

THE INFLUENCE OF TRANSITIONAL LIFE EVENTS
ON COMPULSIVE BUYING

A Thesis Submitted to the College of
Graduate and Postdoctoral Studies
In Partial Fulfillment of the Requirements
For the Degree of Master of Science
In the Department of Management and Marketing
University of Saskatchewan
Saskatoon

By

NATASHA L. NAGEL

PERMISSION TO USE

In presenting this thesis/dissertation in partial fulfillment of the requirements for a Postgraduate degree from the University of Saskatchewan, I agree that the Libraries of this University may make it freely available for inspection. I further agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purposes may be granted by the professor or professors who supervised my thesis work or, in their absence, by the Head of the Department or the Dean of the College in which my thesis work was done. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the University of Saskatchewan in any scholarly use which may be made of any material in my thesis.

Requests for permission to copy or to make other uses of materials in this thesis/dissertation in whole or part should be addressed to:

Head of the Department of Management and Marketing

PotashCorp Centre, 25 Campus Drive

University of Saskatchewan

Saskatoon, Saskatchewan S7N 5A7, Canada

OR

Dean, College of Graduate and Postdoctoral Studies

University of Saskatchewan

116 Thorvaldson Building, 110 Science Place

Saskatoon, Saskatchewan S7N 5C9, Canada

ABSTRACT

In a culture of consumerism, the consumer decision-making process has evolved into something much more complex than utility maximization. The life course paradigm provides a new useful lens through which compulsive consumer behaviour can be analyzed, in addition to existing approaches or employing other prominent theories like rational choice and utility maximization. According to the life course paradigm, all human behaviour is considered to be an outcome of the life events experienced and the social roles assumed. Life history then becomes an important factor in explaining current behaviour. Compulsive buying is a type of deviant consumer behaviour with potential for significant financial and social consequences. The purpose of this research is to explore contributing factors to the development of compulsive buying. The results of this research show that the type of event, timing of the event, and the emotional intensity of the life event influence compulsive buying outcomes. State self-esteem and materialism are important factors to consider, but do not directly mediate the relationship between transitional life events and compulsive buying. This research provides insight into the complex and intricate nature through which compulsive buying can develop. The results offer theoretical and practical implications.

ACKNOWLEDGEMENTS

I would like to thank supervising professor, Dr. Monica Popa, for her invaluable support throughout this process. She was always available to answer any questions I had and provide feedback on all my work. I want to thank her for seeing the potential in me and my work and providing me the opportunity to pursue my area of interest. Without her guidance and help, this thesis project would have not been possible.

I would next like to thank my supervising committee, Dr. Barbara Philips and Dr. Marjorie Delbaere, for their feedback and support throughout this process. Their input has helped shape this thesis project and provided me with indispensable insight and perspective.

I would like to thank Edwards School of Business and the University of Saskatchewan for the financial and travel assistance that allowed me to focus entirely on my studies while having the opportunity to travel and share my work at conferences. I would also like to thank my classmates, Jane, Lincoln, and Bob, for the countless interesting class discussions and study group sessions.

Finally, I would like to thank my mom, Barb Nagel, and my partner, Matt Spelliscy, for their undying support throughout my time spent as a student. My success would have not been possible without them and for that, I am forever grateful.

Natasha L. Nagel

TABLE OF CONTENTS

PERMISSION TO USE	i
ABSTRACT	ii
ACKNOWLEDGEMENTS	iii
TABLE OF CONTENTS	iv
LIST OF TABLES	vii
LIST OF FIGURES	viii
INTRODUCTION	1
1. LITERATURE REVIEW	3
1.1 COMPULSIVE BUYING	3
1.2 RATIONAL CHOICE THEORY	5
1.3 THE LIFE COURSE PARADIGM	6
2. THE PROPOSED CONCEPTUAL FRAMEWORK	10
2.1 TRANSITIONAL LIFE EVENTS	11
2.2 INTERNAL FACTORS	13
2.1.1 STATE SELF-ESTEEM	14
2.1.2 MATERIALISTIC ORIENTATION	15
3. INFLUENCING FACTORS	18
3.1 OPTIMISM	18
3.2 PERCEIVED SOCIAL SUPPORT	19
4. RESEARCH QUESTION	21
5. STUDY ONE	24
5.1 BACKGROUND	24
5.1.1 CONDITIONAL REASONING TASK	24
5.2 METHODOLOGY	26

5.3 RESULTS	29
5.3.1 Results Hypothesis One	30
5.3.2 Results Hypothesis Two	35
5.3.3 Results Hypothesis Three	35
5.4 MEDIATION ANALYSES	36
5.4.1 Results Hypothesis Seven	36
5.5 DISCUSSION	36
6. STUDY TWO	38
6.1 BACKGROUND	38
6.2 METHODOLOGY	39
6.3 RESULTS	41
6.3.1 Results Hypothesis One	42
6.3.2 Results Hypothesis Two	46
6.3.3 Results Hypothesis Three	46
6.3.4 Results Hypothesis Four, Five, and Six	47
6.4 MEDIATION ANALYSES	47
6.4.1 Results Hypothesis Seven and Eight	47
6.5 MODERATION ANALYSES	48
6.5.1 Results Hypothesis Nine and Ten	48
6.6 DISCUSSION	49
7. CONCLUSION	53
7.1 CONTRIBUTIONS	53
7.2 LIMITATIONS AND FUTURE RESEARCH	56
APPENDIX A	59
APPENDIX B	60

APPENDIX C	.....	61
APPENDIX D	.....	63
APPENDIX E	.....	64
APPENDIX F	.....	74
APPENDIX G	.....	78
APPENDIX H	.....	79
APPENDIX I	.....	80
APPENDIX J	.....	84
APPENDIX K	.....	86
APPENDIX L	.....	87
APPENDIX M	.....	88
APPENDIX N	.....	89
APPENDIX O	.....	90
APPENDIX P	.....	91
APPENDIX Q	.....	94
APPENDIX R	.....	99
REFERENCES	.....	102

LIST OF TABLES

Table Number	Page Number
5.1. Transitional Life Event Inventory Frequencies.....	31
5.2. Categories for Transitional Life Events.....	32
5.3. Type, Timing and Intensity of Significant Events.....	34
6.1. Type, Timing and Intensity of Significant Events	46
J.1. Internal Reliability Analysis of CBS 1992	84
J.2. Internal Reliability Analysis of CBS 2008	85
J.3. Internal Reliability Analysis of SSES	85
P.1. Internal Reliability Analysis Materialism	84
P.2. Internal Reliability Analysis of Interpersonal Support Checklist	85
P.3. Internal Reliability Analysis of Revised Life Orientation Test	85
R.1. Comparison Tables for Study One and Study Two	99

LIST OF FIGURES

Table Number	Page Number
5.1. Transitional Life Event Inventory Frequencies.....	31
5.2. Categories for Transitional Life Events.....	32
5.3. Type, Timing and Intensity of Significant Events.....	34
6.1. Type, Timing and Intensity of Significant Events.....	46
Q.1. Mediation Analysis for Experience, State Self-Esteem, and Compulsive Buying Tendencies.....	94
Q.2. Mediation Analysis for Experience, State Self-Esteem, and Compulsive Buying Tendencies.....	94
Q.3. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies.....	95
Q.4. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies.....	95
Q.5. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies.....	96
Q.6. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies.....	96
Q.7. Mediation Analysis for Intensity, Materialism, and Compulsive Buying Behaviour	97

INTRODUCTION

Canadians are spending more than before; retail sales have increased by almost 10.5 billion dollars since January 2013 (Statistics Canada 2018). A number of factors have contributed to this increase in sales and Schor (1998) attributes part of it to overspending and the accumulation of debt. Globalization and technological innovation has increased the ease through which we can purchase and consume products. Society has begun to focus on the intangible and social benefit of product consumption. Schor (1998) explains that the purchase and consumption of products is used as a means to gain social acceptance from our much wider and economically diverse social network. If effective consumption decisions are made with the sole goal of maximizing total utility, as proposed by rational choice theory (Hernstein 1990), the motivation for this type of spending renders compulsive behaviour maladaptive. Irrational and deviant consumer behaviours have gained significant interdisciplinary interest, exemplified by the research in the field of marketing, psychiatry, psychology, and addictions (e.g. Biolcati 2017; DeSarbo and Edwards 1996; Maraz, Griffiths, and Demetrovics 2015; Roberts and Pirog 2004). The potential for these behaviours to have adverse effects on a person's well-being motivates the scientific community, as a whole, to further our understanding of maladaptive consumer behaviour.

