

Self-regulation of purchase behavior among individuals with primary purchase capacity

Executive Summary

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Executive Summary

Introduction and Review of Literature

In order to gain and maintain healthy and well-adjusted living experiences, human individuals engage in various processes. One of the multi-processes is based upon the ability to control one's own behavior under different circumstances. Self-regulation and self-control are considered as virtues of human behavior. Self-regulation encompasses any efforts by the human self to alter any of its own inner states or responses (Vohs & Baumeister, 2007, p.2). Therefore, self-regulation 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 (Maes & Karoly, 2005; Little, 2006). 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 (Baumeister & Heatherton 1996; Fishbach & Shah 2006; Heatherton & Wagner, 2011; Kuhl, Kazen & Koole, 2006).

Self-regulation has been studied extensively in various specialized fields within psychology, positive psychology, clinical psychology, social psychology, cultural and cross-cultural psychology to name a few. Since an in-depth understanding of self-regulation is pivotal for overall human development with respect to societal living and personal growth, hence, it has been a subject of research interest globe. Given the ever growing need for adjustment with the globalizing forces, studying self-regulation in the Indian context is all the more relevant.

The present study attempted to understand self-regulation in an Indian urban middle class context with respect to purchase behavior.

Self-regulation: Western Perspective

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).

Failure of Self-regulation

The usual expectation that persons would act as per their set goals in order to achieve them is met with several hurdles, and each one of them contribute to failure of self-regulation. Most common observations are that dieters indulge in fattening food, consumers spend more money than planned, smokers continue to smoke despite the harmful effects, and students continue to delay their studies and so on. It is usually expected that human individuals would act as per their set values and goals. But it has been repetitively observed that humans exhibit self-regulation failure most of the time in all sorts of behaviors. Examples are plenty to point towards the indulgent nature of human behavior in the wake of need for higher self-regulation.

Self-control and Self-regulation.

The challenges of self-regulation are deciding which goals to pursue, planning how to pursue these goals, implementing these plans, protecting goals from competing concerns, and deciding whether to continue or abandon goals following success or failure feedback (Fujita, 2011; Gollwitzer, 1990). However, self-control is one of these specific challenges, that is, protecting goals from competing concerns. Self-control is exercised when there is a comparison available between the abstract distal goal and concrete proximal goals. For instance, playing a ball in the cricket field in such a way that it delivers six runs would require complete self-regulation. Whereas, whether to act on impulses and slap a fellow-teammate or not to do so in-order to maintain the decorum of the game would be an act of self-control (Baumeister, 1984; Fujita, 2011). High self control has been found to be closely linked with adaptive traits and behaviors, but not with intelligence (Rohde & Thompson, 2007).

Self-regulation: Indian Perspective

Indian tradition is full of stories, tales, poems, folk songs etc. emphasizing on the attribute of control and regulation. The different religions originating from Indian subcontinent including Hinduism, Jainism, Buddhism and Sikhism accentuate the significance of self-regulatory practices. These are not only by the sages and seers but also by lay persons in their everyday living. 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 (Savani & Jobs, 2017).

It is noteworthy here that philosophy, psychology and religion do not have a clear distinction within Indian tradition (Dalal & Misra, 2002). The entire Indian tradition is based upon and also evolved from the ideology of *Dharma*. A very near translation of *Dharma* is moral duty/action. When viewed from this perspective of moral action or a behavior in conjunction

with others, then *Dharma* has very high social relevance. However, when viewed from the perspective of proper behavior, then, *Dharma* becomes relevant for everyday living.

The two epic scriptures of Hinduism viz., Ramayana and Mahabharata provide numerous accounts of 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 true self, rather the attainment of transcendental self. The *Bhagvad Gita*, is a pivotal scripture that offers learning the ways of living. It provides a system of values, rationales and methods for a calm mind and healthy living. With perspectives like *Gyan Yoga*, *Karma Yoga*, *Bhakti Yoga*, *Sthitpragya*, *Prasad Budhhi*, *Sankhya Yoga*, etc. *Bhagvad Gita* is a practical guide for living a happy life which is free from sufferings and greed. Rather, a guide which is full of conscious living (Jaiswal, 1964; Medatwal, 2019; Shukla, 2020). In terms of process, belief in *karma* has its impact largely through its influence on/promotion of a long-term orientation. A long-term orientation decreases the importance of momentary happiness and hence has higher (and more accurate/realistic) expectations (Kopalle, Lehmann, & Farley, 2010). In terms of paradigm, *Sthitpragya* (it is a Sanskrit term that means *Sthit* = present and available and *pragya* = observing), is a stance of viewing life in the present moment, free from all attachment and emotion, and therefore, it provides the unchanging self-orientation. This unchanging nature of self provides the perspective wherein the future self is not viewed as more accomplished, rather, the self is viewed as an inexhaustible source of inner bliss (Paranjpe, 1998).

In Jainism, the human life is termed as the conqueror over the passions and impulses within oneself through severe ascetic discipline (Soni, 2017). The basic doctrine of non-violence in every form possible is taught within Jainism.

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 (Rao, 2005). The way to become free from cravings and defilements is the Eightfold Path offered by the Buddhist Tradition: Right Understanding, Right Thought, Right Speech, Right Action, Right Livelihood, Right Effort, Right Mindfulness, and Right Concentration.

In Sikhism, the way of life is the life of discipline (Mandair, 2013). Sikh consciousness is determined by the proximity of self and Guru (textual/virtual text); to the *Guru Granth Sahib*. The philosophy and the religion do not have explicit difference. The Sikhism philosophy is well founded in its own relevance, not as evidently mentioned in the *Guru Granth Sahib*. The One (*Ik*) and I are misunderstood as equal in a sense that an illusion of the One is created. The ego is maintained by making creating barrier against the world. Nanak identifies this barrier as an illusion (Kalsi, 2005). The nature of ego is closely connected to language and the remedy for illusion also lies in the very same. Thereby, Nanak mentions that it is possible to have the restructuring the ego by means of language, thought and action. The basic level change occurs when the self is seen as impermanent and the purpose of its existence is questioned. It is these questions which bring the ego to the path of discipline and focus. This law of impermanence helps in accepting the ultimate reality by renouncing self-attachment.

Terms such as Nigrah (Vigilance), *Niyam* (Control), *Santoshti* (Satisfaction), *Sanyam* (Regulation) etc. are used more or less in everyday life. Children grow up listening to the stories of these attributes in the folktales and other parables which enable them to learn the significance of such principles, in turn leading to practice of these attributes as they develop. A verse by Kabir Das, a 15th-century Indian mystic *poet* and saint, 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.”

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. 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 (state within and outside) as well as personality (trait within) of the individual. With a close link between self and work in Indian tradition (*Svadharma* = *sva*~self and *dharma*~duty), it is worth noting that every behavior is a result of guidance from cognitive and behavioral aspects of duty in everyday living. This consistent and continuous dutiful sense of practice (*Svanigrah*) builds self-regulation (Bhawuk, 2011; Rao & Paranjpe, 2016; Rapaille, 2006; Tov, Diener, Ng, Kesebir, & Harter, 2009).

