

A Summary of the Research Titled

**Self-Regulation of Purchase Behavior among Individuals with Primary Purchase Capacity**

A Doctoral Dissertation submitted to the Department of Human Development and Family Studies, Faculty of Family and Community Sciences

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## Contents

Abstract .....	3
Introduction and Review of Literature.....	4
Method.....	14
Results.....	17
Discussion.....	25
Conclusion and Implications.....	27
References.....	28

### List of Tables

Table 1 Demographic Detail of Participants.....	15
Table 2 Percentile Distribution of Self-regulation.....	17
Table 3 Correlations between Self-regulation, Materialistic Values, Impulse Buying, Compulsive Buying and Buying Motives.....	18
Table 4 Impact of Self-regulation on Materialistic Values, Impulse Buying, Compulsive Buying and Buying Motives .....	18
Table 5 Impact of Self-regulation on Compulsive Buying .....	19

### List of Figures

Figure 1 Theoretical Framework of Self-regulation of Purchase Behavior.....	9
Figure 2 Conceptual Framework of Self-regulation of Purchase Behavior .....	13

## **Abstract**

Post globalization India has seen many transformations at the political, economic, social, psychological as well as environmental levels. On the one hand economic growth is significantly changing the cultural values towards materialism, whereas the traditional values pull back to the spiritual and simplistic life values. The present study focused on understanding the purchase behavior of urban middle class individuals. A mixed-methods research design was adopted. In Phase I a questionnaire was developed and a survey was conducted with 300 participants. Phase II involved conducting in-depth interviews including hypothetical vignettes with 30 participants. The data were analysed using quantitative and qualitative analysis techniques. Results of the study indicate that more than technological advancements, it is the uncertainties of future that drive people towards indulgence or regulation of their purchase behavior. Brand loyalty and brand image emerged as strong influencing factors in self-regulation of purchase behavior as compared to personal needs. In case of younger participants, random purchases were less evident as compared to middle-age participants. Younger participants have low scores on compulsive buying and buying motives as compared to middle-age participants. Men had better self-regulation of purchase behavior as compared to women. Participants with no spouse had higher self-regulation scores as compared to participants who had a spouse who was employed. Multiple products of the same type and products with more representational value as compared to need fulfilment were stated as luxury based buying, which was the highest indicator of failure of self-regulation.

## **Introduction and Review of Literature**

In the present times, material acquisitions have taken precedence in the lives of individuals and families, especially in the urban upper middle class context. Everyone with an income has some purchasing power. This purchasing power gets translated into a behavior when an actual purchase is made. The purchase behavior of individuals with primary and independent purchase capacity is studied. The focus here is to identify the patterns in behavior and practices of individuals with respect to exercising self-regulation in spending money on tangible or intangible goods and services such as clothes, electronic goods, movies or vacations. The research incorporates concepts from multiple disciplines. Concepts like self, development of self and autonomy within self, understanding about self-regulation and self-regulatory mechanisms are drawn from the disciplines of Human Development and Psychology, executive functions and decision making ability are drawn from Neurology; globalization, materialism, contemporary trends in purchase capacity are drawn from Economics, and buying behavior and consumerism are drawn from Consumer Studies.

### **Self -Regulation: A Western Perspective**

Self-regulation encompasses any efforts by the human self to alter any of its own inner states or responses (Baumeister & Vohs, 2007, p.2). It requires regulating one's own thoughts, emotions, impulses, and task performances. Self-regulation is observed mostly in relation with one's environment, where an individual is expected to engage in appropriate behavior to be better adjusted with the environment. At the biological level, self-regulation can be seen in terms of adapting to one's circumstances and achieving harmony with one's environment. Whereas, at the cultural level, self-regulation can be seen in efforts of discharging one's social roles and achieving wealth, fame, and other signs of social approval. Whatever action the self engages in, it requires some or the other form of self-regulation.

Self-regulatory processes do not operate in isolation. They are intrinsic aspects of the larger mental and emotional processing systems that characterize the individual (Mischel & Ayduk, 2007). Self-regulation is viewed as the higher order (i.e., executive) control of lower order processes responsible for the planning and execution of behavior (Banfield, Wyland, Macrae, Munte & Heatherton, 2007). It refers to executive processes such as working memory, attention, memory, and choice and decision making, and also control of emotions. Self-regulation is controlled by the prefrontal cortex. It is responsible for subjective reactions to the outside world as well as external behaviors that shape the personality (Goldberg, 2001; Stuss, Picton, & Alexander, 2001).

The process of self-regulation involves engaging in a feedback loop in form of a test-operate-test-exit (TOTE) system (Carver, 2007). This system involves testing the current state of self with respect to the need, engaging in actions to reach the desired state of self, testing again to check the progress towards the goal, and exit from the loop of self-regulation.