A person engages in maladaptive consumption behaviour based on the behaviour's perceived psychological advantages (Dittmar 2005; Schorr 1999). For example, it has been shown that the desire to improve emotions related to self-esteem is a prominent motivation that drives compulsive buying (Dittmar, Long, and Bond 2007; Kukar-Kinney, Ridgway, and Monroe 2012). Compulsive buying has been shown to interfere with social, marital, and occupational functioning, and is associated with significant debt and occasionally unlawful

behaviours (Mitchell et al. 2006; Schlosser et al. 1994). Compulsive buying is often referred to as a behavioural addiction and is represented as being akin to other addictive behaviours such as binge eating (Biolcati 2017; Davenport, Houston, and Griffiths 2012). Representative surveys revealed prevalence estimates of compulsive buying between 6% and 7% (Müller, Mitchell, and de Zwaan 2015). Despite the prevalence and associated burden of compulsive buying, it is not classified as a mental disorder under the DSM-V due to a lack of data clarifying the maladaptive behaviour as an addiction (Piquet-Pessôa et al. 2014).

In a culture of consumerism, the consumer decision-making process has evolved into something much more complex than utility maximization. Ulterior motives driven by perceived psychological advantages promote the increasing likelihood that consumers are engaging in maladaptive consumption patterns, and research shows there has been an increase in these behaviour patterns over the past two decades (Müller et al. 2015). It is imperative that research efforts attempt to delve deeper into how compulsive buying develops. A focus on the antecedents to these behaviours may provide insight into prevention methods and the rehabilitation of individuals negatively impacted by compulsive buying.

1. LITERATURE REVIEW

1.1 Compulsive Buying

Compulsive buying is defined as an “abnormal form of shopping and spending characterized, in the extreme, by an overpowering, uncontrollable, and repetitive urge to buy, with disregard for the consequences” (Edwards 1993, 67). The primary purpose of compulsive buying is to provide an emotional lift to cope with negative moods. Its motives are not primarily linked to the possession of goods and services but instead in the very act of buying (d’Astous 1990; Roberts, Manolis, and Pullig 2014). Individuals who engage in compulsive buying are less interested in the use of the purchased good and more interested in the process of shopping, browsing, choosing, and ordering products.

Compulsive buying has long been considered a problematic behaviour; the father of scientific psychiatry, Emil Kraepelin, termed the behaviour ‘oniomania’ over 100 years ago (Müller et al. 2015). In the 1990s, research focused on providing the necessary support to legitimize and establish compulsive buying as a definable clinical syndrome (e.g. DeSarbo and Edwards 1996; Edwards 1993; Faber and O’Guinn 1992; Schlosser et al. 1994). This research highlighted a high level of comorbidity with other disorders such as impulse-control disorders like binge eating (Faber et al. 1995) and gambling addictions (Black and Moyer 1998), as well as mood disorders like major depressive disorder (Black et al. 1998) and anxiety (Schlosser et al. 1994). Despite similarities between compulsive buying and other addictive behaviours, the scientific community has yet to acknowledge it as a diagnosable addiction.

There is a distinct methodological difference between the medical and social sciences perspectives (Müller et al. 2015). The medical perspective dichotomizes the behaviour as either problematic or not. In contrast, the social sciences considers it as existing on a continuum. For

example, d'Astous (1990) proposes that compulsive buying appears to exist on a continuum of various degrees of intensity, heavily influenced by individual differences. d'Astous (1990) concluded that all consumers can be positioned along a generalized "urge to buy" continuum with those at the upper extreme identifiable as true compulsive buyers. For this reason, a "normal" consumer can engage in compulsive buying without engaging in the extremes of the behaviour. This research project assumes a perspective rooted in the social sciences. This perspective holds that compulsive buying is a dynamic and complex phenomenon which reflects the number of constructs that have been associated with compulsive buying such as personality traits (DeSarbo and Edwards 1996; Mowen and Spears 1999), gender (d'Astous 1990), family structure (Grougiou and Moschis 2015; Roberts, Tanner, and Manolis 2005), environmental stressors (Kemp, Kennett-Hensel, and Williams 2014), and coping strategies (Chang and Arkin 2002; Dholakia 2000).

It is important to distinguish between compulsive buying and impulsive buying, as the two behaviours are qualitatively different yet are often confounded in the literature. Existing literature uses these terms interchangeably or combines them, creating further complexities within and between the two constructs. Hassay and Smith (1996) describe compulsive buying as the manifestation of a compulsive impulse. A compulsive impulse is satisfied through means such as kleptomania, excessive buying, or binge behaviour (Hassay and Smith 1996). However, more recent research describes impulsive buying as encompassing all unplanned purchases characterized by rapid decision-making and behaviour with the ultimate goal of immediate gratification (Kacen and Lee 2002; Muller et al. 2015). DeSarbo and Edwards (1996) most clearly distinguish between the two constructs based on the triggering stimulus of the behaviour. Impulse buying occurs when an external trigger, like a product on a shelf, stimulates the

individual to make a purchase. In contrast, compulsive buying is motivated by internal triggers, like anxiety or stress, for which the act of shopping serves as an escape. So, while compulsive shoppers may engage in impulsive buying, this behaviour ultimately serves the more complex function of an avoidance or coping strategy (DeSarbo and Edwards 1996). Compulsive buying is not marked by rational decision-making but is instead driven by emotional and psychological motives.

1.2 Rational Choice Theory

Rational choice theory, rooted in the field of economics, posits that a person makes a decision based on the goal of maximizing total utility (Hernstein 1990); utility is synonymous with value in that maximizing utility means maximizing received value (Bettman, Luce, and Payne 1998). Rational choice theory has been used as a means of assessing whether behaviour is optimally gaining specific ends, and if it is not, how it should be changed to do so (Hernstein 1990). Rational choice theory relies on the notion that human beings behave in a similar manner to all other organisms seeking utility maximization.

In the domain of marketing, consumers are presented with decisions concerning the selection, consumption, and disposal of products and services. Rational choice theory has been used as one approach to studying consumer decision-making in evaluating trade-offs and uncertainties (Bettman et al. 1998). Rational consumers are assumed to have well-defined preferences based on subjective values dependent on the options. They are also assumed to have the necessary skills to enable the calculation of which option serves to maximize their value and to choose accordingly (Bettman et al. 1998). However, empirical studies of actual consumer behaviour have often presented violations of this theory. For example, people worry too much about low-probability events like house fires and pay a lot to insure against them, while at the same time

insuring their cars against more likely accidents but running red lights and speeding (Hernstein 1990). According to rational choice theory, compulsive buying is a deviant consumer behaviour that goes against utility-maximization while also violating generally accepted norms of conduct (Hassay and Smith 1996). Although, a paradigm shift in decision-making theories has recognized that emotions constitute powerful, pervasive, and predictable drivers of decision-making (Lerner, Valdesolo, and Kassam 2015).

Bounded rationality argues that decision-making deviates from rationality because of inherently human factors including cognitive capacity, willpower, and situational constraints (Lerner et al. 2015). Herbert Simon (1983), best known for his theories of bounded rationality, argued that “in order to have anything like a complete theory of human rationality, we have to understand what role emotion plays in it” (29). Lerner et al. (2015) proposed the emotion-imbued choice model that accounts for traditional inputs like expected and discounted utility theories as well as emotional inputs like the preferences, personality, and the emotional state of the decision-maker. While each decision involves emotional input, decisions are also heavily influenced by a person’s history and past experiences. In order to successfully develop a complete theory of human rationality, it is imperative that it account for the significant impact of a person’s life history on decision-making. Such a theory would account for why people engage in compulsive buying among many other irrational consumer behaviours.