Purchase Behavior

Although buying is an everyday behavior, the desire for material acquisitions is on the rise. The craze after money is unceasing. Everyone with an income has some purchasing power. This purchasing power gets translated into a behavior when an actual purchase is made. The translation of this purchase power/capacity into actual behavior is theorized at multi-levels.

Purchase capacity has become equivalent to survival. In order to live in the society, some form of purchase behavior is engaged upon on an everyday basis. Many studies have focused on understanding the patterns of purchase behavior particularly from the perspective of type

and avenue of purchases made (do Paco, Alves, Shiel, & Filho, 2014; Eccles, 2002; Khare, Mishra & Parveen, 2012; Kumar, Kim & Pelton, 2009; Rani, 2014).

Materialism emerges as an important factor that contributes to consumer behavior. In turn, materialism is highly promoted by industry, advertising agencies, and government bodies. 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 (Badgaiyan & Verma, 2014; Das, 2014; Escalas, 2013; Jain, Khan & Mishra, 2017; Khare & Rakesh, 2011; Kumar, Kim & Pelton, 2009). The consumer ideology is also guided by material acquisition when higher ability to consume is viewed as success of people in general (Dutt, 2006; Gaur, Mani, Banerjee, Amini & Gupta, 2019). Further, materialism is promoted to keep the economy running by presenting goods and services that promise something more, new, or different on a regular/continuous basis. Therefore, the level of satisfaction with material goods can never be absolute (Basaran, & Buyukyilmaz, 2015; Chen, Chang, & Chen, 2017; Kumar, Kim & Pelton, 2009; Mathews, Ambroise, & Brignier, 2009).

Self and the Buying Process

People are not just consumers. People derive deeper level satisfaction when their sense of identity and connectedness is formed by working, transacting with others, having meaningful goals and relations in life, and building their sense of well-being. Their core level satisfaction is not always associated with the ability to consume and acquire material things. Hence, personal values and ideologies may act in conflict with promoted goals of higher consumption. However, it is seen that the traditional, stable, and contextual means of identity construction (i.e., community, religion, family, nationality, or class) are fading from more and more urban living set-ups and many people are ascribing to material factors for achieving identity at an individualized level (Badgaiyan & Verma, 2014; Dittmar & Kapur, 2011). The

pursuit of material goods and thereby the image portrayed by it as well as the temporary happiness/gain is considered to be distracting away from intrinsic goals and it is linked with lower well-being (Dittmar & Kapur, 2011; Escalas, 2013; Jain 2019; Jain, Khan & Mishra, 2017; Khare, Mishra & Parveen, 2012; SivaKumar & Gunasekaran, 2017; Khare & Rakesh, 2011; Redden & Haws, 2013).

Since the need to belong shapes a stronger, stable and healthier sense of self, it guides the interdependent self-construal. This gets manifested in increased association with identity-linked products and services (Das, 2014; Khare & Rakesh, 2011; Khare, Mishra & Parveen, 2012; White, Argo, & Sengupta, 2012)

Coming from the core sense of self, the factors recognized to influence purchase behavior are decision making process, shopping habits, cultural trends, and social class (Dittmar & Kapur, 2011; Escalas, 2013; Kumar, Kim & Pelton, 2009; Rani, 2014). The external factors that influence the consumer purchase behavior are recognized to be price discounts, product type and price consciousness influence consumer purchase behavior (Kukar-Kinney, Walters, & MacKenzie, 2007; Kumar, Kim & Pelton, 2009; Mohan Kathuria & Gill, 2013; Moon, Chadee, & Tikoo, 2008; Teng, 2007). Apart from these, the assessment of need is recognized as main factor for making a purchase (Khandai & Agrawal, 2012; Khare, Mishra & Parveen, 2012; Verma & Chandra, 2017).

Self-regulation of Purchase Behavior

The purchase behavior model is based upon social constructionist theory. Society has passed from the period of mass production to that of product differentiation on attributes beyond the irreducible primary functions. 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). Furthermore, the assumption that, in a competitive

economy, the consumer decides the success or failure of business, has led to the entire movement of consumerism. The major elements of consumerism are higher educational levels, rising levels of income, increased leisure time and general affluence (Nakai, 2015).

The self-control has been studied from the perspective of it being a trait. There are studies that show that the consumers who are higher in trait self-control demonstrate healthy satiation in such a way that they satiate sooner and faster on unhealthy food consumption as compared to healthy food intake (Kumar & Kapoor, 2017; Redden & Haws, 2013). Planning has been identified as another factor positively related with self-control activities such as exercise, medical adherence, schoolwork, and also with refraining from negative behaviors such as foregoing self-health exams, unhealthy food consumption etc (Dutta & Singh, 2014).

However, it is also identified that the goal distance and concrete/tangible plans contribute to successful implementation of planning. When the goal is recognized to be far away in future, along with a concrete view of implementation toward the goal results in causing distress to the individual and hence s/he may get discouraged from pursuing the goal. Basically, meaning to say that planning may backfire in case of a distant goal with concrete planning for it (Jain, Khan & Mishra, 2017; Kaur & Hundal, 2017; Townsend & Liu, 2012).

An overall review of literature on self-regulation of purchase behavior shows greater understanding of three types of buying behaviors as a result of self-regulatory failure:

1. Self-gifting: the gifts purchased for self (Mick & DeMoss, 1990) are either due to a reward to the self or due to consolation in case of some disappointment. These are considered symbolic indulgences that are premeditated and context bound.
2. Impulse Buying: A temporary failure in self-regulation resulting in sudden purchases without premeditation or planning, but due to a strong urge to buy which may cause a conflict in affect-regulation and cognition-regulation and diminished concern for consequences is defined as impulse buying or impulsive buying. The overriding of

normative cognitive control by the emotion activation increases desire for goods (Beatty & Ferrell, 1998; Park & Kim, 2003; Verplanken & Sato, 2011). Hence, the acquisition of item is not seen as a gain, but not acquiring it is perceived as a loss or a deprivation (Tinne, 2010).

3. Compulsive Buying: the chronic, repetitive purchasing due to automatic response to negative emotions and with stark consequences for self and/or family is defined as compulsive buying (Edwards, 1993; Goldsmith & McElroy, 2000). Due to the very nature of behavior, compulsive buying is a complete breakdown in self-regulation and also a consistent misregulation (Faber & Vohs, 2007).

Indian Urban Middle Class and Purchase Behavior.

India has seen many transformations at economic, social, psychological as well as environmental levels post globalization. There are two identifiable conflicting trends in Indian society, as it is preparing to assume a significant role in the world socio-political scenario. On the one hand our economic growth is significantly changing the cultural values towards materialism, whereas our traditional values pull us back to the spiritual and simplistic life values. While redefining their life, people of our nation are exercising their new found capacity to purchase material goods and services hitherto unforeseen in the Indian society (Badgaiyan & Varma, 2014; Jain, 2019; Kumar & Gunasekaran, 2017; Varma, 2007; Jodhka & Prakash, 2016).