### **Self-regulation: Indian Perspective**

Indian tradition is full of stories, tales, poems, folk songs etc. emphasizing the attributes of control and regulation. The two epic scriptures Ramayana and Mahabharata provide numerous accounts of the need for regulation of oneself. There are stories which depict the significance of self-regulation of emotions, thoughts as well as actions not only for better functioning in everyday life, but also for the actualization of one's true self, rather the attainment of transcendental self (Rao, Paranjpe, & Dalal, 2008).

Indian tradition offers a continuum from control to regulation, explaining in a subtle manner how and why self-regulation is a higher order characteristic. Discussion of self-regulation is found in different Indian schools of thought. In the Buddhist tradition, humans are seen as caught in a matrix of forces, including cravings and drives, based in biology and beliefs; and

these cravings are seen as the base of human suffering (Kalupahana, 2008). The way to become free from cravings and defilements is the Eightfold Path offered by the Buddhist Tradition are Right Understanding, Right Thought, Right Speech, Right Action, Right Livelihood, Right Effort, Right Mindfulness, and Right Concentration.

Terms such as *Nigrah* (Vigilance), *Niyantran* (Control), *Santushti* (Satisfaction), and *Sanyam* (Regulation) are used more or less in everyday life. Children grow up listening to the stories about these attributes and that is how in-depth learning takes place for them, in turn leading to the practice of these attributes later in life (Bhawuk, 2011).

According to Ramayana, there is a very fine relation between economics and ethics. Today, right from their childhood, children are observed to become aware of the value of money. Society honors and respects a person according to one's bank balance. The pursuit of money and materialistic gains is making people more worried and anxious.

A verse by Kabir Das, a 15th-century Indian mystic poet and saint, 15th-century Indian explains the value of simple living and having a control over one's desire:

*"Sai Itna Dijiye, Jame Kutumb Samaye.*

*Main Bhi Bhukha Na Rahu, Sadhu Na Bhukha Jaye."*

"O God, provide me with only that which is sufficient for my home, that I don't sleep hungry stomach, neither anyone in need remains hungry at my door step."

### **Comparison between Indian and Western Perspectives**

The contrasts in understanding of self-regulation in the Western and Indian perspectives are manifold. The western understanding of self-regulation is different in its understanding wherein self-regulation is considered to be highly situation specific and context appropriate; and the wearing down of self-regulatory strength with every continuous and consecutive act of self-regulation (Baumeister, Schmeichel & Vohs, 2008). Whereas, the Indian tradition approaches self-regulation as a continuous quality of the self, which only gets strengthened

with practice and slowly becomes an integral part of the behavior as well as personality of the individual.

### **Self-regulation Defined**

For this research self-regulation is considered as the inherent capacity of an individual to regulate oneself as per the self-choice under any circumstances. Individuals can have high self-regulation, moderate self-regulation and low level of self-regulation pertaining to all the aspects of their behavior in everyday living, such as, eating behavior, exercising behavior, sexual behavior, study behavior, purchase behavior, etc.

### **Self-regulation of Purchase Behavior**

People on an everyday basis engage in buying behavior for fulfilment of their necessities.

The continuum of buying behavior can be stated to begin from need based buying on one end to compulsive buying on the other end. Society has passed from the period of mass production to that of product differentiation on attributes beyond the irreducible primary functions. In accordance with the demand for variety, products are manufactured and available in many varieties. For example, a pedal serving as the function of a handle has changed in terms of its make, quality, design, etc. to indicate the difference in the social class of people (Luthans & Doh, 2009). The assumption that, in a competitive economy, the consumer decides the success or failure of business, has led to the entire movement of consumerism (Goodwin, Nelson, Ackerman & Weisskopf, 2008). Consumption is viewed as the force behind a sustained economy. Consumers are identified to be influenced by the politics of buying (or not buying) of the political ideologies and moralistic narratives (Thompson, 2011). Also, the importance of consumption comes from the view that higher ability to consume (goods and services) reflects success of people in general (Dutt & Radcliff, 2006; Dittmar & Drury, 2000).

Consumerism has manifold aspects. The social, economic, and marketing aspects of consumerism as related to legislation, to institutions and enforcement, to business and its marketing / advertising functions, and to the low-income consumers with whom many issues of consumerism are most visible (Goodwin, Nelson, Ackerman, & Weisskopf, 2008). The major elements of consumerism are higher educational levels, rising levels of income, increased leisure time and general affluence (Nakai, 2015).

One aspect of explaining buying behavior can be:

Need-Based Buying → Luxury-based buying → Super Luxury-based buying (Pugno, 2016)

The above continuum shows the movement from need-based buying to luxury-based and super-leisure buying. The understanding of need-based buying is any purchase that ascertains survival. In other words, need-based purchases are forms of purchases that subsist living.

