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## **Role of Neuroticism in relationship between Materialistic values and Compulsive buying behavior among Pakistani adults**

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### **Abstract**

*Compulsive buying behavior (CBB) has developed and become a major issue, as individuals who engage in excessive purchasing cannot manage their urge to shop. Present research was aimed at investigating materialistic values as a predictor of compulsive buying behavior among adults, and further, it was intended to analyze the moderating role of neuroticism between compulsive buying behavior and materialistic values. A sample (N = 350) of adults aged 20-55 was collected from employees working in different schools, colleges, and banks, including males and females. Data was collected by using a convenient sampling technique. The Richmond Compulsive Buying Behavior Scale (RCBS) developed by Ridgway (2008), the Material Value Scale (MVS) developed by Richins (2004), consisting of three sub-scales of happiness, centrality, and success, and the neuroticism sub-scale of the Neo-FFI developed by Paul, Costa, Robert, & McCare (1985) were used to measure the relevant constructs. Multiple regression analysis was used to verify happiness, centrality, and success as predictors of compulsive buying behavior. PROCESS was used to assess the role of neuroticism as a moderator between materialistic values and compulsive buying behavior. Results indicated success and happiness are significant positive predictors of compulsive buying behavior. Further results indicated that neuroticism moderates the relationship between success and compulsive buying behavior. Moreover, results also indicated neuroticism significantly moderated the relationship between happiness and compulsive buying behavior. Findings of this research indicated that males significantly scored higher on centrality and compulsive buying behavior than females.*

**Key words:** Compulsive Buying Behavior, Materialism, Centrality, Success, Happiness, Neuroticism

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## Introduction

Compulsive buying behavior is a behavior described by recurrent, overwhelming and meaningless purchasing which leads an individual to personal distress, social, financial and professional problems and even lead them toward breakup and divorce as well. So, this problem is becoming the main focus of researchers as individual's buying behavior is influenced by their lifestyle and their working conditions. People compulsively involve them in excessive buying, and they do not even bother the adverse monitorial consequences they have to face after shopping. Compulsive buyers are even not aware about the consequences of their extreme purchasing for example loneliness, impulsive purchasing and debt (Claes & Muller, 2011; O'Guinn & Faber, 1989). Compulsive buying behavior is defined as excessive/impulsive purchasing of unnecessary things by Ninan et al., (2000). Medically Compulsive buying behavior is defined as an "Impulse Control Problem" mental disorder which is characterized by irrepressible desire to involve themselves in a harmful and useless purchasing of products (Palan et al., 2011). Compulsive buying behavior is also defined as uncontrolled shopping behavior which leads a person toward different social and financial problems (Maraz et al., 2015)".

Compulsive buying behavior is so severe and recurrent that is considered as basic reaction to unpleasant circumstances (Claes & Muller, 2011). Similarly, compulsive buying is clearly linked with medical depression and other mood disorders (Muller et al., 2014). It can become so troublesome and abnormal as any type of addiction such as gambling (Ureta, 2007). Faber and Guinn (1992) said that there is not a single factor behind compulsive buying behavior but there are multiple aspects which can describe the reasons behind compulsive buying behavior. Initially compulsive buying behavior has been considered as way of handling with challenges of life, low self-respect and interpersonal psychological tensions. It can be seen as a way in which person desires to get away from undesirable emotions, tension and nervousness (Raab et al., 2011; Edwards 2010; O Guinn & Faber 1989). People with compulsive buying behavior are likely to be substance abusers because they have difficulty in controlling their desire to buy the products (Mage 1994; Black 1996; 2007). Compulsive buyers are so possessed with buying that they even ignore adverse effects on their well-being (Yurchisin & Johnson, 2004).

Compulsive buying is directly linked with materialistic attitude of an individual. For compulsive buyers' materialistic possessions are important sources to get pleasure, success and to maintain self-identity, and 5.8% of American customers were assessed to be compulsive buyers (Koran et al., 2006). Materialism is described as negative factor in marketing literature which is considered to have negative effect on life-satisfaction and psychological well-being of youth (Ahuvia and Wong, 2002, Christopher et al., 2009, Froh et al., 2011) and has positive relationship with compulsive buying behavior (Manolis & Roberts, 2012). A survey was conducted at the

Singapore Business School which showed that less materialistic are happier and, more contented with their lives and more self-actualized than more materialistic students (Mueller et al., 2011). Materialistic attitude has become a major social issue as researchers reported substantial increase in it in recent years.