In a study by Savani and Job (2017), it was found that American people believed that exerting willpower on mental tasks will deplete the energy and hence it was consequential for later tasks. However, the Indian participants in the same study believed that exerting willpower is energizing. They exhibited better self-control on a subsequent task after working on strenuous cognitive tasks. In contrast, the American participants exhibited ego-depletion

effects in the study. The findings thus reveal that the underlying basis of the ego-depletion phenomenon is shaped by culturally weaved lay theories about willpower (Savani & Job, 2017).

To conclude, studies in the Indian context reveal that for urban middle class consumers' decision making related to purchase behavior is governed by the factors of belief in exerting will power, belief in karma, intrinsic pleasure, social status and prestige, symbolic properties of the products etc. Further, they prefer international brands as compared to local brands and are ready to pay higher price for a product when they are convinced of the quality.

Theoretical Framework

The following Figure 1 shows the theoretical framework of self-regulation of purchase behavior. It is adapted from Badgaiyan and Verma, (2014), Bartels and Urminsky (2011), Dholakia, (2000), Escalas (2013), Faber and Vohs, (2007), Jain, Khan and Mishra, (2017), Kumar and Kapoor, (2017), Pham, et al. (2017), Sharma, Sivakumaran, and Marshall, (2010), Sussman and Alter (2012); and Townsend and Liu (2012).

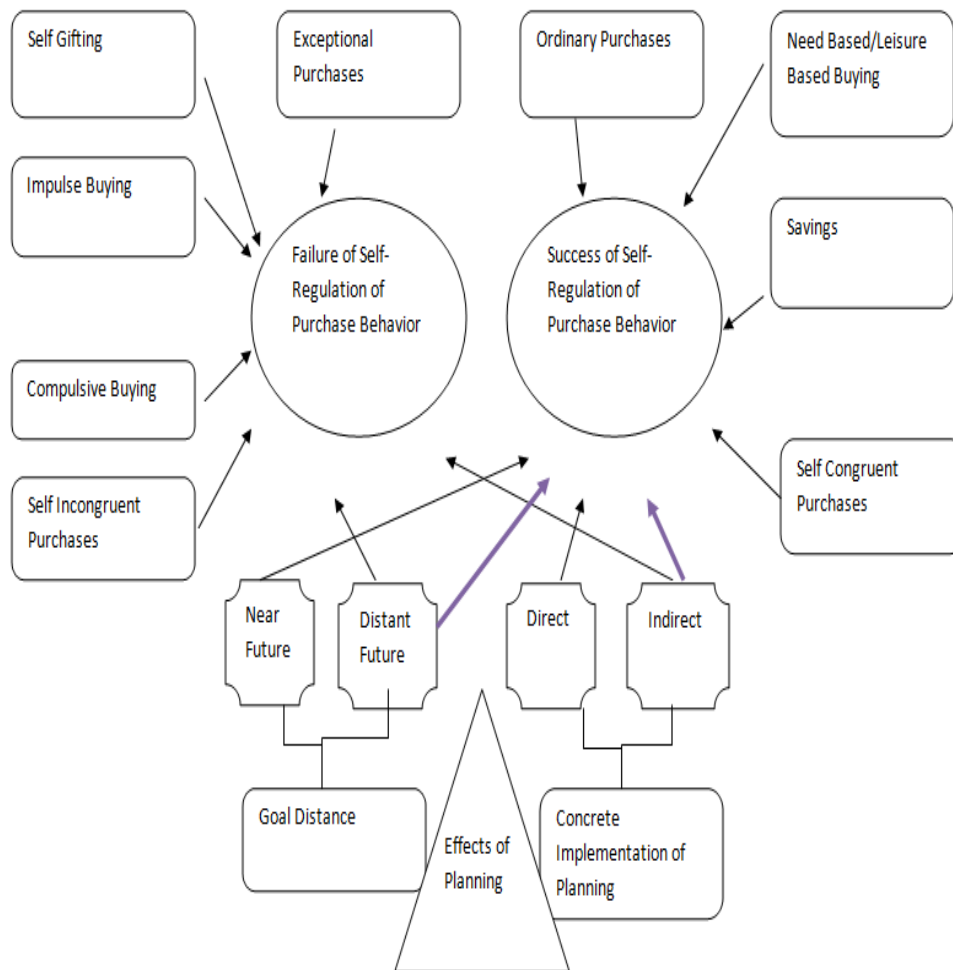


Figure 1 *Theoretical framework of self-regulation of purchase behavior*

With the consideration of effects of planning, perceived goal distance, types of purchases made, and savings done, the self-regulation of purchase behavior can be described as a successful effort or a failed effort on part of the individual. 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. 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”.

Existing Gaps in Research

Based on the review of literature, a few gaps in the research on self-regulation of purchase behavior are identified as follows:

1. Focus on failure of self-regulation of purchase behavior: Research has focused on understanding what makes people ‘buy’. They are conducted from the perspective of failure of self-regulation of purchase behavior. The greater underlying assumption is that the people want to buy and that they have the capacity to buy. To complete the picture it would be required to also study what makes people ‘not buy’. The structure of society is driven towards consumption; and economy is considered the greatest factor in assessment of development for instance, GDP of countries is considered as a comparable parameter of development of countries. However, the complete understanding of development comes from personal, interpersonal and spiritual functioning as well, which may not be influenced by outward consumption but by inward regulation.
2. Lack of focus on purchase capacity of buyers: Research has not considered the earning or purchase capacity of buyers. Many studies are conducted on student or young adult populations. It is worth considering that primary purchase capacity may act as an important factor in purchase behavior. When persons are dependent on somebody else for their financial needs, they may be controlled by the external

person/s for their finances. In this regard, the self regulation may not be fully reported by participants.

3. Focus on gender differences but not on life-stage differences in self-regulation of purchase behavior: Since a person may not be buying only for the self but for the family, the various life stages are worth considering while studying purchase behavior. For instance, ordinary purchases such as grocery shopping, people may not do it for only their own consumption. Life stages and situations such as being married, presence/absence/number of children, personal age, and age of dependents on the person, influence the purchase behavior of people in everyday living.
4. Consumerist attitude of urban middle class context: Since most studies are focused upon how the purchases are made and why they are made, a standpoint of consumerism is well-developed. However, in the Indian urban middle class context consumerism has become an attitude. It feeds on unstable social identity and comparisons made by people. Although, Dittmar and Kapur (2011) have reasoned that the self-identity construal has changed and people are trying to gain stability in self through acquisitions of material goods, it is to be explored and strengthened further.
5. Role of family and culture in understanding individual beliefs and practices: The personal consumption habits are shaped by early exposures to purchase and consumption patterns within families and beliefs held by the person. It is worth noting that in the previous studies whereas the role of cultural and family beliefs emerge, yet their presence is scant and it needs further strengthening.
6. Types of purchases such as need-based, situational, primary purchases: The past studies are mainly focused upon product dimensions such as price, brand and store value etc. It is to be noted that the self-regulation of purchase behavior with respect to the type of purchase not studied in depth.

Focus of the Present Study

There are various concepts of purchase behavior that require consideration for further explanation under different contexts. The following features associated with purchase behavior of both tangible and intangible goods and services are included in the present study.