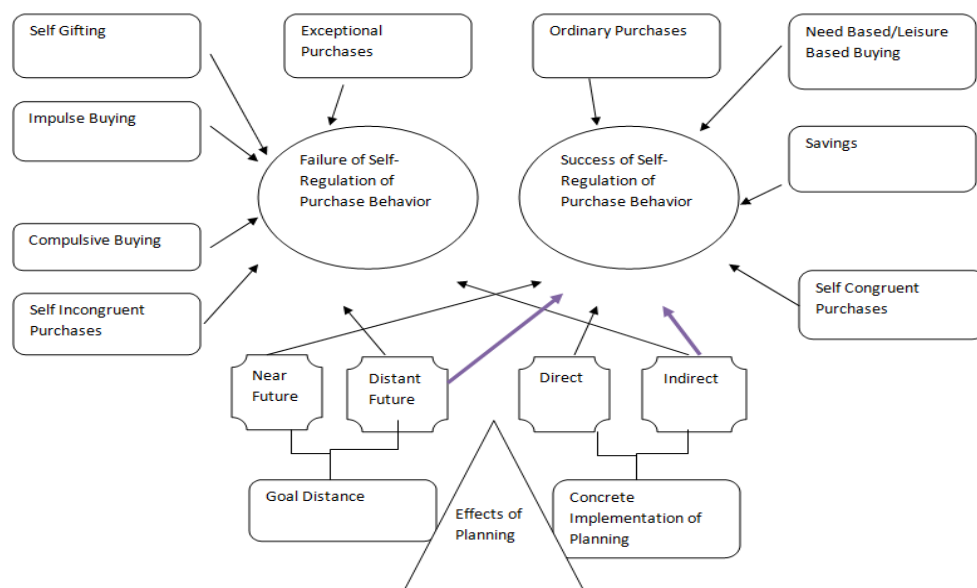
However, one person's need could be a luxury for another person. Also, the adaptive mechanism of human behavior leads to an expansion of human needs. Hence, luxury-based buying is defined as anything that is not directly subsisting human life. Yet, another level of understanding about buying behavior is strictly context bound, that is, buying for specific situational or cultural or physical demands. For example, buying clothes for daily wear and for specific situations like attending a marriage purpose or giving an interview would be highly situation specific; whereas the buying demands for specific contexts like fulfilling some rituals or following the norms would be more culture specific. Buying specific articles due to certain geographical conditions are examples of physical demands. The context bound buying can also be explained in terms of need based and leisure based assessments of buying behavior (Hawkins, Best, & Coney, 2004). In the ultimate analysis well-being of people is intricately connected with purchase capacity and purchase behavior of the people (Dittmar & Kapur, 2011).



India is an emerging economy. It has already been listed within the top ten wealthiest countries. In the context of globalization and open market economy, more and more employment opportunities are becoming available in the urban sectors of India. Additionally, the new urban middle class has emerged with its own dedication to maintaining social practices and having greater aspirations. The urban middle class aspirations have taken a form of greater consumption driven by higher materialistic values and greater purchasing power (Jodhka, Rehbein, & Souza, 2018; Jodhka & Prakash, 2016; Varma, 2007).

### **Theoretical Framework**

The purchase behavior model is based upon the social constructionist theory (Figure 1). The theoretical framework reflects upon the major components of purchase behavior as self-gifting, impulse buying and compulsive buying. These are considered as failure of self-regulation when the purchases made are not self-congruent, focused on near future goal, ignoring the distant future impacts, focused on luxury buying and with indirect implementation of planning. Ordinary purchases, need-based purchases, savings, self-congruent purchases and direct implementation of planning with near future goal result in success of self-regulation of purchase behavior. An example of direct implementation for savings would be saving the money, whereas, the indirect implementation for savings would be buying gold. Another example for direct implementation could be making a list before shopping. However, shopping for hoarding the material for long-term use would be an example of indirect implementation.



*Figure 1: Theoretical Framework of Self-regulation of Purchase Behavior*

The self-congruent purchases (Pham, et al., 2017) are guided by the ideas held for self. For example, “I believe this is right for me; my family and friends may believe differently”.

Having the ‘right’ material goods has become vital to many because of hoped psychological benefits, such as moving closer to an ideal identity, creating a desired social image, and achieving positive emotional states (Escalas, 2013). Materialism is highly promoted by industries, in order to create a need for the manufactured goods, by advertising agencies in order to sell the goods, and by government bodies in order to sustain the economy.

According to Dittmar, Beattie and Friese (1995), gender as a major social category influences the products purchased impulsively and also the considerations used for buying. Studies show that buying behavior of men was more inclined towards instrumental and leisure items that indicated independence and activity as compared to the purchase of symbolic and self-expressive goods by women, where appearance and emotional aspects of self played a role (Dutt, 2006).

