separately, materialism and self-control have a significant relationship with compulsive buying behaviour. This is supported by previous studies, which also found that materialism and self-control play a major role on compulsive buying behaviour. However, none of the personality traits (neuroticism, conscientiousness, agreeableness, openness to experience and extraversion) were found to have any significant relationship with compulsive buying behaviour. This contradicts previous studies which conclude that personality traits such as neuroticism and agreeableness have a significant relationship with compulsive buying behaviour.

### **Implications**

The important findings of this study will have implications for further research and its applications. Given that materialism was one of the high predictors of compulsive buying behavior, financial literacy programs should emphasize the psychology of spending, which in turn would assist people in identifying and controlling their own materialistic tendencies.

The negative correlation between self-control and compulsive buying behaviour shows that self-regulation strategies can be used and improved in order to lower ones inclination towards compulsive buying.

On the other hand, the fact that personality traits do not have significant relationship with compulsive buying behaviour suggests that other environmental factors such as peer pressure, stress, and lower emotional regulation can play a role in compulsive buying.

### **Limitations**

There are several limitations to this study that may influence the interpretation of findings. First, the self-report measures might have brought in some social desirability bias, which would have made the participants unreliable in representing their spending behaviors or personality traits. Secondly, the cross-sectional study measures relationships from one point in time and not how these variables interplay over a longer period of time. This study concentrated more on personality traits, materialism and self-control, at the expense of many other psychological or environmental variables, including emotional regulation, stress, or peer influence, that might also be implicated in compulsive buying behavior.

### **Recommendations for Future Research**

A longitudinal research would provide further insights into the evolution of compulsive buying and the different psychological and situational factors shaping its course. Future studies could also try to involve a larger sample size with experimental and mixed-method approaches to put self-reported data against behavioral observations. Some other external implications, such as advertising influence, financial education, and cultural attitudes toward consumption, could also be assessed to enable a more balanced analysis of compulsive buying.

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