- Need Based Buying: purchase of goods for fulfilment of necessities of everyday living.
- Luxury Based Buying: purchase of goods for comfort, quality and artistic value.
- Situation Based Buying: purchase of goods as per the demands of the situations. For instance, purchases made for a high altitude vacation.
- Culture Based Buying: purchase of goods the demand for which is passed on from the culture/context that you live in. For instance, purchase of *Mangal-Sutra*
- Primary Buying: purchases made for oneself or purchases which will be consumed by the self only.
- Secondary Buying: purchases made for consumption of others in the family or friends or workplace.
- Resource availability: purchases made possible with resource availability of money, access to purchase avenues (together as primary purchase capacity) and time.
- Significant others: role of family, friends, and significant others in making purchases.
- Life-stages such as age, marital status, number of children, level of income etc. as contributing factors to purchase behavior.

- Beliefs and motives such as materialistic values and buying motives as factors influencing self-regulation of purchase behavior.
- Self-regulation: 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.

Significance of the Present Study

The focus of this study 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 vacation, respectively. 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 helps to identify the process of self-regulation of purchase behavior in Indian urban middle class individuals with primary purchase capacity.

Identifying the individual self-regulation mechanisms for purchase behavior is significant to identify the implications of success or failure of self-regulation. 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 (Jodhka & Prakash, 2016). Under the circumstances, a thorough understanding of

self-regulation and self-indulgence in relation to purchase behavior of will help in understanding the cultural context and beliefs of self-regulation and 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. At a broader level, the research has implications on how self-regulation can contribute to sustainable development goals (SDGs) in terms of reducing carbon footprint and thereby positively impacting the ecological balance.

Conceptual Framework

The conceptual framework of the study draws from the social constructivist approach of the impact of social development and social factors constructing the individual reality of lived experiences (Willard, 1996; Burr, 2003). The conceptual framework of the study (Figure 1) 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, socio-demographic factors such as marital status, presence/absence of child/children, monthly income, etc. influence the overall self-regulation of an individual. Further, 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 1 presents the conceptual framework of the study.

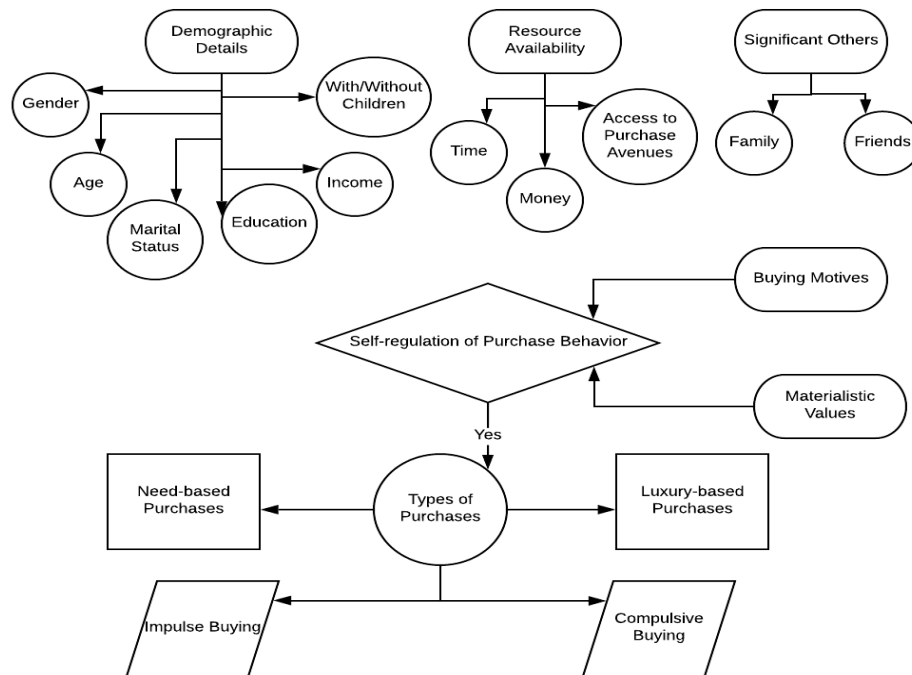


Figure 2. *Conceptual framework of the study*

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 type?
3. What are the differences in self-regulation due to gender, age, marital status, income, and presence of children?
4. How do individuals navigate the process of decision making for purchase behavior in Indian urban middle class families?

METHOD

This chapter outlines the methods and procedures utilized in the present study. Details provided in this chapter include the design of the study, the procedure of recruiting participants for the study, and description of the instruments used to collect the data.

Key Terms

□□ *Self Regulation*: The ability to change oneself and exert control over one's inner processes is known as self-regulation (Vohs & Baumeister, 2007). Self-regulation is characterized as having three component parts (Carver, 2007):

1. Establishing a goal
2. Engaging in actions that lead to obtaining this goal
3. Monitoring progress towards the goal

□ □ *Purchase Behavior*: The behavior of spending money on tangible or intangible goods, for example, clothes, electronic goods and movies or vacation, respectively. People on an everyday basis engage in buying behavior for fulfilment of their necessities. The following features are associated with it:

- a) Need Based Buying: purchase of tangible/intangible goods for fulfilment of necessities of everyday living.
- b) Leisure Based Buying: purchase of tangible/intangible goods which are for ease and relaxation.
- c) Luxury Based Buying: purchase of tangible/intangible goods for comfort, quality and artistic value. For these buying, demand increases proportionally as the income rises.
- d) Super-Luxury Based Buying: purchase of tangible /intangible goods for artistic value and less utility. For instance, purchase of yachts, luxury cars and artistic treasure paintings/ creations.
- e) Situation Based Buying: purchase of tangible/intangible goods as per the demands of the situations. For instance, purchases made to accommodate one better for a high altitude vacation. Or, purchases made during a wedding in the family.
- f) Culture Based Buying: purchase of tangible/intangible goods the demand for which is passed on from the culture/context that you live in. For instance, purchase of *mangal-sutra* is completely directed by the culture for a Hindu married female.
- g) Primary Buying: purchases made for oneself or purchases which will be consumed by the self only.
- h) Secondary Buying: purchases made for consumption of others in the family or friends.

□□ *Primary Purchase Capacity*: The capacity to earn and spend money on one's own, without being dependent upon others for one's monetary needs.

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.

Variables

Independent variables: Personal Demographic variables (age, gender, marital status, number of children, education, monthly income), Types of Purchase (Usual purchases, Extraordinary Purchases), External Factors (like type of profession, type of family, employment status of

spouse, constraints [time, money, avenue of purchase], and control by family [parents, child] and friends/significant others).

Dependent variables: Self-regulation of Purchase Behavior and Internal Factors (Materialistic Values, Impulse Buying, Compulsive Buying, Buying Motives).

Research Design

A 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). In particular, the study adopted QUAN → qual method with sequential analysis. 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.