## Rationale

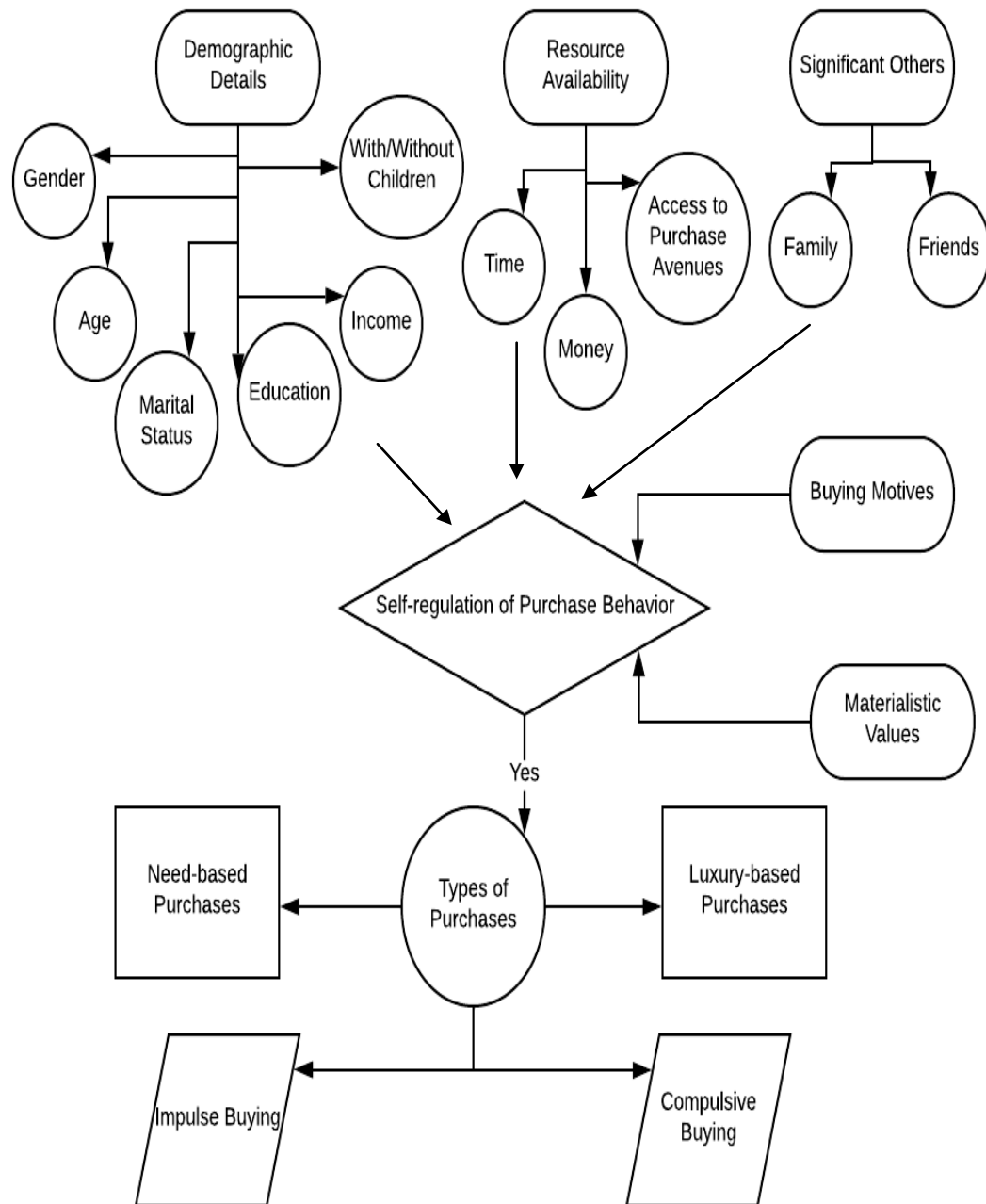
It has been postulated that post globalization and with the advent of open market economy there have been remarkable changes in purchase behavior patterns of the Indian urban middle class. Identifying the individual self-regulation mechanisms for purchase behavior is significant and helpful to everyone since all are consumers. The present study will help to identify the process of self-regulation of purchase behavior in the Indian urban middle class individuals with primary purchase capacity. One of the obvious implications is explained in terms of savings for the future and creating a security for uncertainties of future events as a stronger feature of the middle-class section in Indian society. Under the circumstances, a thorough understanding of self-regulation in relation to purchase behavior of urban middle class individuals will help in three ways:

1. Understand the conflict between self-indulgence and self-regulation.
2. Facilitate balanced self-indulgence and self-regulation, and hence national development with minimal compromise on ecological balance.
3. Understand how the values held for self have a potential capacity to create an in-depth understanding of self, especially with respect to purchase behavior and consumption in the Indian urban middle class.

### **Conceptual Framework**

The conceptual framework of the study (Figure 2) views purchase behavior as a decision making process on part of the individual that takes place within the larger purview of self-regulation related to self-gifting, impulse buying, compulsive buying, buying motives, materialistic values and the global economy. In the wake of the changing global economy and greater materialistic values, the socio-demographic factors such as marital status, presence/absence of child/children, monthly income, etc. influence the overall self-regulation of an individual. Further, the resource availability in the form of money, time and access to purchase avenues determine the actual purchase behavior. The influence of significant others

viz., family and friends also affect the purchase behavior. Since the internal motives and values influence the strength of self-regulation, the buying motives and materialistic values affect the self-regulation of purchase behavior which gets depicted in the form of impulse buying and compulsive buying behaviors. Another way that self-regulation of purchase behavior is manifested is in the form of types of purchases made, for instance, need-based purchases or luxury-based purchases. Therefore, for this study, in the background of socio-demographic factors, resource availability and influence of significant others, the self-regulation of purchase behavior is studied in relation to buying motives, materialistic values, impulse buying, compulsive buying and the types of purchases made.