Materialism is defined as “a collection of important beliefs about the importance of possessions in some one’s life,” Rindfleisch, Burroughs & Denton (1997, p. 313). Materialism is also defined as “the extent to which an individual wishes to involve in different types of behaviors in order to develop his self with the attainment and using different objects, facilities and experience” (Shrum et al., 2013). According to Yurchisin and Johnson (2004) materialism is considered an important factor in compulsive buying behavior and it affects every type of individual’s buying choices.

People who are high on materialism they consider materialistic goods and their belongings are very important and to get all those materialistic things is the main goal they want to achieve in life. Such type of individuals evaluate their own and other’s success through the materialistic things they possess. Materialistic people are more prone to excessive consumption. Acquisition and display of money and materialistic things for them is a way to get pleasure (Kasser, 2002). Materialistic individuals involve themselves in excessive buying behavior because they want to display their wealth to others in the form of materialistic things they acquired. They have discrepancy between actual and desired self. Materialistic liabilities motivates them towards extreme purchasing to fill the discrepancy between what they are and they what they want to be (Dittmar, 2005).

Material value scale has three dimensions: success, happiness and centrality. Success is measured by things a person has. Materialistic people are compelled to buy luxurious products because they want to collect materialistic things which they can show to others. Happiness of materialist person is determined by the belief that having lavish things make them happy. Centrality is related to possession of materialist things to which they can use to make a good impression on others and social standing. Person’s materialist attitude get influenced by both external and internal factors (Kasser & Kanner, 2004).

Materialism collectively and distinctly its components affect compulsive buying behavior. Acquisition of products is associated with attractiveness, self-praise, possession and display of materialistic goods which ultimately enable people to enhance their prestige (Kasser & Ryan, 1993; Meskaukaite, 2013b). Materialistic people often try to develop their self-image through compulsive buying even if they do not need things they buy. There are three components which play important role in the life of dejected individuals (Belk, 1985, M. Joseph Sirgy, 2012; Tan, Tambyah & Kau, 2006). They have low level of satisfaction and have negative self-image which they want to compensate for through excessive buying. (Richins & Dawson, 1992). Dittmar (2005) also found that materialism is a powerful antecedent of compulsive buying.

Neuroticism is a personality trait, and it represents the individual’s ability to

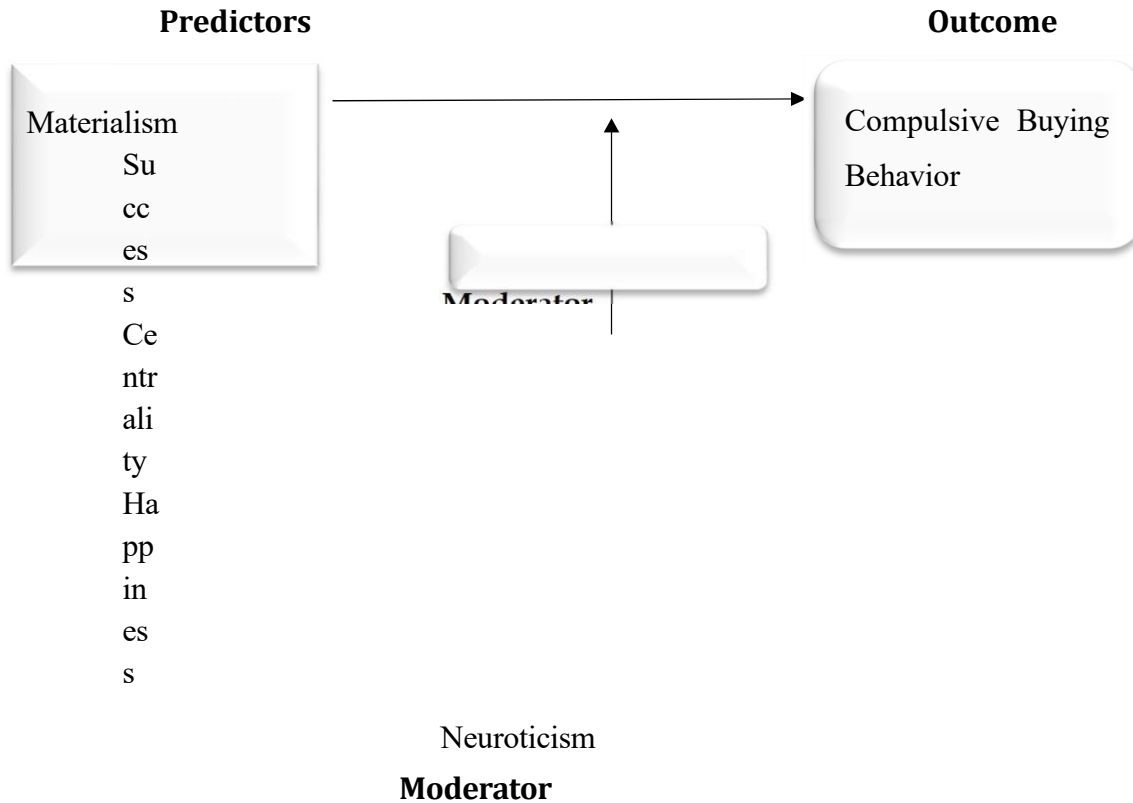
experience psychological discomfort and person with high level of neuroticism is a characteristic of most psychiatric problems (Costa, Jr & McCrae, 1992). People who scores higher on neuroticism are not emotionally stable and commonly grumble of distress and worry as well as of body pain (e.g., headache, stomachache). They are anxious, hesitant, and insufficient (Pervin, 2006). The contrary of neuroticism is emotional constancy (Goldberg, 1990). To overcome such type of problems people involve themselves in excessive buying behavior.