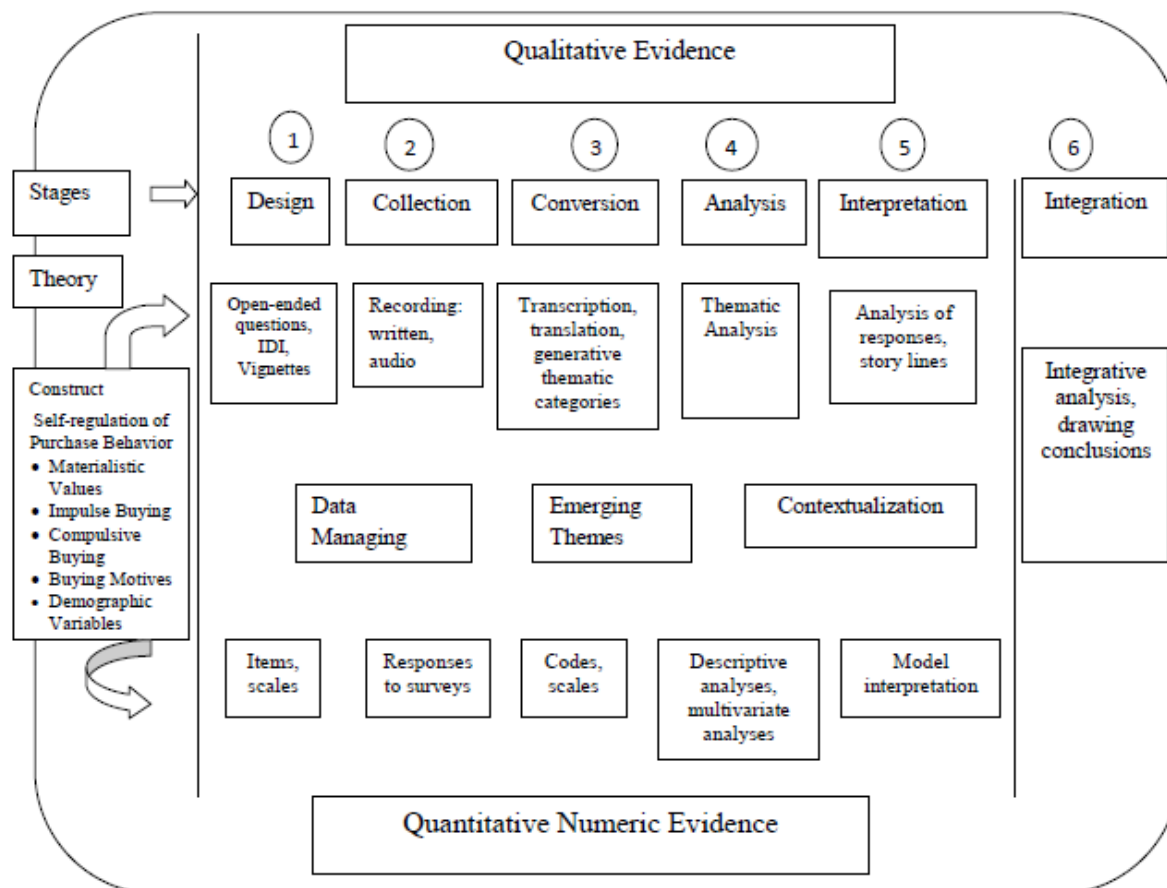


Figure 3 *Mixed Methods Research Stages*

The framework for the research is presented in Figure 3 along with various stages as per the mixed-method Quan → Qual research method paradigm.

Pilot study.

The initial phase of the research focused on developing a tool for measuring the occurrence of phenomenon of self-regulation with respect to various domains of purchase behaviour. For this purpose, a questionnaire was developed with items pertaining to the main domains of self-regulation of purchase behaviour namely Self-gifting, Impulse buying, and Compulsive buying. This questionnaire was peer-validated and field-tested with 15 participants.

Necessary changes in the items were made and the tool was prepared for pilot-study. A pilot

study with 15 participants was conducted. Necessary changes were made in the tool such as adding items for assessing self-gifting and impulse buying. A pilot study with 150 participants was conducted. Analysis of the study revealed the following issues:

1. Factors of self-regulation were not completely covered in the items and the tool was more appropriate to study consumer behavior rather than the self-regulation of it.
2. Standardization of the tool: The reliability and validity of the tool prepared were not established. Norms for interpretation were not determined.

Based on the feedback from the pilot and the content validation, a stronger reference to the conceptual framework was made and the select items from the tool were retained for the final questionnaire. Further, already existing standardized tools pertaining to self-regulation of purchase behavior were searched for. The next step was to assimilate the tools and also to add the items retained from the earlier tool. The final tool was a combination of 5 scales and 1 open-ended questionnaire. It was peer validated by 15 experts in the field of Psychology, Human Development and Education. Later, it was transliterated in the local language, that is, Gujarati and a back-translation was done. The tool was field tested with 20 participants. Finally, the tool for data-collection was ready for the phase-1 of the study i.e. the survey.

The study was conducted in two phases which are described below.

Phase I.

Phase I involved conducting the survey with 300 participants in different life stages who had primary purchase capacity.

Phase II.

The second phase focused on the experiences and processes entailed in purchase behavior as described by the individuals with primary purchase capacity. For the purpose, different

vignettes were prepared and peer validated. Furthermore, an interview schedule was developed to understand the phenomena in depth and in detail. The interview schedule was peer-validated and field tested with 6 participants and necessary changes were made. This was the tool for conducting in-depth interviews with the participants. The phase II of the study was conducted with 30 participants who scored low or high on the self-regulation questionnaire administered in phase I.

Sample and Sampling Technique.

Sample.

□ □ The participants of the study included individuals in the age range of 22-60+ years segregated in 7 categories who were financially self-dependent and hence had the primary purchase capacity.

The four categories are Early Adults (21-30 years), Adults-I (31-40 years), Middle Adults (41-50 years), and Late Adults (51+ years).

Table 1 presents the rationale for selecting the sample.

Table 1

Sample and Rationale

Participants	Rationale
Why individuals with primary purchase capacity?	The purpose is to understand the self-regulation of purchase behavior, for which it is necessary that the participants have a source of income of their own, by means of a job, a business, investment etc.

Why individuals across the age range?	To find out the life stage changes in self-regulation and purchase behaviour.
Why individuals who are unmarried and married?	Information from this group will place the phenomenon in context as it will report the experiences as per the needs and demands of the different life stages and how purchase behavior differs across these variations.
Likewise, why individuals with and without children?	
Why equal representation of men and women?	To capture the voices of both genders and to compare the impact of the phenomenon of self-regulation of purchase behavior on both groups in context.

Sampling technique.

Purposive sampling technique was used to identify prospective participants.

Process of identifying the participants.

The participants were contacted through various workplaces in Baroda, such as Banks, University, Hospitals, Private Clinics, District Court, Schools, Preschools, etc. A few participants were contacted through residential societies and NGOs. Moreover, they were informed that the interview for the second phase of the study would be scheduled at any time and place they felt appropriate.

Sample size and distribution.