*Figure 2: Conceptual framework of self-regulation of purchase behavior*

The primary purchaser is viewed in the context of the above mentioned variables. Although, in general, the act of purchase is viewed as a deliberate process (in case of planned purchases) as well as a random act (in case of impulse buying and compulsive buying), the

research enquiry is focused on how the purchase behavior is shaped as an experience for an individual with primary purchase capacity.

### **Research Questions**

1. What is the understanding about self-regulation and self-regulation of purchase behavior in the contemporary Indian urban middle class context?
2. What are the beliefs and behaviors related to purchasable goods of necessity or luxury types and how do these influence self-regulation?
3. What are the differences in self-regulation due to gender, age, marital status, income, and presence of child/children?
4. How do individuals in Indian urban middle class families navigate the process of decision making for purchase behavior?

### **Method**

#### **Objectives**

##### **Broad objective**

The broad objective of the study is to identify individual differences in behavior and practices indicating self-regulation or failure of it, in relation to purchase behavior among people with primary purchase capacity.

The **specific objectives** of the study are:

1. To find out individuals' beliefs related to self-regulation.
2. To know individuals' beliefs related to self-regulation of purchase behavior in terms of need-based or luxury-based goods or services.

3. To find out the relation between materialistic values, buying motives and self-regulation.
4. To know the manifestation of self-regulation of purchase behavior in impulse buying and compulsive buying.
5. To determine how gender, age, marital status, income and presence of children impact self-regulation related to purchase behavior.
6. To understand the process of purchase behavior.

## **Research Design**

Mixed methods approach where researcher combines both quantitative and qualitative research techniques, methods, approaches, and concepts was adopted. The purpose of mixed methods is to draw the strengths and reduce the weaknesses of each of the methods in a single research (Johnson & Onwuegbuzie, 2004). For the quantitative research a survey method was adopted. For this purpose, a questionnaire was developed to measure self-regulatory practices of individuals across different age groups. Additionally, standardized rating scales were used to assess select aspects of purchase behavior. For the qualitative enquiry, an open-ended interview schedule along with vignettes was prepared to describe and understand the process of purchase and the factors which influence the same.

## **Sampling**

The sample was drawn from the urban middle class population in Vadodara city.

Purposive snow balling technique was used to identify prospective middle class participants who are earning an income and are more than 21 years of age.

Sample Size and Distribution (N=330)

Phase 1 (n=300) Phase 2 (n=30)

Table1. *Demographic Characteristics of Participants*

Sr. No.	Age Range (years)	Number	Men	Women
1	21-26	37	11	26
2	27-33	86	40	46
3	34-40	51	26	25
4	41-46	35	12	23
5	47-53	36	16	20
6	54-60	49	33	16
7	60<	6	6	0
8	Total	300	144	156

### Tools

1. Demographic Form: Age, gender, education qualification, profession, monthly income, total family monthly income, marital status, presence of children, type of family, spouse working etc.
2. Materialistic Values Scale (Richins & Dawson, 1992 and revised by Richins, 2004).
3. Consumer Impulsiveness Scale (Puri, 1996).
4. Edward's Compulsive Buying Scale (ECBS, 1993).
5. Scale for measuring Buying Motives (Dittmar & Kapur, 2011).
6. Self-regulation Questionnaire (Brown, Miller, & Lawendowski, 1999).
7. Open-ended Questionnaire (self-developed).
8. Interview schedule (self-developed).
9. Vignettes (self-developed).

### Analysis

Quantitative analysis: Means and standard deviations for all domains (material values, impulsive buying, compulsive buying, buying motives, self-regulation and all their domains) of the rating scales were computed.



Pearson's correlations were used to identify relationships between self-regulation and each domain (material values, impulsive buying, compulsive buying, and buying motives) of the rating scale separately and also for all combined domains.

ANOVA was used to analyze data from rating scales for gender and life stage/age comparisons.

### Qualitative analysis

The unit of analysis was "utterances" of the participants from in-depth interviews, vignettes and open-ended questions. Each response describing a particular belief/process was coded under categories (interpretative perspectives) and the same responses were coded under several categories at times. As the categories got filled with "data" and each category was properly characterized, the frequency of occurrence of each perspective in the different groups of participants was carried out. This was done to get the total process as well as to make inter-group comparisons between gender and age.