Johnson and Attmann (2009) reported significant correlation between neuroticism and compulsive buying behavior. It was found by Mowen and Spears (1999) people who were compulsive buyers they scored higher on Neuroticism. Costa, Jr. and McCrae (1995) reported that as the level of neuroticism increases it increases the vulnerability to be depressive, more anxious, impulsivity and susceptibility would be more intense. Materialistic values found to have positive relationship with neuroticism (e.g., Burroughs and Rindfleisch, 2002)

Past studies suggested people with high level of neuroticism were likely to experience anxiety and to report negative emotions (Longua et al., 2009) suggested negative emotions are more likely to be associated with increased emotional reactivity. Duroy et al., (2018) found that compulsive buyers had higher score on neuroticism than non-compulsive buyers and compulsive buying is related negative emotions (Davenport et al., 2012; Otero-López & Villardefrancos, 2013).

### **1.1. Rationale**

The aim of present study was to investigate materialistic values and attitudes as antecedents of compulsive buying behavior among adults. Further it was intended to explore effect of neuroticism as moderator between materialism and compulsive buying behavior. As it was suggested by Dittmar (2005) that materialistic tendencies lead a person to develop Compulsive buying behavior as he wants to end up discrepancy between their actual self and their desired self through purchasing materialistic things. Previous studies were conducted mainly on adolescents, but the present study was conducted on adults' age ranges from 20-55 as it is a time when most of our habits have been developed so sample of adults was used. Data was collected from working individuals as they are more independent financially stable and they have enough money to fulfill their materialistic desires and ultimately it leads them towards compulsive buying behavior. Past studies explained the correlation between materialistic values and Compulsive buying behavior but present research alongside correlation examined moderating role of neuroticism as person's personality plays important role in their buying behavior so it has been examined in order to evaluate whether it strengthens or weakens the relation between materialistic values and compulsive buying behavior.



**Figure 1: Conceptual Framework**

## 1.2. Hypotheses

**H1.** There will be positive relationship among all study variables.

**H2.** Happiness, success and centrality will be positive predictors of compulsive buying behavior.

**H3.** Neuroticism will moderate success and Compulsive Buying Behavior. **H4.** Neuroticism will moderate between centrality and Compulsive Buying Behavior. **H5.** Neuroticism will moderate happiness and Compulsive Buying Behavior.

## 2. Methodology

### 2.1. Research design

Cross-sectional research design was used in the present research.

### 2.2. Sample

Sample of (N = 350) adults age ranges from 20-55 was obtained from employees selected from schools, colleges and banks of Sargodha by using convenient sampling technique. Sample was divided into male and females.

### 2.3. Instruments

Following instruments were used in the present study.

#### 2.3.1. Richmond Compulsive Buying Scale (RCBS)

To measure Compulsive buying behavior Richmond compulsive buying scale developed by Ridgway (2008) was used. The scale consist of six items on 5-point rating scale ranges from strongly agree to strongly disagree respectively. The scale has satisfactory internal consistency (Cronbach's  $\alpha=.87$ ) given by Ridgway

#### 2.3.2. Material Value Scale Short Form (MVS-SF)

Material Value Scale Short Form (MVS-SF) developed by Richins (2004) was used to measure materialistic values. The scale consists of 15 items and it has three domains:

**(1) Success** include item 3,5,9,12,13 **(2) Centrality** consist of item 2,4,7,10,15 and **(3) Happiness** consist of item 1,6,8,11,14. Responses to all items were rated on seven-point Likert-type scales where all scale items were measured using five-point rating scales (1 = strongly disagree and 7

= strongly disagree). Chronbach's alpha was ( $\alpha = .86$ ) according to the author but in present study internal consistency of material value scale is ( $\alpha = .77$ ). **2.3.3. NEO-FFI (Neuroticism N, 1985)**

Neuroticism subscale of NEO-FFI developed by paul, Costa, Robert, & McCare in 1985. The scale consisted of 10 items. Its reliability is ( $a=.87$ ). Ahmad and Rana used this scale for indigenious culture and ensured its validity. Items were measured on 5-point rating scale ranges from 1 = strongly disagree to 5 = strongly agree.