1.3 The Life Course Paradigm

The life course paradigm has extended across theoretical and practical boundaries of behavioural sciences and has been used successfully to study addictive, maladaptive behaviours like binge drinking and eating (Baker et al. 2016; Simons et al. 2002). This paradigm sees behaviour at any point in life as being the result of and adaptation to earlier life conditions.

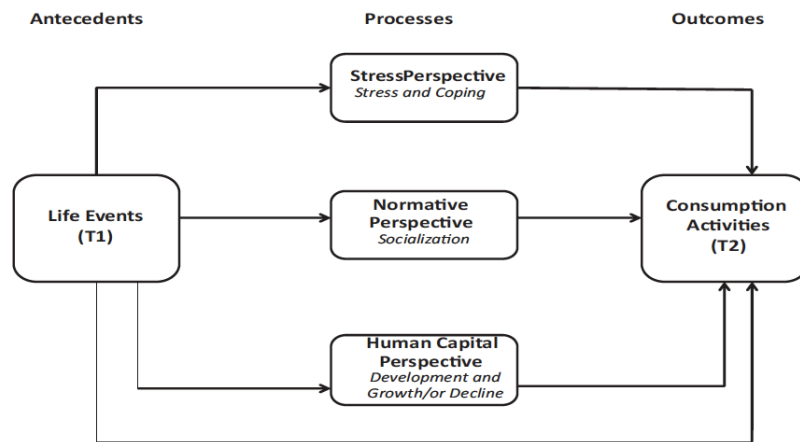
Behaviours are viewed as outcomes of biological and psychological changes or as events and social demands that are defined by life events and social roles (Elder 1998). Behavioural outcomes are influenced by factors such as the timing, duration, and sequence of events in the sociocultural context in which the individual resides as well as by life choices (Baker et al. 2016; Elder 1998). Adaptation to life experiences creates physical, social, and emotional demands that are met with stress and handled by coping, development, and growth or decline (Baker et al. 2016). The life course paradigm moves beyond perceiving consumers as solely influenced by their desire for utility maximization. Instead, this paradigm perceives consumer behaviour as a holistic outcome of life experience and adaptation, serving as an effective platform through which to integrate and model antecedents to compulsive buying.

Hirschman (1992) proposed that compulsive behaviours often stem from growing up in a family struggling with substance abuse, violence, or emotional conflict. Exposure to environments of uncertainty and frequent disruption is thought to result in children developing a behavioural predisposition to take what they can when they can (Walls and Smith 1970). For example, children from divorced families reported higher levels of materialism and compulsive buying compared to their peers whose parents had not divorced (Rindfleisch, Burroughs, and Denton 1997). Divorce is thought to limit the amount and quality of resources available to the children, and lower self-esteem potentially leads them to rely on material objects to help bolster their self-image (Richins and Dawson 1992; Rindfleisch et al. 1997). The research that has focused on early life conditions highlights the significant impact these conditions can have in fostering maladaptive coping strategies later on in life.

The life course paradigm includes three unique but complimentary perspectives including (1) the stress perspective, (2) the normative perspective, and (3) the human capital perspective (Figure 1.1)

Figure 1.1

The Three Perspectives of the Life Course Paradigm (Grougiou et al. 2015 adapted from Moschis 2007)



The stress perspective sees critical life events as producing stressful psychological imbalances that lead an individual to use mental and behavioural strategies to cope and relieve these disturbances. These strategies may be effortful initially, but over time they become reinforced and develop into attitudinal and behavioural predispositions that characterize compulsive buying (Grougiou et al. 2015). The normative perspective places greater emphasis on the impact of the acquisition of socially desired norms and skills from various agents of socialization. The imitation of deviant or excessive consumer behaviours of peers may seem desirable and become incorporated into behavioural patterns (Grougiou et al. 2015). Human capital includes the skills and resources that determine an individual's future income and lifestyle. The human capital

perspective acknowledges that changes in outcomes and processes may shift resulting in maladaptive behaviours. For example, changes in socio-economic status during childhood can result in decreased human capital by limiting access to resources necessary for development of knowledge structures (Grougiou et al. 2015). All three perspectives have been effective in addressing compulsive buying.

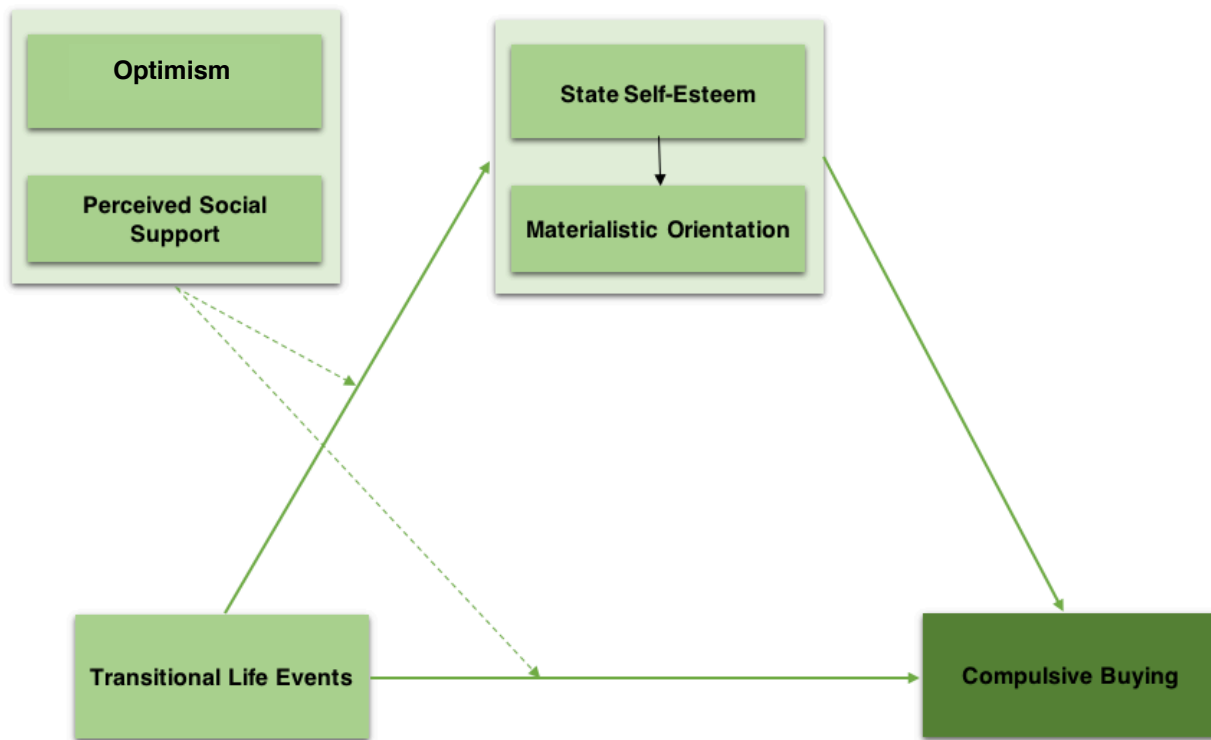
Research assumes either an integrated perspective, like Baker et al. (2016) who integrated all three perspectives in their conceptual model examining the mechanisms that link aversive family events experienced in childhood to compulsive buying in early adulthood. Baker and colleagues (2016) concluded that disruptive family events do not directly contribute to the development of compulsive buying but that their effect is mediated through changes in the parent-child relations and interactions with peers, suggesting a complex relationship between life experiences and compulsive buying. In contrast, Mather, Moschis, and Lee (2006) assumed only the stress perspective and found that brand preference changes may be viewed as the outcome of adjustments to new life conditions, and changes in consumption patterns reflect consumer efforts to cope with life changes. My research seeks to specifically address the relationship between life events and compulsive buying beyond childhood which makes the implications of the normative perspective and the human capital perspective less relevant; the socialization of the individual has already occurred, and consumption behaviours and knowledge structures have already been established. Therefore, this research assumes the stress perspective and attempts to establish empirical support for the relationship between life conditions and compulsive buying.