## Results

This section presents the research results derived through statistical analyses and thematic analysis. The main findings of the study are organised in sub-sections below:

Table2. *Percentile Distribution of Self-regulation*

<b>Percentile Score</b>	<b>Frequency</b>	<b>Percent</b>
0-25	76	25.30
26-75	155	51.70
76+	69	23.00
<b>Total</b>	<b>300</b>	<b>100</b>

Table3. *Correlations between Self-regulation, Materialistic Values, Impulse Buying, Compulsive Buying and Buying Motives*

Factors	1	2	3	4	5
Materialistic Values	1	-.153**	0.046	-.423**	-0.002
Impulse Buying		1	0.101	.303**	.502**
Compulsive Buying			1	0.029	.208**
Buying Motives				1	.367**
Self Regulation					1

Table4. *Impact of Self-regulation on Materialistic Values, Impulse Buying, Compulsive Buying and Buying Motives (ANOVA)*

Factors	Percentile	N	Mean	Std. Deviation	Df	F	Sig.
SR	0-25 percentile	76	133.51	9.89	2, 297	531.97	0.01
	26-75 percentile	155	155.04	6.18			
	76+ percentile	69	177.59	9.70			
MV	0-25 percentile	76	51.86	6.46	2, 297	1.87	0.15
	26-75 percentile	155	50.87	5.86			
	76+ percentile	69	49.87	6.51			
IB	0-25 percentile	76	42.82	7.88	2, 297	0.65	0.52
	26-75 percentile	155	43.57	8.39			
	76+ percentile	69	42.23	8.77			
CB	0-25 percentile	76	53.25	6.32	2, 297	28.81	0.01
	26-75 percentile	155	50.24	5.99			

	76+ percentile	69	44.90	8.44		
	0-25 percentile	76	54.09	9.30	2, 297	
BM	26-75 percentile	155	53.21	10.50		0.37 0.68
	76+ percentile	69	54.42	11.83		

SR: Self Regulation Questionnaire

MV: Materialistic Values

IB: Impulse Buying

CB: Compulsive Buying

BM: Buying Motives

Table 6. *Gender differences in Self-regulation, Materialistic Values, Impulse Buying, Compulsive Buying and Buying Motives (ANOVA)*

		Sum of Squares	df	Mean Square	F	Sig.
SR	Between Groups	1717.717	1	1717.717	5.803	.01
	Within Groups	88202.870	298	295.983		
	Total	89920.587	299			
MV	Between Groups	34.518	1	34.518	.902	.34
	Within Groups	11406.852	298	38.278		
	Total	11441.370	299			
IB	Between Groups	158.434	1	158.434	2.286	.13
	Within Groups	20649.096	298	69.292		
	Total	20807.530	299			
CB	Between Groups	2.485	1	2.485	.046	.83
	Within Groups	15948.102	298	53.517		
	Total	15950.587	299			
BM	Between Groups	424.463	1	424.463	3.877	.05
	Within Groups	32628.884	298	109.493		
	Total	33053.347	299			

Results indicated that 25 percent of the participants scored low on self-regulation whereas 23 percent participants scored very high on self-regulation. There was significant negative correlation between materialistic values scale and self-regulation ( $r=-0.2$ ,  $p<0.01$ ), and compulsive buying and self-regulation ( $r=-0.4$ ,  $p<0.01$ ). Furthermore, there was significant positive correlation between materialistic values and buying motives ( $r=0.5$ ,  $p<0.01$ ) and compulsive buying and buying motives ( $r=0.4$ ,  $p<0.01$ ). ANOVA shows that there is a significant difference between self-regulation ( $f(2,297) = 531.97$ ,  $p = 0.01$ ) and compulsive buying ( $f(2,297) = 28.81$ ,  $p = 0.01$ ). Post-hoc analysis of within group responses shows significant difference within groups of low, moderate and high scorers in self-regulation.

ANOVA shows that there is significant difference in self-regulation with respect to gender ( $f(1,298) = 5.803$ ,  $p = 0.01$ ). Women have lower self-regulation as compared to men. Also, there is significant difference in buying motives with respect to gender ( $f(1,298) = 3.877$ ,  $p = 0.05$ ) in that women have higher buying motives as compared to men.

Qualitative insights deepen the understanding of self-regulation from the cultural perspective. Participants viewed indulgence as “being spoilt” and a “result of faulty parenting”. Many participants reported having good self-regulation in them and poor self-regulation in their children. Indulgence was described either as a “liberty given by the parents” or “liberty taken by the person”.

Most of the participants reported practicing “child-centred indulgence”, for example, fulfilling every demand and need of the child and spending maximum for child’s education and vacations. Many held the ideology that a child should get three vacation trips every year. Another clearly evident trend was the middle class value for education at any cost. All the participants supported the idea of spending maximum for the education of the child.

Women participants have described that they do not depend on anyone for any purchases to be made especially, when it involves something of personal use and something that they like

for themselves. For instance, many women reported that they purchase something when they like it (for example, gold jewellery) on their own, and they do not depend on anyone else to gift it to them. They take pride in being self-reliant in this manner and also detest the idea of depending on somebody else. This in turn contributes to better self-regulation and making planned purchases.

Hundred percent of the participants agreed that there is a difference in purchase pattern between them and their parents. Factors that influence purchase behavior are brand loyalty, brand image, needs (personal and family), family demands, need to upgrade social status, income and liking for a good/product. The typical post-purchase behaviors are justifications, rationalizations, satisfaction, dissatisfactions, curiosity, future planning and future bargaining.