Sample Size and Distribution (N=330)

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

Table 2

Demographic Details of the Participants in Phase 1

Sr. No.	Age Range	Frequency	Male	Female
1	21-30	94	34	60
2	31-40	78	43	35
3	41-50	59	24	35
4	51+	69	43	26
5	Total	300	144	156

Table 3

Details of the Participants in Phase 2

Level of Self-regulation	Male	Female
High	9	7
Low	6	8
Total	15	15

Tools for Data Collection

1. Demographic Form (self-developed): Age, gender, education qualification, profession, monthly income, total family monthly income, marital status, presence of children, type of family, spouse working etc. (Appendix A).
2. Materialistic Values Scale: Developed by Richins and Dawson (1992) and revised by Richins (2004), it is the “most widely used and psychometrically validated measure of

materialism in consumer research” (Wong et al., 2003, p. 74). Alpha ranged from 0.77 to 0.88 with a mean alpha of 0.85. (Appendix B).

3. Consumer Impulsiveness Scale: The Consumer Impulsiveness Scale (CIS) (Puri, 1996) is a factor-analytically derived measure. It consists of 12 adjectives, 7 of which constitute the prudence subscale and of which constitute the impulsive or hedonic subscale. (Appendix C).

4. Edward’s Compulsive Buying Scale: Edwards Compulsive Buying Scale (ECBS, Edwards, 1993): Based on the scale of Faber and O’Guinn (1992), this instrument was developed to determine just how compulsive individuals are in their buying behaviour. (Appendix D).

5. Scale for measuring Buying Motives: Developed by Dittmar and Kapur (2011) Buying Motives Scale is an 18-item scale to be rated on Likert’s six-point scale ranging from strongly disagree to strongly agree. (Appendix E).

6. Self-regulation Questionnaire (SRQ): Developed by Brown, Miller, & Lawendowski, (1999), Internal consistency of the scale was high ($\alpha = .91$), consistent with the idea that its items contain much redundancy. (Appendix F).

7. Open-ended Questionnaire (self-developed): The questions focused upon percentage of expenditure, savings, percentage of monthly amount spent on self, on family, on need-based usual purchases, on exceptional luxury purchases etc. (Appendix G).

8. Interview schedule (self-developed): The questions were based upon self-regulation, cultural and conceptual understanding of self-regulation, self-regulation of purchase behavior, process of decision making for exceptional and usual purchases etc. The interview questions were prepared utilizing the responses from the pilot study (Appendix H).

9. Vignettes (self-developed): Each vignette presented specific circumstances participants were asked to reflect upon these and share their reasons behind certain decisions with respect to purchases made in the circumstances and the process thereby. The vignettes were prepared utilizing the responses from the pilot study (Appendix I).

Procedure for data collection.

The participants were contacted through various workplaces of Baroda, viz. Banks, University, Hospitals, Private Clinics, District Court, Schools, Pre-schools, Yoga Centres, etc. A few participants were contacted through residential societies and NGOs.

Phase I: The participants were contacted and informed consent was sought from them. Once they agreed to respond to the questionnaire, the survey form was given to them. The researcher made sure to communicate to the prospective participants that confidentiality and their 'privacy' will not be breeched and that they were free to withdraw from the survey anytime they felt uncomfortable or simply chose not to answer any question which they found indiscreet.

Phase 2: For the second phase of the research, participants with low and high score on SRQ were contacted over the phone and their appointment was taken for conducting the IDI and vignettes.

Plan of 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 and multiple linear regression analysis were used to find out the relationships between self-regulation and each study variable (material values, impulsive buying, compulsive buying, and buying motives).

□ □ MANOVA was used to find out how materialistic values, impulse buying, compulsive buying, buying motives, and self-regulation differ by personal demographic variables and external factors.

□ □ Multiple Linear regression analysis was used for analyzing all factors on self-regulation.

Qualitative analysis.

The unit of analysis is “utterances” of the participants from in-depth interviews and notes of respondents from the questionnaire. The data from each participant were viewed as a whole. Each complete verbatim describing a particular attitude was coded by interpretation of utterances by placing them in context of life stages, social and cultural dimensions under categories (interpretative perspectives) and the same verbatim was coded under several categories at times. As the categories got filled with “data” and each category was properly characterized, the investigator looked for the frequency of occurrence of each perspective in the different groups of participants. This was done so as to get the total picture as well as to make inter-group comparisons between gender and age (Maxwell, 1996).

The aforementioned outcomes were accomplished by employing the following:

1. All the interviews were transcribed by the investigator.
2. All the transcripts and respondent notes from the questionnaire were digitized by the investigator.
3. It was possible to assign whole verbatim to different codes and refine the coding process as more and more codes were included in particular categories.
4. The verbatim quotes were then retrieved under the codes along with their sub-codes and frequencies and exported to excel files in order to create tables and graphs.

RESULTS AND DISCUSSION

This chapter provides the results and interpretation of the study. The quantitative results related to statistical analyses of self-regulation levels, materialistic values, impulse buying, compulsive buying, and buying motives are presented as follows: multivariate analysis of variables for different personal demographic variables and external factors on self-regulation, materialistic values, impulse buying, compulsive buying, and buying motives; one-way analysis of variance to study self-regulation with respect to impulse buying and compulsive buying; linear regression analysis for materialistic values for self-regulation; and two-way analysis of variance to see the interaction effects between the different factors. The chapter also presents thematic analysis of beliefs and practices related to self-regulation of purchase behavior in the urban Indian middle-class context. Further, it presents the process model of decision making for purchase behavior.