2. THE PROPOSED CONCEPTUAL FRAMEWORK

A framework rooted in the life course paradigm is proposed in an attempt to conceptualize the relationship between life events and compulsive buying outcomes (Figure 2.1). The proposed framework adheres to the characteristics of a conceptual contribution defined by MacInnis (2011). This framework serves to connect previously distinct pieces of information with the ultimate goal of synthesizing and amalgamating the literature addressing compulsive buying through the lens of the stress perspective within the life course paradigm. This program of research offers a theoretical contribution to the field of consumer behaviour by bridging the empirical gap within the existing literature and piecing together existing knowledge into a cohesive model. Practical contributions will come from a greater understanding of the factors and mechanisms involved in this phenomenon which may offer insight into preventative or rehabilitative means to addressing compulsive buying. Each component of the framework will be discussed in detail below.

Figure 2.1

Proposed Conceptual Framework



2.1 Transitional Life Events

The life course paradigm emphasizes the indirect influence of external events and conditions on subsequent behaviours. External events are defined as any stressors residing outside of the control of the individual that may have some influence on the individual's coping strategy. External events increase tension within an individual and elicit a stress response. Mathur, Moschis, and Lee (2006) found that stress acts as a mediator between external events and consumption-related lifestyles, reinforcing the important consideration of external events as

a main component of the integrated framework. External events have been divided into two categories: (1) factors that only serve to create stress (e.g. natural disasters) and (2) transactional life events resulting in long-lasting role transitions which subjects the individual to stress where they seek to re-establish stability (e.g. divorce; Mathur et al. 2006). Both types of external events have been touched on in the compulsive buying literature. However, the proposed framework focuses on transactional life events because these events exert greater influence on psychological wellbeing compared to other types of stressors (Mathur et al. 2006). For the purposes of our research, transactional life events will be renamed ‘transitional life events’. The change was made to avoid confusion with transactional events more commonly associated with buying and selling or business deals. ‘Transitional life event’ was chosen because it is an appropriate reflection of the consequential role transitions these events initiate.

The research concerning transitional life events and compulsive buying largely focuses on the influence of family structure (Baker et al. 2016; Grougiou and Moschis 2015; Roberts et al. 2005). A significant portion of research has addressed children and adolescents in order to assess the level of risk for engaging in compulsive buying later in life. Aversive family events experienced in childhood are suggested to contribute to maladaptive buying tendencies in early adulthood (Baker et al. 2016). The influence of the family is an important factor to address because disruptive family events (e.g. loss of a parent or family discord) are a source of stress that subjects a child to further potentially stressful events (e.g. relocation; Baker et al. 2016). The duration of living in disruption and its influence on the quality of parent-child relationships have been shown to influence compulsive buying (Baker et al. 2016). However, Mathur and colleagues (2006) suggest that transitional life events would most likely initiate changes in consumption patterns beyond adolescence as people start to accumulate events in their life. The

proposed framework seeks to establish the mechanisms responsible for the development of compulsive buying above and beyond family structure.

The research demonstrating the significant influence of various transitional life events on compulsive buying, like changes in family structure, provide support for assuming a perspective rooted in the life course paradigm to appropriately demonstrate the influence of life experiences on consumer behaviour. The cumulative impact of transitional life events may contribute to the development of compulsive buying over time. Therefore, perceiving a consumer as the sum of their experience is beneficial. By acknowledging the presence and influence of transitional life events, their impact on internal factors and the subsequent behavioural outcomes can be better understood.

2.2 Internal Factors

Compulsive buying is argued to be a response to psychological tension arising from internal factors (d'Astous 1990). Internal factors are not explicitly defined by d'Astous (1989; 1990) other than pertaining to psychological aspects of a person. Existing research incorporates a number of factors associated with compulsive buying including the self-concept (Gil, Leckie, and Johnson. 2016; Gudykunst and Lee 2003; Mandel 2003; Roberts et al. 2014), personality (DeSarbo and Edwards 1996; Mowen and Spears 1999), and beliefs and values (O'Guinn and Faber 1989; Richins and Dawson 1992). The influence of internal factors is suggested to play a key role in mediating the relationship between transitional life events and compulsive buying. As mediators, internal events serve to explain how transitional life events take on internal psychological significance, offering insight into how or why these types of events are related to compulsive buying (Baron and Kenny 1986; Kraemer et al. 2008).

2.1.1 State Self-Esteem

Compulsive buying can serve as a means to bolster self-esteem which is an influential internal factor pertaining to a consumer's self-concept (O'Guinn and Faber 1989). General self-esteem is defined as an individual's self-evaluation and the extent to which the person believes themselves to be worthwhile (DeSarbo and Edwards 1996). DeSarbo and Edwards (1996) concluded that compulsive buyers can be clustered into two groups dependent on the motivation behind the behaviour. Cluster One encompasses behaviour driven by an attempt to build up self-esteem via the temporary sense of worth, power, and control achieved through excessive shopping and spending. These individuals are very dependent on others as their behaviour is an attempt to appear valuable in others' eyes (DeSarbo and Edwards 1996). Cluster Two is more strongly associated with materialistic orientation and will be discussed in the next section.

State self-esteem refers to the short-lived changes in self-evaluation; it consists of three dimensions: (1) performance, (2) appearance, and (3) social self-esteem (Heatherton and Polivy 1991). Self-esteem is a relatively enduring disposition with some degree of deviation based on context (Heatherton and Polivy 1991). State self-esteem is that degree of deviation and can be measured and manipulated in an experimental setting. For example, state self-esteem would account for higher levels of self-esteem while holding the attention of an audience but lower levels of self-esteem after receiving constructive criticism. Base-line levels of state self-esteem in any given moment is relative to general self-esteem in that those with high self-esteem may be higher in baseline state self-esteem than those with low self-esteem. Davenport, Houston, and Griffiths (2012) explain that feeling bad about yourself may serve as the motive for individuals to engage in compulsive buying as a "pick-me-up". This suggests that state self-esteem may play

a role in buying decisions. State self-esteem has yet to be examined in conjunction to compulsive buying and therefore warrants further exploration.

Because compulsive buying is argued to exist on a continuum, it follows that certain factors contribute to where an individual may fall on this continuum. State self-esteem would be negatively affected by a transitional life event leading to an increased likelihood of engaging in compulsive buying as means to cope with the negative feelings associated with changes in state self-esteem. The point in time in which the event is experienced may have an important impact on a transitional life event's effect on state self-esteem. The more recent an event is experienced, the greater the potential impact it may have on triggering compulsive buying as a consequence of lowering state self-esteem.

2.1.2 Materialistic Orientation

Materialistic value endorsement, as defined by Richins (2004), is the importance that an individual ascribes to the ownership and acquisition of material goods in achieving major life goals. In other words, products are the key to happiness and self-definition. This materialistic orientation is central to current consumer culture reflective in popular slogans like “retail therapy” (Dittmar, Long, and Bond 2007). O’Guinn and Faber (1989) concluded that those who engaged in compulsive buying were more materialistic than the general population. DeSarbo and Edwards (1996) described Cluster Two compulsive buyers as those whose compulsive buying behaviours are influenced more so by circumstance as opposed to psychological motivations more common among Cluster One compulsive buyers. In Cluster Two, compulsive buyers desire ownership of items, which is characteristic of those higher in materialistic orientation. It was theorized that less extreme forms of compulsive buying are driven by ownership whereas more

extreme compulsive buyers are driven by the shopping process as opposed to ownership of items (DeSarbo and Edwards 1996). While materialism was found to be significant in its general association with compulsive buying, it was not found to fully explain compulsive buying which highlights its complex role as a potential mediator between compulsive buying and its antecedents (DeSarbo and Edwards 1996).