### 2.4. Procedure

Present study was designed to investigate correlation between study variables. A Sample of 350 adults divided into males ( $n = 190$ ) and females ( $n =160$ ) taken from different institutions. Heads of the schools, colleges and banks were approached in order to get their permission for data collection from their organizations. Participants were informed about research questionnaires which includes the scales of Richmond compulsive buying behavior (RCBS), neuroticism scale from five factor personality inventory and material value scale-short form (MVS-SF) were given to the participants after being instructed. Participants were told their answers have to be opinion based. Participants were assured that data collected from them will not be shared with anyone.

## 3. Results

4.

**Table 3.1: Descriptive Statistics, alpha Reliabilities, and Correlation Matrix for all Study Variables (N = 350)**

<i>Variables</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i><math>\alpha</math></i>	<i>Range</i>	<i>Skewness</i>
CBB	350	20.94	7.54	.70	6-40	.24

Neuroticism	350	29.94	7.20	.74	10-50	.09
Materialism	350	44.90	9.61	.75	16-75	.18
Success	350	14.47	3.69	.60	5-25	.02
Centrality	350	15.75	3.92	.70	5-45	1.03
Happiness	350	14.68	4.07	.76	5-25	.03

*Note.* CBB = Compulsive Buying Behavior.

Table 3.1 shows mean, standard deviation, alpha reliabilities, range and skewness values for Compulsive Buying behavior, neuroticism, materialism, success, centrality, happiness. The alpha reliability of study variables ranges from .60 to .76 that shows satisfactory internal consistency of the scales used in study. Findings indicated the value of skewness is less than 2 which shows data is normally distributed so we can move toward advance analysis.

**Table 3.2: Correlation among study variables (N = 350)**

Sr. No.	Variables	1	2	3	4	5	6
1	Compulsive Buying Behavior	-	.32**	.28**	.26**	.17**	.27**
2	Neuroticism	-	-	.43**	.39**	.34**	.32**
3	Materialism	-	-	-	.79**	.82**	.85**
4	Success	-	-	-	-	.46**	.51**
5	Centrality	-	-	-	-	-	.55**
6	Happiness	-	-	-	-	-	-

\*\*p < .01.

Table 3.2 showed the correlation between compulsive buying behavior, neuroticism, materialism, centrality, happiness and success. Results showed that compulsive buying behavior has significant relationship with neuroticism ( $r = .32, p < .01$ ), materialism ( $r = .28, p < .01$ ), success ( $r = .26, p < .01$ ), centrality ( $r = .17, p < .01$ ), happiness ( $r = .27, p < .01$ ). Results showed Neuroticism has significant positive relationship with materialism in total ( $r = .43, p < .01$ ), success ( $r = .39, p < .01$ ), centrality ( $r = .34, p < .01$ ) and Happiness ( $r = .32, p < .01$ ). Findings showed materialism has significant relationship with success ( $r = .79, p < .01$ ), centrality ( $r = .82, p < .01$ ), happiness ( $r = .85, p < .01$ ). Findings showed success has significant positive relationship with centrality ( $r = .46, p < .01$ ), happiness ( $r = .51, p < .01$ ), Centrality has significant positive relationship with happiness ( $r = .55, p < .01$ ).

= .55,  $p < .01$ ).

**Table 3.3: Multiple regression analysis for predicting Compulsive buying behavior from Materialism (N = 350)**

Variables	$\Delta R^2$	$\beta$
Success	.09	.17**
Centrality		-.00
Happiness		.18**

\*\* $p < .01$ .

Table 3.3 shows regression analysis for predicting Compulsive Buying Behavior from components of Materialism. The value of  $\Delta R^2$  is .09 which indicated 9% variance in dependent variable can be accounted by independent variables with  $F(3, 346) = 12.08$ ,  $p < .001$ . Findings indicated that success ( $\beta = .17, p < .01$ ), Happiness ( $\beta = .18, p < .01$ ) has significant positive effect on Compulsive buying behavior. While centrality ( $\beta = -.00, p > .05$ ) has non-significant effect on compulsive buying behavior.