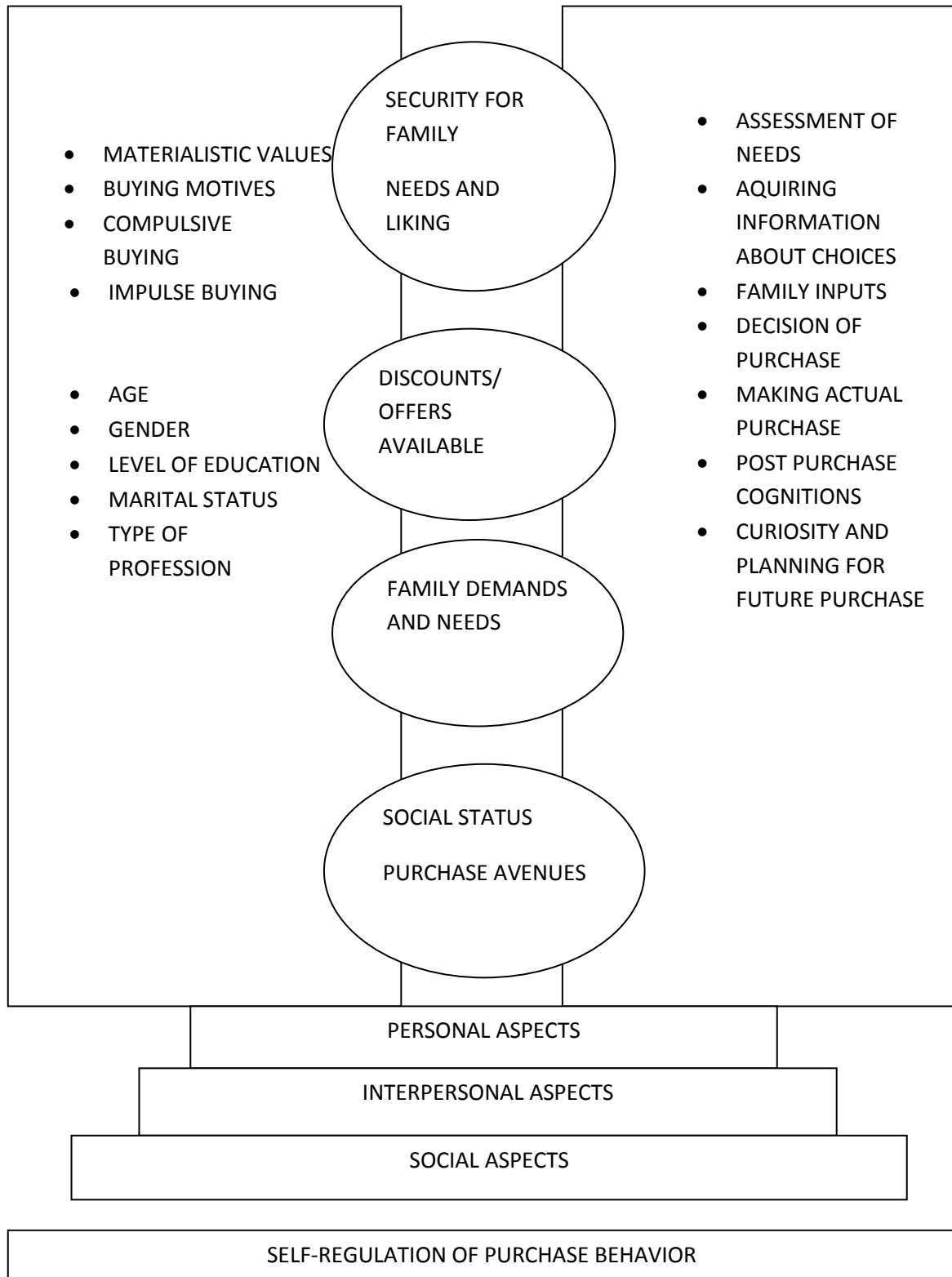


Figure 7. *Triangulation of self-regulation of purchase behavior*

The major findings of the study are mentioned 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 ($r=0.4$, $p<0.01$).
- Materialistic values are good predictor of self-regulation. The higher materialistic values will result in lower self-regulation.
- Men participants had higher self-regulation and buying motives as compared to women participants.
- Participants in age group of 21 to 30 years age participants have higher self-regulation, lower materialistic values, and lower compulsive buying as compared to the other age groups.
- Participants in age group of 31-40 years and 51+ years have higher materialistic values and higher buying motives.
- Never married participants had higher self-regulation and lower compulsive buying as compared to participants who were married.
- Participants with three children had higher self-regulation as compared with participants who had one child.

- Participants with only one child had higher compulsive buying as compared to participants with no child and also compared to participants with three children.
- It is noteworthy that although participants in the age group of 41-50 years had lower self-regulation as compared to other age groups, the participants in age group of 41-50 years with 3 children had higher self-regulation and lower compulsive buying.
- Participants with education qualification of graduation level had higher self-regulation, lower materialistic values, lower buying motives and lower compulsive buying as compared to participants with post-graduation education level and above post graduation education level.
- Type of profession and type of family did not have any impact on self-regulation, materialistic values, buying motives, compulsive buying and impulse buying as individual factors.
- Participants with monthly income level of less than Rs 20,000 had lower buying motives as compared to participants with monthly income of more than Rs 91000.
- Never married participants had higher self-regulation and lower compulsive buying as compared to participants whose spouse was employed.
- Never married women and married men had equal level self-regulation.
- Never married men had higher self-regulation and higher materialistic values as compared to never married women.

- Other (divorcee/widowed) men had higher self-regulation, lower impulse buying, and lower materialistic values as compared to women.
- Never married men and women had equal level compulsive buying; and married men and women also had equal level compulsive buying.
- Married participants across the age groups have same level of materialistic values. Participants with unemployed spouse in the age group of 21-30 years had lower materialistic values as compared to participants with unemployed spouse across the other age groups.
- Participants with employed spouse in the age group of 41-50 years had lower materialistic values as compared to participants in age group of 51+ years.
- Men and women in the age group of 21-30 years have higher self-regulation as compared to other age groups.
- Men participants in the age group of 21-30 years and 51+ years had higher self-regulation as compared to the women in the same age-group, and also with men participants in age group of 41-50 years.
- Men participants in age group of 51+ years had higher compulsive buying as compared to men across different age groups.
- Women participants in the age group of 41-50 years had higher self-regulation as compared to men in the same age group.
- Women participants in age group of 51+ years had lower self-regulation as compared to all the other age-groups.
- Women participants in age group of 21-30 years and 31-40 years had lower compulsive buying as compared to men in the same age groups.
- Women participants in age group of 41-50 years and 51+ years had higher compulsive buying as compared to men in the same age groups.

- Graduate participants in age group of 21-30 years had higher self-regulation as compared to postgraduate and above post-graduate level education qualification of participants in the same age group.
- Graduate participants in age-group of 41-50 years had lower self-regulation as compared to participants in the same age group with either postgraduate or above postgraduate education level.
- Graduate, post graduate and above post-graduate men participants have higher self-regulation as compared to all the three categories of education qualification for women participants. Overall, participants with higher education qualification show lower self-regulation.
- Participants with income range of Rs. 61000/- to 90000/- had higher self-regulation in age group of 41-50 years as compared to participants in age group of 21-30 years and of 51+ years.
- Participants with income group of less than Rs. 20000/- in age group of 21-30 years had higher self-regulation as compared to participants in age group of 51+years.
- Higher income in lower age-group shows higher self-regulation as compared to lower income in higher age-group.
- Participants with business as a type of profession in age group of 51+ years had higher self-regulation as compared to participants in a service as type of profession in same age group. Participants in age group of 21-30 years with business had higher self-regulation as compared to the age group of 41-50 years. Participants with business had higher self-regulation as compared to participants in service.

- Participants with no child in age group of 21-30 years had higher self-regulation as compared to that of participants in age group of 51+ years. Participants in age group of 21-30 years with no child had lower compulsive buying as compared to participants across age groups.
- Participants with 1 child in age group of 21-30 years had higher self-regulation as compared to participants in age group of 41-50 years. Participants with 2 children in age group of 31-40 years had lower self-regulation as compared to participants in age group of 41-50 years and in 51+ years.
- Participants in age group of 41-50 years with 3 children had higher compulsive buying as compared to participants in age group of 51+ years. Participants in age group of 41-50 years with 2 children had lower compulsive buying as compared to participants in age groups of 31-40 years and 51+ years.
- Participants in age group of 51+ years with nuclear family type had higher compulsive buying as compared to participants in joint family type. Participants in age group of 21-30 years with nuclear family type had lower compulsive buying as compared to participants in extended family type.
- 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. Participants 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”.
- 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.