Mowen and Spears (1999) conceptualize materialism as a central trait. Unlike cardinal traits defined as the basic, underlying predisposition of individuals arising from genetics and early learning history, central traits are narrow in application and emerge from the interaction between cardinal traits, culture, and learning history (Mowen and Spears 1999). Cardinal traits are predictive of central traits and a central trait (e.g. materialistic orientation) may serve as a mediator between cardinal traits (e.g. conscientiousness) and surface traits (e.g. compulsive buying; Mowen and Spears 1999).

Górnik-Durose and Pilch (2016) describe “anxious materialists” as those who attach themselves to objects and feel comfortable among goods that are going to guarantee a fulfillment of their needs and desires protecting them against deprivation; this type of materialism is described as defensive (Górnik-Durose and Pilch 2016). In contrast, “narcissistic materialists” use narcissism as a self-regulatory strategy to enhance self-worth through the acquisition of goods; this type of materialism is described as offensive (Górnik-Durose and Pilch 2016). Górnik-Durose and Pilch (2016) argue that the differences in the development of materialistic orientation is related to formative experiences like experiences of deprivation and exposure to an abundance of materialistic messages. Materialistic orientation is therefore susceptible to influences of life experiences and may be influenced throughout life as culture and learning continue to shape central traits.

Chang and Arkin (2002) conceptualize materialism as a value orientation that has implications for desires, decisions, psychological well-being, and social behaviours. In capitalistic cultures, individuals often use possessions and consumption as a way to define self-identity, resulting in many individuals placing excessive value on monetary success and material possessions; the extent of the value placed on these factors is defined as materialistic orientation (Chang and Arkin 2002). It was found that when facing uncertainty and feelings of self-doubt, materialistic orientation is heightened in an attempt to acquire materialistic displays of a particular identity (Chang and Arkin 2002). If materialistic orientation is susceptible to the influence of experiences, uncertainty, and self-doubt, it is argued that it is also subject to influences from transitional life events.

The proposed relationship between materialistic orientation and compulsive buying is based on their shared negative correlate, namely self-esteem (e.g. Biolcati 2017; Chang and Arkin 2002; d'Astous 1990; DeSarbo and Edwards 1996; Dittmar 2005; Richins and Dawson 1992). For example, Dittmar and colleagues (2007) found that materialistic orientation and compulsive buying tendency online was mediated by emotional and identity-related buying motives which are both concerned with self-improvement and self-repair through the acquisition of goods. This perspective sees materialism as serving as the means through which excessive consumption of goods for self-improvement is motivated and justified. There is then a potential relationship between materialistic orientation that is deserving of further attention in relation to the influence of transitional life events.

3. INFLUENCING FACTORS

The complex nature of the relationship between transitional life events and compulsive buying requires that attention be given to potential moderators. Two noteworthy factors are 1) optimism and 2) perceived social support. Maladaptive consumer behaviour is subject to a number of influential factors that may contribute to the formation of these behavioural patterns. By addressing their potential influence, the conceptual framework may better represent the true nature of the proposed path to compulsive buying.

3.1 Optimism

Optimism is an individual difference that reflects the extent to which people hold favourable expectancies for their future (Carver, Scheier, and Segerstrom 2010). In other words, optimists are people who expect good things to happen to them. Optimism is a version of confidence concerning life in general as opposed to a specific context; an optimist should be confident and persistent in the face of a life challenge (Carver et al. 2010). Optimism lays on a continuum between optimism and pessimism with most people falling and fluctuating somewhere in between the two extremes (Carver et al. 2010). When faced with adversity or distress, optimists are confident about eventual success and are persistent in their effort to overcome the presented challenge (Carver et al. 2010). Ultimately, optimists are more likely to employ approach coping strategies aimed at dealing with the stressor or emotions as opposed to avoiding or escaping them. For example, in Scheier and colleagues' (1989) study of coronary artery bypass surgery, optimists were more likely than pessimists to make plans for their future and set goals for their recovery, they were less focused on negative outcomes, and were more likely to seek out information about what was required of them in the following months of

recovery. The indirect effect of these differences in coping strategies had a positive impact on quality of life six months later (Scheier et al. 1989).

Ultimately, optimism may serve as a protective factor against any influence of negative feelings associated with transitional life events on state self-esteem and materialistic orientation. Compulsive buying serves as an avoidance coping strategy where the individual seeks to calm anxieties or negative feelings through the escape of shopping making it very unlikely that an optimist would engage in compulsive buying. The role of optimism will be taken into account as a potential moderator.

3.2 Perceived Social Support

Social support is a multidimensional concept that includes the actual support received and the sources of the support; the type support and source of support varies and can include informative, emotional, and instrumental support from friends, family, strangers, and animals (Dumont and Provost 1991). There is a difference between an individual's social network and their perceived social support. The social network is defined as the set of relationships a particular individual has and can be described in terms of composition and structure (Schaefer, Coyne, and Lazarus 1981). While the social network has benefits in describing the tangible aspects of an individual's social support, it fails to capture the quality and availability of social support. Instead, perceived social support focuses on the nature of the interactions that take place in relationships as evaluated by the involved individual (Schaefer et al. 1981). It is suggested that people will fare better when faced with stressful life conditions if they perceive themselves as having a quality social support network (Schaefer et al. 1981).

Social support serves as a means of providing emotional, tangible, and informational support to an individual. Emotional support involves the creation of feelings of being loved and cared for as well as feelings of belonging. These relationships provide intimacy and attachment, reassurance, and the ability to confide and rely on another person. Tangible support includes direct aid or services such as loans, gifts, or provision of services like health care. Finally, informational support includes providing advice or sharing valuable information to provide feedback or help solve a problem; all three types of social support positively influenced depression and morale (Schaefer et al. 1981).

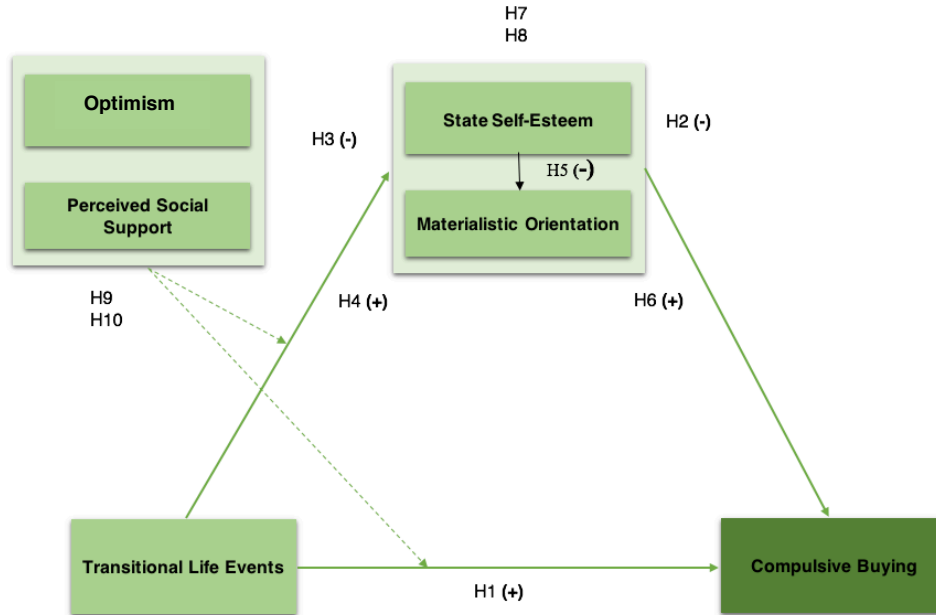
Dumont and Provost (1991) found that social support served as a protective factor for adolescents who experience stress and depression. Adolescents who were considered to be resilient were reported to have higher levels of self-esteem in comparison to their non-resilient counterparts. (Dumont and Provost 1991). Perceptions of effective support networks may help increase self-esteem and protect an individual from engaging in compulsive buying. Regardless of the actual size or members of the support network, individuals who perceived themselves as being supported through transitional life events may be less likely to engage in compulsive buying. The potential moderating role of perceived social support will be addressed in this research.