**Table 3.4: Moderating effect of Neuroticism between Success and Compulsive Buying**

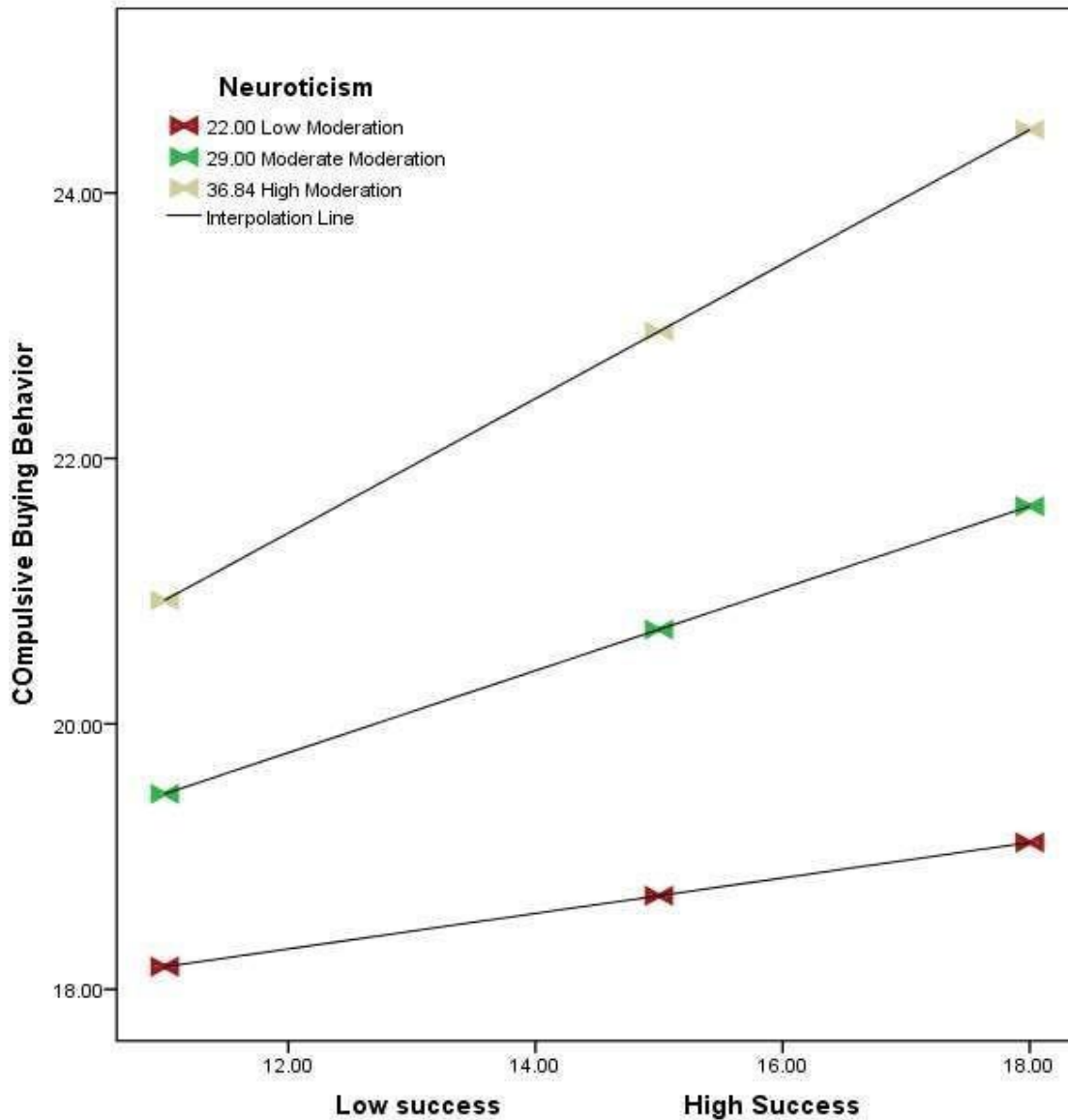
Behavior (N = 350)							
95% CI							
Predictors	$\beta$	SE	P	LL	UL	R2	F
Constant	18.69***	5.55	.000	[7.76, 29.61]		.14	18.81***
Success	-.41	.38	.278	[-1.17, .34]			
Neuroticism	-.09	.18	.631	[-.46, .28]			
Success x Neuro	.02	.01	.043	[.00, .04]			

*Note.* Neuro = Neuroticism \*\*\*  $p <$

.001.