The major findings of the study are highlighted below:

- Twenty five percent of the participants scored low on self-regulation whereas 23 percent participants scored very high on self-regulation.
- There was a significant negative correlation between materialistic values scale and self-regulation ( $r=-0.2$ ,  $p<0.01$ ), and compulsive buying and self-regulation ( $r=-0.4$ ,  $p<0.01$ ).
- There was a significant positive correlation between materialistic values and buying motives ( $r=0.5$ ,  $p<0.01$ ) and compulsive buying and buying motives ( $r=0.4$ ,  $p<0.01$ ).
- There was a significant difference between self-regulation [ $f(2,297) = 531.97$ ,  $p = 0.01$ ] and compulsive buying with respect to age [ $f(2,297) = 28.81$ ,  $p = 0.01$ ]. Younger participants scored better on self-regulation as compared to middle-age participants. Younger participants had low scores on

compulsive buying and buying motives as compared to middle-age participants.

- There was a significant difference in self-regulation with respect to gender [ $f(1,298) = 5.803, p = 0.01$ ]. Men scored better on self-regulation as compared to women.
- There was a significant difference in buying motives with respect to gender [ $f(1,298) = 3.877, p = 0.05$ ]. Posthoc analysis showed that women have higher buying motives as compared to men.
- There was a significant difference in self-regulation with respect to marital status [ $f(3.479, p=0.01)$ ]. Posthoc analysis showed that unmarried participants had higher scores on self-regulation as compared to married participants.
- There was significant difference in compulsive buying with respect to marital status [ $f(6.227, p=0.00)$ ]. Married participants showed higher compulsive buying as compared to unmarried participants.
- There was significant difference in self-regulation with respect to presence/absence/number of children [ $f(3.193, p=0.02)$ ]. Participants with three children had higher self-regulation as compared with participants who had one child ( $MD= 0.58, p= 0.02$ ) or two children ( $MD= 0.56, p=0.03$ ).
- There was significant difference in compulsive buying with respect to presence/absence/number of children [ $f(5.615, p= 0.001)$ ]. Participants with no child had no or low compulsive buying as compared to participants with only one child ( $MD=3.83, p=0.001$ ).

- There was a significant difference in self-regulation with respect to presence/absence of an employed/not-employed spouse to the participants [ $f(4.902, p= 0.008)$ ]. Participants with no spouse had higher self-regulation scores as compared to participants who had a spouse who was employed ( $MD= 6.797, p= 0.007$ ).
- There is a significant difference in compulsive buying with respect to absence/presence of an employed or an unemployed spouse of the participants [ $f(7.419, p = 0.001)$ ]. Participants who had an employed spouse had higher compulsive buying as compared to participants who didn't have a spouse ( $MD= 3.568, p= 0.000$ ).
- The most frequent types of purchases were need-based purchases, grocery and clothes.
- With the advent of online shopping, the hoarding of different items (typically, clothes, electronics and accessories) is on the rise. 40 percent reported that their purchase pattern has changed now and they are more casual about it and usually engage in it without any planning.
- Purchases like, cars, expensive electronics, expensive accessories, gifts etc., and going on vacations are considered as unusual purchases. These are unusual due to the less frequency and also the bigger budgets assigned to them, hence they are luxury-based purchases.
- There were some purchases specific to an occasion like marriage, death, etc. These are pertaining to ceremonious rituals and usually seldom defined. There are certain customs for which purchases are made and they are to be strictly

followed, as those customs are specified by the elders in the family for religious purposes.

- Ninety percent respondents said that influence of “family” was the main reason for them to make any purchase. The “expectation to earn good amount of money” in near future (particularly true for a salaried job scenario), and influence of “friends” over a purchase being made were the reasons that followed closely. Although, the purchases were based upon the “requirements/needs of the family”, and “as a means to invest money”, many of them were purely based upon “desires” and to “show-off”.
- Ninety five percent participants viewed indulgence of purchase behavior as “being spoilt”. Seventy percent of them viewed it as a “result of faulty parenting”. Many participants reported to have good self-regulation in them and poor self-regulation in their children.
- Most of the participants reported practicing “child centered indulgence”, for example, fulfilling every demand and need of the child and spending maximum for child/children’s education and vacation.
- Another trend which was quite evident was the middle class orientation of high value for education at any cost. Hundred percent of the participants supported the idea of spending maximum for the education of the child.
- Eighty one percent of the participants described luxury as something which is not needed for survival. Further ninety percent of them reported luxury as something signifying improvement in life style. A few items were mentioned as luxury purchases, such as, cars, designer wrist-watches, huge spacious



houses, branded shoes, multiple variations of same product like nail-paints, music systems, books etc.

- Brand loyalty and brand image emerged as strong influencing factors in self-regulation of purchase behavior as compared to personal needs.
- The participants unanimously agreed that they do save money in various ways. The reasons for savings are better future and social status, security for wife and children, and to increase the social status.