4. RESEARCH QUESTION

This research seeks to address the relationship between transitional life events and compulsive buying. Internal factors are assessed to determine the conceptual pathways through which compulsive buying is likely to develop. By assuming a stress perspective rooted in the life course paradigm, consumer behaviour is viewed as a holistic outcome of life experience. By moving beyond utility maximization proposed by rational choice theory, and establishing theoretical grounding in the life course paradigm, complex consumer decision-making processes can be better understood in the context of maladaptive consumption patterns. This research consists of two experiments designed to answer the question: *do transitional life events influence internal factors to elicit compulsive buying? If so, how?* This question will be addressed based on the previously delineated conceptual framework and by the following hypotheses outlined in Figure 4.1. Study One will test hypotheses one, two, three, and seven. Study Two will attempt to replicate the findings from Study One for these hypotheses. Study Two will further address hypotheses four, five, six, eight, nine, and ten, providing clarity on the moderators/mediators of the proposed relationships.

Figure 4.1

Proposed Conceptual Framework with Directional Hypotheses



- (1) *Hypothesis One: More experienced transitional life events will be associated with higher levels of compulsive buying.*
- (2) *Hypothesis Two: State self-esteem will be negatively associated with compulsive buying.*
- (3) *Hypothesis Three: More experienced transitional life events will be associated with lower state self-esteem.*
- (4) *Hypothesis Four: More experienced transitional life events will be associated with higher materialistic orientation.*
- (5) *Hypothesis Five: State self-esteem will be negatively associated to materialistic orientation.*
- (6) *Hypothesis Six: Materialistic orientation will be positively associated with compulsive buying.*

- (7) *Hypothesis Seven: State self-esteem will mediate the relationship between transitional life events and compulsive buying.*
- (8) *Hypothesis Eight: Materialistic orientation will mediate the relationship between transitional life events and compulsive buying.*
- (9) *Hypothesis Nine: Perceived social support will moderate the relationship between transitional life events and compulsive buying.*
- (10) *Hypothesis Ten: Optimism will moderate the relationship between transitional life events and compulsive buying.*

5. STUDY ONE

5.1 Background

Study One explores the relationships between transitional life events, state self-esteem and compulsive buying. State self-esteem is relatively understudied in reference to compulsive buying, as existing studies focus on general self-esteem. As previously discussed, self-esteem has been found to play a significant role in addictive behaviours of “excess” like eating and internet usage (Andreassen et al. 2017; Herbozo et al. 2015). State self-esteem is representative of a more malleable construct and is subject to temporary fluctuations as a consequence of experiences of transitional life events.

5.1.1 Conditional Reasoning Task

As social beings, humans want to view their own behaviour as logical and reasonable, and justification is the means through which behaviour may be viewed as such (Bowler et al. 2012; James 1998). The way in which cognitive biases alter perceptions is known as differential framing (Bowler et al. 2012; James 1998). Rationalizations of differential framing are known as justification mechanisms (Bowel et al. 2012). Addiction-prone individuals are argued to reason differently than non-addiction-prone individuals and will respond to conditional reasoning tasks differently. For this reason, a conditional reasoning task for compulsive buying was developed and tested in Study One. Conditional reasoning tasks present individuals with a set of inductive reasoning problems, and participants are asked to select the most logical explanation for each statement (Bowler et al. 2013). A conditional reasoning task might help in assessing socially sensitive constructs like compulsive buying. This method has proven effective in addressing addictive behaviours like compulsive eating (Bowler, Bowler, and Cope 2012).

Each conditional reasoning item contains four possible response choices: one addiction-prone response, one non-addiction prone response, and two distractors or illogical responses. Bowler et al. (2012) review the five most common justification mechanisms employed for addictive behaviours. First, (1) the evasion of discomfort bias, which suggests that addictive behaviour serves as means to achieve a sense of calmness and disregard for stressful or unpleasant realities. The second justification mechanism is the (2) immediate gratification bias, which suggests that addicts focus solely on the instantaneous satisfaction of the behaviour without regard to negative long-term consequences. The third, (3) the negative-self bias, describes the tendency for individuals to view themselves in an inaccurate, negative light and engage in activities that negate these feelings of inadequacies. The (4) self-revision bias describes the tendency to seek behaviours or activities to transform oneself to be perceived more favourable. Finally, the (5) displacement of responsibility bias allows the individual to perceive themselves as powerless and as a victim, allowing them to shift responsibility for their behaviour to other people or circumstances.

The conditional reasoning task employed in Study One was based on the task designed to address addiction proneness developed by Bowler and colleagues (2013) and Bowler and colleagues' (2012) adapted conditional reasoning task for compulsive eating. Participants were presented with a series of reasoning problems and then asked to select the most logical explanation (See Appendix F, which also indicates the logical and biased response options).

To analyze the conditional reasoning task, each participant was assigned a conditional reasoning task total. The total was created by adding together the number of biased answers each participant selected. Linear regressions were conducted, and no significant relationship was found between the conditional reasoning task total and the compulsive buying scales included (p

> .05). The results for the conditional reasoning task were not significant in Study One, so the measure was not included in Study Two and it is not discussed further.

5.2 Study One - Methodology

Study One was reviewed and approved on ethical grounds by the Behavioural Ethics Research Board at the University of Saskatchewan (See Appendix A). Participants were undergraduate students recruited from a large North American university; the researcher provided professors of undergraduate commerce courses with a recruitment poster (See Appendix B). University students are an effective sample as they are a major consumer segment about to become regular shoppers. The researcher spoke to the participants prior to the distribution of questionnaires and confirmed that participation was strictly voluntary, and they would not receive compensation for their participation. Those who chose to participate received a pencil-and-paper questionnaire which included a consent form (See Appendix C).

Participants were first required to complete the State Self-Esteem Scale (SSES; Heatherton and Polivy 1991; See Appendix D). This scale has demonstrated concurrent and discriminant validity in laboratory, classroom, and clinical settings (Heatherton and Polivy 1991). Participants were instructed to answer the SSES items as they were true for them in that specific moment (e.g., “I feel confident about my abilities”). The 20 items were rated on a five-point Likert scale.

A first tentative approach to measure compulsive buying was through constructed store scenarios (See Appendix E). Participants were asked to imagine they were at a shopping mall and had \$400.00 available to spend as well as an additional \$250.00 in a credit card that they kept for unforeseen events. They were instructed that they could spend all, some, or none of the

available dollars and credit card. The four stores were chosen based on familiarity, target market, and product category. The four stores were located in the largest shopping mall in the city where data was collected. The stores included technological and gaming products, an equal amount of male and female clothing and accessories, and gender-neutral home and body care products. The store scenarios were printed in full colour to aid in product selection and realism. However, as a result of participants' misinterpretation of the task, the store scenarios did not turn out to be an effective, objective way to measure compulsive buying. For example, when asked how much they would like to spend in a store (*dollar amount*), participants responded "lots", "a couple things", or "not very much". These responses were not quantifiable, and therefore comparisons between what they would *actually* spend and what they would *like* to spend in each store was indeterminable. The store scenarios were not included in Study Two or further analyzed for Study One.

The Compulsive Buying Scale (O'Guinn and Faber 1992; See Appendix G) was included. The scale possesses good reliability and has been used successfully in identifying compulsive buyers (Rindfleisch, Burroughs, and Denton 1997; Roberts and Jones 2001). This scale is often used in clinical settings. Participants were asked to rate how often they have engaged in the behaviour identified in the statement on a five-point Likert scale ranging from "very often" to "never" (e.g. "bought things even though I couldn't afford them). The scale consists of seven items. Higher scores are associated with higher levels of compulsive buying.

Compulsive buying was also measured using the Compulsive Buying Scale developed by Ridgeway, Kukar-Kinney, and Monroe (2008; See Appendix H). The scale's six items were rated on a six-point Likert scale. This scale is effective in that the items capture both the obsessive-compulsive (e.g. "my closet has unopened shopping bags in it") and impulse-control

(e.g. “I buy things I did not plan to buy”) dimensions of compulsive buying and distinguishes compulsive buying from its consequences, like financial burden. Excluding items addressing the extreme consequences of behaviour allows for the applicability to general consumer populations (Ridgeway et al. 2008).