Table 3.4 showed moderating role of Neuroticism between success and compulsive buying behavior. The  $R^2$  value of .14 indicated that predictor variables explained 14% variance in the outcome variable with  $F(1, 346) = 18.81$ ,  $p < .001$ . Findings indicated that success ( $\beta = -.41, p > .05$ ), Neuroticism ( $\beta = -.09, p > .05$ ) has non-significant effect on compulsive buying behavior whereas interaction of Success x Neuroticism has significant positive

effect on compulsive buying behavior ( $\beta = .02, p < .05$ ). Moderate and high level of Neuroticism has moderated between success and compulsive buying behavior while low level of Neuroticism has not moderated between compulsive buying behavior and success.



**Figure 2: Moderating role of neuroticism between Success and Compulsive buying behavior**

Figure 1 shows that high level of neuroticism play moderating role between success and compulsive buying behavior while low level of neuroticism has not moderated between compulsive buying behavior and success.

**Table 3.5: Moderating effect of Neuroticism between Centrality and Compulsive Buying Behavior (N = 350)**

<i>Predictors</i>	<i>B</i>	<i>SE</i>	<i>p</i>	95% <i>CI</i>		<i>F</i>	<i>R2</i>
				<i>LL, UL</i>			
Constant	17.87**	6.07	.003	[5.93, 29.81]		15.36**	.11
Centrality	-.41	.38	.291	[-1.17, .35]			
Neuroticism	.02	.20	.891	[-.37, .43]			
Centrality x Neuroticism	.01	.01	.147	[-.00, .04]			

\*\* $p < .01$ .

Table 3.5 showed moderating role of Neuroticism between centrality and compulsive buying behavior. The  $R^2$  value of .11 indicated that predictor variables explained 11% variance in the outcome variable with  $F(3, 346) = 15.36, p < .01$ . Findings indicated that centrality ( $\beta = -.41, p > .05$ ), Neuroticism ( $\beta = .02, p > .05$ ) has non-significant effect on compulsive buying behavior and their interaction centrality x Neuroticism also has non-significant effect on compulsive buying behavior ( $\beta = .01, p > .05$ ).

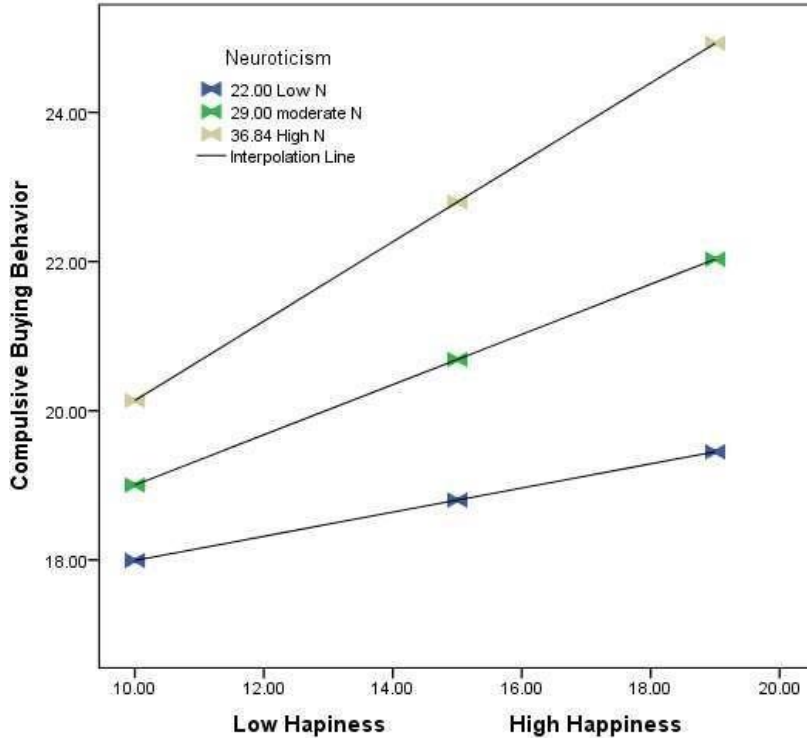
**Table 3.6: Moderating effect of Neuroticism in the relationship between Happiness and Compulsive Buying Behavior (N = 350)**

<i>Predictors</i>	<i>B</i>	<i>SE</i>	<i>p</i>	95% <i>CI</i>		<i>R2</i>	<i>F</i>
				<i>LL, UL</i>			
Constants	18.86***	5.43	.000	[7.98, 29.38]		.14	20.15***
Happiness	-.38	.35	.274	[-1.08, .30]			
Neuroticism	-.10	.18	.577	[-.47, .26]			
Happiness x Neuroticism	.02	.01	.033	[.00, .04]			