- Participants described luxury as something which is not needed for survival. Participants also 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 along with 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.
- From these findings, it can be stated that men, in age group of 21-30 years, unmarried and no child had high self-regulation of purchase behavior as compared to participants with all the other personal demographic variables. However, men, in age-group of 41-50 years, married, and with 1 child had lowest self-regulation of purchase behavior as compared to participants with all the other personal demographic variables.
- From these findings, it can be stated that type of profession and type of family as individual factors did not affect self-regulation of purchase behavior. Participants with above post graduation level education qualification, more than Rs. 90,000/- monthly income, and employed spouse had low self-regulation of purchase behavior as compared to participants with all the other factors.

- From these findings, it can be stated that interaction effect is seen in most of the factors. Men participants in age group of 51+ years, married, employed spouse, nuclear family type, with no child, post graduation education qualification, with monthly income range of Rs. 61000/- to 90000/- and service as type of profession had lowest self-regulation of purchase behavior as compared with participants with all the other factors. Also, men participants in age group of 41-50 years, married, employed spouse, nuclear family type, with 1 child, graduation education qualification, with monthly income range of Rs. 41000/- to 60000/- and business as type of profession had low self-regulation of purchase behavior as compared with participants with all the other factors. Participants in age range of 21-30 years, men, graduate, unmarried, joint family type, 0 child, business as type of profession and with monthly income range of Rs. 21000/- to 40000/- had high self-regulation of purchase behavior as compared with participants with all the other factors. It is noteworthy that gender and marital status have similar effect in the sense that unmarried men and women have equal level self-regulation of purchase behavior; and married men and women also have same level of self-regulation of purchase behavior.

The study is significant for understanding how the self operates with respect to consumption and purchases in the Indian urban middle class context. The market driven economy and a departure from core values (values of simple living high thinking; values of self-stability and actualization) to a move towards an “exterior shell” (the materialistic buying, hoarding and show-off) particularly in the Indian urban middle class is very visible. The findings of the study show how participants hold the Indian worldview and values of self-regulation and

perceive themselves to operate from the same, such as engaging in goal-directed behaviors, staying away from impulsive decisions and behaviors etc. (Medatwal, 2019; Shukla, 2020). However, when it comes to purchase behavior, there is a shift from the core values for self and the behavior is more aligned to western models of worldview guided more from materialistic values and value for money consumption patterns. A departure of practices from values is evident in the narratives provided by the participants when they compared their own purchase patterns with their parents, and also when older participants viewed it as rampant in the younger people.

There is a great scope to study self-regulation in a longitudinal method to track it over different life stages so as to create more in-depth understanding of it across the life span. Most research on self-regulation with older generation has pertained to maintaining health and safe driving. Purchase behavior is yet to be understood in detail from the perspective of difference in self-regulation in gender and across different life-stages.

CONCLUSION AND IMPLICATIONS

The study reveals the views and beliefs regarding self-regulation and its practice in different domains of life among urban Indian middle class. Since “regulated” behavior is a product of cultural and familial function, and self-regulation is considered as deep rooted in Indian culture and philosophy, it provides a deeper contextual understanding of self-regulation. With the teachings like *Sanyam* and 8 fold path for living beyond suffering, self-regulation is identified as a valued goal and behavior in families. The culture-context interface is pertinent for the final behavioral outcome. Cultural beliefs and values cannot be segregated from current context of behavior in general and pertaining to self in particular.

Self-regulation beliefs and practices centre on values held for oneself. But, in practice, Indian urban middle class participants are guided more by materialistic values and buying motives for the types of purchases they make. This 'belief-practice dissonance' is present in all of us and shapes behavioral choices in general. The self is viewed as a continuous entity which undergoes changes at various levels, hence, the self-regulatory understanding and practices also differ with respect to age and other life-stage related events. Life-stage plays a significant role in self-regulation of purchase behavior. More middle-age participants engage in compulsive buying due to the demands of their children or family.

Although the participants engaged in compulsive buying, they did not seem to be aware of the same.

A trend of child-centric consumption is observed in the Indian urban middle class participants. Whereas participants mentioned how self-control was taught to them from their childhood years, yet they do not practice the same with their children and in fact engage in child-centric consumption. Hence, a contradiction in socialization practices is observed.

Although many participants engaged in unplanned purchases, luxury purchases (involving higher amount of money) were reported to be always planned. The unplanned purchases centered around online purchases and also for articles available on discounted rates. Whereas, luxury purchases involved: a) planning for arrangement of funds, b) an occasion (auspicious or personal relevance like anniversary dates) for making the purchase, or c) a discount available.

Savings emerged as an important component of self-regulation of purchase behavior. The reasons for saving centered on "shaping a better future with greater financial stability". The methods of saving vary from investments in systematic investment plans, mutual funds, gold and land; however, they are mainly managed by men.

Gender, marital status, education level, type of profession, type of family and monthly income play a role in shaping the self-regulation of purchase behavior of Indian urban middle class participants. Self-regulation of purchase behavior as a phenomenon is understood better when it is placed in context of lived experiences of people and their behavior in a certain life situation.

Older participants perhaps on account of a realization of time passing away, tend to indulge in purchasing more and frequently to fulfill their desires.

Implications

The study brings to light the need for cultivation of core strengths of one's personality and developing self-regulation as a characteristic with more practice. The market driven economy has compelled people to join an invisible unending race where everyone is aiming to hoard more. A departure from value-based living to a move towards an "exterior shell" (the materialistic buying, hoarding and showing-off) particularly in the Indian urban middle class is observed. The translation of values to behavior can be studied further to create greater sense of stability and security within individuals. This becomes specifically relevant for the teaching of life-lessons and practices to the younger generation. With the changing consumption patterns within families and the implications on natural resources the world over, it is imperative to create active strategies to inculcate a life style that is not driven by consumption.

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

With a considerable rise of women in formal workforce and increasing earnings and participation in decision making, understanding gender and role of family in consumption patterns will be significant for both feminist research and market research.

The process-model for purchase behavior developed in the study is useful to understand the basic intricacies of self and how it operates in the process of making purchases. This understanding of self is further useful in increasing self-regulation and preventing the failure of self-regulation of purchase behavior.

LIMITATIONS

No real-time data from direct observation. The self-report measures were used for data collection. There was no real-time data collected from direct observation.

Self-reflection and self-rating as main source of data. The responses were reflected upon by the participants and the self-rating done by them after they had engaged in purchase behavior and it was their recollection which was utilized for analysis.

Tangible and intangible goods and services put together. The study focused on purchases made as a single unit, the tangible and intangible goods and services were considered as a purchase only, therefore, the value of each is unexplored.

Unequal sample size in each personal demographic factor. The study aimed at understanding the phenomenon of self-regulation of purchase behavior among different personal demographic factors but the sample in each group was unequal. Hence, an overall multivariate analysis could not be performed to know the overall interaction effect of factors in shaping the actual purchase behavior of the participants.

The dyads of participants. The comparison and difference in behavior of the participants could not be made with complete assertion since the dyads e.g., husband and wife, parent and child etc. were not taken as participants of the research.

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