In order to differentiate further between the two compulsive buying scales, O’Guinn and Faber’s (1992) compulsive buying scale is argued to more closely address compulsive buying tendencies; the inclination towards compulsive buying whether or not the behaviour occurs. For that reason, O’Guinn and Faber’s (1992) scale will be referred to as compulsive buying tendencies. This scale includes items focused on the beliefs or feelings associated with compulsive buying behaviour (e.g. “others would be horrified...”, “felt anxious or nervous...”, and “...make myself feel better”). In contrast, Ridgeway and colleagues’ (2008) compulsive buying scale focuses more on the actual compulsive buying behaviour (e.g. “my closet has unopened shopping bags in it”, “my life centers around buying things”, “I consider myself an impulse shopper”) and will be referred to as compulsive buying behaviour. While these scales are both designed to measure compulsive buying, the items included in each scale do differ slightly and it is believed that they will capture two important but different aspects of compulsive buying.

Transitional life events were measured using an adapted version of the Transactional Life Event Inventory developed and used successfully by Mathur and colleagues (2006; Appendix I). Experience of transitional life events was measured by asking respondents to indicate whether they have personally experienced any of the listed events (e.g. divorce, death of a family member, job loss, chronic illness) and when the event occurred. Mathur and colleagues’ (2006) inventory was adapted to be more relevant to our sample. For example, the adapted version

included events like the death of a loved pet, parental divorce, and the breakup of a significant romantic relationship. Items references experiences more relevant to senior (e.g. “birth of a grandchild”) were excluded from the list. The inventory was further expanded to include a measure of event intensity where participants were asked to rate their felt experience on a scale of 1-7 (not bad at all – very bad). Expanding the Transitional Life Event Inventory better encompasses the complex nature of life experiences and can provide greater insight and depth into the type and intensity of transitional life events compared to solely summing up the number of experienced events.

5.3 Results

Following data collection from the undergraduate commerce course, 141 surveys were distributed, and 136 completed surveys were collected for statistical analysis. Five surveys were excluded from analyses because participants completed less than half of the provided measures. All of the participants for Study One were between the ages of 18 and 29 with 83.1% between 18 and 21; the mean age for the participants was 19.96 ($SD = 1.75$). Of the participants, 62 identified themselves as females (45.6% of the total participants).

The reliability of both compulsive buying scales (O’Guinn & Faber 1992; Ridgeway et al. 2008) was tested. Cronbach’s alphas for the seven-item and six-item compulsive buying scales was .79 and .88 respectively. All items were included in the subsequent analyses. After reverse-coding the specific items in the SSES (Heatherton & Polivy 1991), the scale was found to be highly reliable ($\alpha=.89$). Indices were created for the both compulsive buying scales and the SSES. Participants reported a low-level of engagement in compulsive buying tendencies with a mean response of 1.84 out of five ($SD = .66$) In accordance, participants also reported a lower

level of compulsive buying behaviours with a mean response of 2.32 out of six ($SD = 1.05$). Finally, the level of state self-esteem was moderate with a mean of 3.51 ($SD = .55$). The internal reliability analysis for each of these three scales is detailed by item in Appendix J. The compulsive buying scales are purportedly measuring two distinct but inter-related aspects of compulsive buying, with compulsive buying tendencies preceding compulsive buying behaviour. Therefore, the use of both scales is warranted. A linear regression was conducted and provided support for the relationship between the two compulsive buying scales ($F(1,134) = 52.57, p < .001, R^2 = .28$).

5.3.1 Results Hypothesis One

To investigate hypothesis one, the transitional life events were first summed into a score representative of the total number of transitional life events experienced. Table 5.1 depicts how many participants experienced each life event. The number of events experienced ranged from 0 to 16 ($M = 6.47, SD = 2.66$). The three most commonly experienced transitional life events included: starting a job (78%), the death of a parent or close family member (71.9%), and changing jobs (65.7%). The least commonly experienced transitional life event was losing your own job or business (11.9%). These most and least commonly shared events are reflective of the demographic profile of the participants. A linear regression indicated that a greater number of experienced transitional life events did not predict increased patterns of compulsive buying behaviours ($p = .44$) or stronger compulsive buying tendencies ($p = .43$). Transitional life events were then factored into 0-6 experiences and 7-16 experiences. There was no difference between the groups in terms of compulsive buying tendencies ($p = .82$) or compulsive buying behaviours ($p = .85$).

Table 5.1**Transitional Life Event Inventory Frequencies**

Event Experienced	Frequency	Percent
(1) Death of a friend	55	40.4
(2) Death of a parent/close family member	97	71.9
(3) Birth of a child	27	19.9
(4) Lost your job/business	16	11.9
(5) Started work	103	78
(6) Reduction in hours of employment	63	47
(7) Changed jobs	88	65.7
(8) Had more responsibility for an aged relative	30	22.1
(9) Chronic illness or condition diagnosed	19	14.1
(10) Serious injury, illness, or major surgery	43	31.6
(11) Community crisis or disaster	21	15.4
(12) (Grand)parent placed in a nursing home	48	35.6
(13) Death of a loved pet	76	55.9
(14) Parents lost their jobs	27	19.9
(15) Parents divorced	20	14.7
(16) Moved out of parents' house	82	61.2
(17) Break-up of romantic relationship	66	49.3

$n = 136$

After consideration of the total number of experienced events, the transitional life events were further broken down into three categories (see Table 5.2). The categories are based on whether the outcome of the event was related to change in health or death (e.g. diagnoses of a chronic illness or condition and the death of a parent or close family member), the experience of a loss (e.g. loss of a job or the breakup of a significant romantic relationship), or a change in circumstances (e.g. changing jobs or moving out to live alone or with roommates). Several ANOVA analyses were then conducted to determine if there were any categories of events that

were predictive of compulsive buying. It was found that a change in circumstance significantly predicted compulsive buying tendencies, $F(1, 129) = 5.17, p = .025, R^2 = .40$.

Table 5.2

Categories for Transitional Life Events

Health or death related outcomes	Personal loss outcomes (time, money)	Change in circumstance
Death of a friend	Birth of a child	Started work for the first time after not working for a long time
Death of a parent or a close family member	Lost your own job/business	Changed jobs
Chronic illness or condition diagnosed	Reduction in hours of employment or giving up employment (at own will)	Community crisis or disaster
Serious injury, illness, or major surgery	Had more responsibility for an aged relative	Parents lost their jobs
Parent or grandparent was put in a nursing home or retirement home	Break up of a significant romantic relationship	Parents divorced
Death of a loved pet		Moved out of parents' house to live alone or with roommates

Several ANOVA tests were carried out to determine the influence of specific transitional life events on compulsive buying. Consideration of the specific details of single events allows for important insight into the effect of particular events on compulsive buying. The temporal transitional life event items were factored into two variables (experienced and not experienced). Using a Univariate ANOVA test with no covariates, there was a significant difference in

compulsive buying behaviours between those who have been diagnosed with a chronic illness or condition ($M = 2.77$, $SD = 1.21$) and those who have not ($M = 2.24$, $SD = 1.01$), $F(1,133) = 4.18$, $p = .043$. A second set of Univariate ANOVA tests with no covariates found that there was a significant difference between those who have experienced the death of a parent or close family member ($M = 1.76$, $SD = .58$) and those who have not ($M = 2.06$, $SD = .81$) in compulsive buying tendencies, $F(1,133) = 5.97$, $p < .05$. There was a significant difference between those who have assumed more responsibility for an aged relative ($M = 2.17$, $SD = .74$) and those who have not ($M = 1.75$, $SD = .61$) in compulsive buying tendencies $F(1,133) = 10.06$, $p = .002$.