\*\*\* $p < .001$

Table 3.6 showed moderating effect of Neuroticism between happiness and compulsive buying behavior among adults. The  $R^2$  value of .14 indicated that predictor variables explained 14% variance in the outcome variable with  $F(1, 346) = 20.15, p < .001$ . Findings indicated that happiness ( $\beta = -.41, p > .05$ ), Neuroticism ( $\beta = -.09, p > .05$ ) has nonsignificant effect on Compulsive Buying Behavior whereas interaction between

happiness and Neuroticism has significant effect on compulsive buying behavior ( $\beta = .02, p < .05$ ). Moderate and high level of Neuroticism has moderated between success and Compulsive Buying Behavior while low level of Neuroticism has not moderated between compulsive buying behavior and Materialism.



**Figure 3: Moderating role of Neuroticism between Happiness and Compulsive buying behavior**

**Table 3.7: Mean, standard deviation, and t-values for female and male Compulsive Buyers on Neuroticism, Success, Centrality and Happiness (N = 350)**

Variables	Male (n = 190)		Female (n = 160)		<i>t</i> (348)	<i>p</i>	95% CI	
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>
CBB	21.73	7.45	20.01	7.56	2.14	.03	.14	3.30
Neuroticism	29.54	7.74	29.43	6.66	.13	.89	-1.42	1.63
Success	14.54	3.63	14.38	3.77	.39	.69	-.62	.93
Centrality	16.19	4.18	15.23	3.53	2.28	.02	.13	1.78
Happiness	21.73	7.45	14.43	4.06	1.04	.29	-.40	1.31

Table 3.7 shows mean, standard deviation and t-values for male and female respondents on Compulsive buying behavior, Neuroticism, Success, Centrality and Happiness. Results indicated significant mean differences on compulsive buying behavior with  $t(348) = 2.14, p <$

$.05$ . The results showed that males scored high on compulsive buying behavior ( $M = 21.73, p < .05$ ) as compared to females ( $M = 20.01, p < .05$ ). Further results indicated non-significant mean differences of males and females on neuroticism with  $t(348) = .13, p > .05$ . The findings showed that male participants ( $M = 29.54, p > .05$ ) has non-significantly scored high on neuroticism as compared to females ( $M = 24.93, p > .05$ ). There is no significant mean differences between males and females on neuroticism. Findings indicated non-significant mean differences on success component of materialism with  $t(348) = .39, p > .05$ . The findings showed that female respondents ( $M = 14.54, p > .05$ ) has non-significant mean differences with male adults ( $M = 14.38, p > .05$ ).

Moreover, results showed significant mean differences on centrality with  $t(348) = 2.28, p < .05$ . The results showed that male participants scored high on centrality ( $M = 16.19, p < .05$ ) as compared to females ( $M = 15.23, p < .05$ ). Results indicated nonsignificant mean differences on happiness with  $t(348) = 1.04, p > .05$ . The findings showed that male respondents ( $M = 21.73, p > .05$ ) has non-significantly scored higher than females ( $M = 14.43, p > .05$ ). Results showed there are no significant mean differences between male and female on happiness.

## 5. Discussion

Current research was conducted to explore materialistic values and attitudes as predictors of compulsive buying behavior among adults and to assess the moderating effect of neuroticism. Present study also examined the psychometric properties of all scales. The data was analyzed by using SPSS in which mean, standard deviation, correlation and advance analysis were computed. Results (table 3.1) indicated that alpha reliability of the scales ranges from .60 to .76. These values of alpha reliability were satisfactory as suggested by George and Mallery, (2003). The value of skewness showed data is normally distributed to the population. Pearson's correlation was computed after checking the reliability and descriptive statistics of study variables. Findings indicated significant positive correlation between all study variables. Then, linear regression was computed in order to analyze effect of materialistic values on compulsive buying behavior.

Findings indicated that there is significant positive relationship between compulsive buying behavior, materialism, success, centrality, happiness and neuroticism (Table 3.2). It has been observed that individuals who place more emphasis on possessions they buy more products and involve them in compulsive buying behavior. Results indicated positive correlation between materialism and compulsive buying behavior. Findings indicated if a person is high on materialistic

values the higher, he will indulge himself in compulsive buying behavior. Findings of the study are similar with past studies as it was showed by Richins & Dawson (199) that materialistic individuals have low level of satisfaction and they have negative self-image. Individuals having materialistic tendencies lead them to develop compulsive buying as it helps them to fill the discrepancy between their actual self and their desired self (Dittmar, 2005).