### **Discussion**

The study examined the self-regulation of purchase behavior with primary purchase capacity in Indian urban middle class population in Vadodara city. Self-regulation is exercised by people all the time. For every task that is carried out by a person, the decision to engage in this particular task and not another requires self-regulation. The factors that influence the self-regulation of purchase behavior were identified as conflicting goals, failure to keep track of one's own behavior and the depleting of resources that permit self-regulation to operate (TOTE model) (Baumestier & Heatherton, 1996). However, it has also been identified that purchase behavior itself could be adopted as a coping behavior for the failure of self-regulation in other aspects of living, for instance, an overload in work submission may result in a shopping trip to a nearby mall (Bingen, Sage, & Sirieix, 2010). Qualitative insights deepen the understanding of self-regulation from cultural perspectives.

Self-regulation as studied so far in western psychology is mentioned to be shaped for different behaviors by a variety of factors. The most consistent contributing factor to self-regulation is the core values of self (Tesser, 2000). These values are the influencing agents

for maintaining self-esteem, which in turn are considered essential for the practice of self-regulation. Some of the most influencing agents are social comparisons, cognitive dissonance and value expression. A person with low social comparison, low cognitive dissonance and high value expression will have high level of self-esteem regulation (Tesser, 2000). The self-regulation of purchase behavior is also influenced by the same factors. The results of the study indicate that social comparison stands out as the main reason for failure of self-regulation for purchase behavior and people tend to buy more in order to show-case their social status. The thought of increasing their social status also contributed to reasons for luxury purchases made by them. There is an incessant need to climb up some kind of invisible social ladder which drives the race for materialistic hoarding of all kinds.

Results also indicate cognitive dissonance in the process of decision making for purchases made. For instance, luxury purchases are described as something without which life can be lived peacefully as these are only added on facilities in everyday living. Examples are: multiple products of same kind (multiple dresses, watches, shoes, nail-paints and other accessories etc.), products for comfort and facilities (car, per head vehicles in the family, big houses, luxury vacations etc.), and storage and investments (yearly storage of grains, oils, infrastructures, gold etc.). Especially when the decision making for luxury purchases is described, it has been reported that the luxuries are rationalized to be a need at the time of purchase.

Value expression has also been reported by participants while mentioning the process of purchases that they make. Women participants have better self-regulation as compared to men. Also, many women have reported that they are self-reliant in making their purchases and not dependent on others for fulfilment of financial needs and also do not expect significant others to spend for them. Men participants have narrated their reasons for savings as a means to ascertain a better and safe future for their spouse and family and also to

increase their social-status of living. Further, individuals with high self-regulation shared that they do not go for window-shopping. Instead they always plan their purchases and set a budget for purchases.

There was no gender difference for materialistic values, impulse buying and compulsive buying. However, there is a significant age difference for compulsive buying and self-regulation. Results depict that participants in the age range of 21-26 years have better self-regulation and lower compulsive buying as compared to participants in the age range of 41-46 years. The reasons could be the marital status of the participants and the presence/absence of children. With the child-centric orientation of the middle class, parents often engage in compulsive buying in the name of family and children.

There is greater perception of stability in the future and not in the present. Financial and social stability is being strived for. Most of the expenditure is made in order to acquire material possessions and hoarding of goods/services which are beyond need.

### **Conclusion and Implications**

In the past two decades there have been many research studies in the field of self-regulation and self-control in Western psychological approaches. Past studies in the Western context have shown the ability to self-regulate as a depleting resource which goes down with more practice of self-regulatory decisions and acts. The conceptualization of self-regulation relying upon a limited energy or source, explains it as; if there is an initial attempt at self-regulation then it will deplete the resource available for later task of self-regulation (Vohs & Baumeister, 2007; DeWall, Baumeister, Schurtz, & Gailliot, 2010). In departure from this perspective, the present research has considered self-regulation as a characteristic inherent to one's personality which gets strengthened with more practice. In doing so, the present study

provides insights into the self-regulation of Indian urban middle class individuals with primary purchase capacity. The findings indicate that 75 percent of the participants had moderate or high self-regulation and only 25 percent of them had low self-regulation.

The study also highlights the values and motives held by Indian urban middle class pertaining to various types of consumptions. A trend of childcentric consumption emerges from the study. More middle-age participants engage in impulse and compulsive buying due to the demands of their children or family. Women buyers make a subtle value-based consumption when they make purchases for their own self without depending upon others for their various needs, and hence establish self-reliance. The higher the materialistic values the lower is the self-regulation among the participants. Need-based purchases are described to be purchases made in order to maintain the already existing way of living. Although, luxury-based purchases are described as items or services not needed for maintaining survival and multiple products of same item or services; however, at the time of purchasing, luxury purchases are conceptualized and rationalized as need.

Although, the impulse buying and compulsive buying behaviors are not reported excessively by the Indian urban middle class participants, the findings of the study will be relevant to clinicians to form strategies to deal with issues of impulse buying and compulsive buying.

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