Present study also examined materialistic values and attitudes as predictors of compulsive buying behavior. In this context materialism was used as predictor of compulsive buying behavior. Findings indicated components of materialism significant predicted compulsive buying behavior in positive way. Materialistic people often try to develop their self- image through compulsive buying even if they do not need things they buy. Findings of present study (table 3.3) indicate success and happiness are significant positive predictors of compulsive buying behavior. Findings of present study were same with study conducted by Rasool et al., (2012) suggested that materialism affects an individual's behavior to accomplish achievement and pleasure and ultimately it leads a person to develop compulsive buying behavior. Dittmar (2005) found that materialism is a powerful predictor of compulsive buying. It was hypothesized neuroticism will moderate the relationship between success and compulsive buying behavior. Results showed neuroticism moderated the relationship between success and compulsive buying behavior (table 3.4). It was evident by the findings of present research neuroticism strengthen the relation between success and compulsive buying behavior.

If a person considers materialistic possessions as a symbol of success and he is emotionally unstable and anxious at the same time it may lead him towards development of compulsive buying behavior. Another hypothesis was that neuroticism will moderate the relation between centrality and compulsive buying behavior and findings of this study showed neuroticism did not moderate the relationship between centrality and compulsive buying.

Further results showed neuroticism moderated the relationship between happiness and compulsive buying behavior (table 3.6). Results showed that people consider buying different products as a pleasurable source they get happiness by purchasing luxurious objects and neuroticism personality strengthen the relation between happiness and compulsive buying behavior. Previous studies did not explore the moderating role of neuroticism it is the uniqueness of the present research that it explored the moderating role of neuroticism, but the existing literature indicated neuroticism has positive relation with compulsive buying behavior. Results of present study are consistent with past literature as it was found by Burroughs and Rindfleisch (2002) materialistic values found to have positive relationship with neuroticism. Kasser (2002) found that people having materialistic tendencies are more vulnerable to develop compulsive buying behavior since ownership, attainment and display of wealth is a source of pleasure for them.

Hence it has been proved in current research materialism has significant relationship with compulsive buying behavior and neuroticism plays moderating role between Materialism and compulsive buying behavior.

It was also hypothesized females would score higher than males on compulsive buying behavior, neuroticism, success, centrality and happiness. Findings of present study (table 3.7) showed male participants scored significantly high as compared to females on compulsive buying behavior and centrality while there are no significant mean differences on neuroticism, happiness and success. Results of this study are consistent with existing literature as a study conducted by Churchill and Moschis (1979) on adolescents to explore the relationship between male and female and whether they differ in their materialistic attitude. The results of their study indicated male demonstrated stronger attitude towards shopping. They use money as a sign of power and status, that's why they involve them in compulsive buying behavior.

### **5.1. Conclusion**

Present study was aimed to investigate materialistic values as predictor of compulsive buying behavior and to assess moderating role of neuroticism among adults. Results showed success and happiness components of materialism are significant positive predictors of compulsive buying behavior and neuroticism moderate between success, happiness and compulsive buying behavior.

### **5.2. Limitation and suggestions**

There are different limitations of present study. One of them is dearth of financial and theoretical resources. There is lack of literature on moderating role of neuroticism between materialism and compulsive buying behavior. Another limitation of present study is the reliance on subjective self-report for all variables. Self-report can cause problem in a way that people often try to conceal their original responses. They often try to impress researchers by providing fake/incorrect information. This study cannot be generalized to adults in all over Pakistan as sample was taken only from Sargodha city of Punjab province and for the further research sample should be collected from different cities of Pakistan in order to take a broad view of future research.

Researchers can build up the findings of present study in multiple ways, as it is open to new issues to explore. Upcoming research may increase significance of their research by keeping in mind the limitations of present research. By considering the multiple sources to obtain information rather than relying on self-report measure. By taking sample from all over Pakistan can increase the generalizability of the study. Further researches need to check the outcomes of compulsive buying behavior side by side antecedents of compulsive buying behavior.

### 5.3. Implications

Finding this study can be helpful for the clinicians to help the client which come with compulsive buying behavior. Results can also help the counselor to help the adults having compulsive buying behavior. The current study tried to explore materialistic values and attitudes as predictor of compulsive buying behavior among adults. This research can help the counselors to decrease compulsive buying behavior by reducing person's materialistic approach. This study would help the clients to control their urge to buy things excessively by managing materialistic thoughts.

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