Next, the impact of the timing of the experienced transitional life events was analyzed. Those who had not experienced the event were excluded from these analyses. The time in which an individual placed a parent or grandparent in a nursing home predicted compulsive buying behaviour, $F(1,46) = 5.63$, $p = .022$, $R^2 = .11$. The time in which an individual placed a parent or grandparent in a nursing home also predicted compulsive buying tendencies, $F(1,46) = 7.25$, $p = .010$, $R^2 = .14$. Finally, the time in which an individual experienced a serious injury, illness, or major surgery predicted compulsive buying behaviours, $F(1,41) = 5.87$, $p = .020$, $R^2 = .13$.

The level of intensity for each event was considered in regard to its impact on compulsive buying. Those who had not experienced the event were excluded from these analyses. The perceived intensity of the death of a parent or close family member predicted compulsive buying tendencies, $F(1,96) = 12.50$, $p = .001$, $R^2 = .12$. Similarly, the perceived intensity of changing jobs predicted compulsive buying tendencies, $F(1,86) = 4.32$, $p = .04$. The perceived intensity of placing a parent or grandparent in a nursing or retirement home predicted compulsive buying tendencies, $F(1,45) = 11.62$, $p < .01$, $R^2 = .21$. The perceived intensity of the breakup of a significant romantic relationship predicted compulsive buying tendencies, $F(1,63) = 9.93$, $p < .01$.

.01, $R^2 = .14$. The perceived intensity of the birth of a child was the only event to predict compulsive buying behaviour, $F(1,24) = 8.57, p < .05, R^2 = .26$.

A summary of the significant individual events can be found in Table 5.3. These results provide partial support for hypothesis one. The type, the timing, and the intensity of the events all impacted compulsive buying in various ways. It was also found that a change in circumstances is impactful and may elicit compulsive buying tendencies. These results suggest a more complex relationship between transitional life events and compulsive buying compared with previous research accounts. Further exploration of this relationship is addressed in Study Two.

Table 5.3

Type, Timing, and Intensity of Significant Events

TYPE of event	TIMING of event	INTENSITY of event
Diagnosis of a chronic illness or condition _{CB08} , $F(1,133) = 4.18, p < .05$	Placed a parent or grandparent in a nursing home _{CB08} , $F(1,46) = 5.63, p < .05$	Death of a parent or close family member _{CB92} , $F(1,96) = 12.50, p < .05$
Death of a parent or close family member _{CB92} , $F(1,133) = 5.97, p < .05$	Placed a parent or grandparent in a nursing home _{CB92} , $F(1,46) = 7.25, p < .05$	Changing jobs _{CB92} , $F(1,86) = 4.32, p < .05$
Taking on responsibility for an aged relative _{CB92} , $F(1,133) = 10.06, p < .01$	Experienced a serious injury, illness, or major surgery _{CB08} , $F(1,41) = 5.87, p < .05$	Placed a parent or grandparent in a nursing home _{CB92} , $F(1,86) = 4.32, p < .05$
		Breakup of a significant romantic relationship _{CB92} , $F(1,63) = 9.93, p < .01$
		Birth of a child _{CB08} , $F(1,24) = 8.57, p < .05$

5.3.2 Results Hypothesis Two

A linear regression was used to analyse the relationship between state self-esteem and compulsive buying tendencies and behaviour. It was found that state self-esteem was a significant predictor of compulsive buying behaviour, $F(1,137) = 5.16, p = .025, R^2 = .04$. Similarly, state self-esteem was a significant predictor of compulsive buying tendencies, $F(1,137) = 21.45, p < .001, R^2 = .14$. These findings provide support for hypothesis two.

5.3.3 Results Hypothesis Three

The summed transitional life event variable was unrelated to state self-esteem ($p = .37$). Several univariate ANOVA analyses were conducted to determine if there were any significant differences in state self-esteem between those who had experienced specific events or not. There was a significant difference in reported state self-esteem between those who have experienced the death of a loved pet ($M = 3.59, SD = .52$) and those who had not ($M = 3.40, SD = .58$), $F(1,134) = 4.20, p = .042$. There was also a significant difference in the reported state self-esteem between those who have experienced their parents' divorce ($M = 3.27, SD = .78$) and those who had not ($M = 3.55, SD = .49$), $F(1,134) = 4.69, p = .032$.

ANOVA analyses were used to analyze the impact of the timing and perceived intensity of transitional life events on state self-esteem. The timing in which an individual placed a parent or grandparent in a nursing or retirement home predicted state self-esteem, $F(1, 46) = 6.90, p = .012, R^2 = .13$. Finally, the perceived intensity of the death of a loved pet predicted state self-esteem, $F(1, 71) = 7.11, p = .009, R^2 = .09$. The perceived intensity of moving out of a parents' home predicted state self-esteem, $F(1, 79) = 4.48, p < .05, R^2 = .05$. Finally, the perceived

intensity of the breakup of a significant romantic relationship predicted state self-esteem scores, $F(1, 63) = 8.82, p < .01, R^2 = .12$.

These findings provide partial support for hypothesis three and offer a foundation for which to further test the mediating effect of state self-esteem on the relationship between transitional life events and compulsive buying. While the experience of more transitional life events did not impact state self-esteem, the type and intensity of some reported events impacted state self-esteem. This relationship will be further investigated in Study Two.

5.4 Mediation Analyses

5.4.1 Results Hypothesis Seven

Mediation analyses were conducted using Hayes' PROCESS procedure for SPSS. The analysis was set up to test the mediating effects of state self-esteem on transitional life events and compulsive buying outcomes. The relationship between the summation of all transitional life events experienced and compulsive buying tendencies and behaviours was not mediated by state self-esteem. State self-esteem did not mediate the relationship between the change in circumstance category of transitional life events and compulsive buying.

5.5 Study One Discussion

The results of Study One offer unique insights into the relationship between compulsive buying and transitional life events. First and most notably, Study One results indicate that the total number of transitional life events experienced in a lifetime had no significant relationship with compulsive buying tendencies or behaviours. There may be many factors accounting for this. These may be external factors like perceived social support or internal factors like trait

optimism (Carver et al. 2010; Dumont & Provost, 1999). Potential moderating variables will be further considered in Study Two. However, events related to changes in circumstance were important and predicted compulsive buying tendencies. This contributes to existing literature as there has been little research addressing commonalities between the types of events that may drive compulsive buying.

Study One contributes to furthering our understanding of the relationship between state self-esteem and compulsive buying. Timing is important in predicting compulsive buying as the more recent the relevant events were experienced, the greater the likelihood of compulsive buying. Study One provides partial support for the hypothesis one. While not all transitional life events impact compulsive buying, there are important influences of these types of life events dependent on type and time frame. The type of events that are influential may be reflective of the sample demographic as they are a younger consumer group. Study Two will further explore the complexities of transitional life events and compulsive buying within a similar demographic to allow for comparisons within this demographic group.

Study One results indicate a significant relationship between state self-esteem and compulsive buying tendencies and behaviours. Study One provides additional insight into the role of state self-esteem on compulsive buying, as current literature focuses on general self-esteem (d'Astous 1990; Dumont & Provost 1999). State self-esteem did not mediate the relationship between transitional life events and compulsive buying. However, Study One offers promising insight into the differences in reported levels of state self-esteem between those who have experienced a few or a lot of transitional life events. Further consideration will be given to state self-esteem as a possible mediator in Study Two. Study One does not provide conclusive evidence for hypothesis two.

6. STUDY TWO

6.1 Background

Study Two sought to establish a comprehensive model of the antecedents to compulsive buying. The stress perspective of the life course paradigm sees transitional life events as the antecedent to the engagement of coping strategies (Grougiou et al. 2015). Current literature emphasises the importance of transitional life events associated with family disruption in childhood on compulsive buying (Baker et al. 2016; Grougiou and Moschis 2015; Roberts et al. 2005). However, transitional life events can occur at any point in the life cycle, and it is speculated that these events may contribute to compulsive buying regardless of the time in which the event is experienced (Mathur et al. 2006). For example, Mathur and colleagues (2003) found support for the relationship between the number of life events experienced and changes in consumption-related lifestyles. Study One found no relationship between the number of events experienced and increases in compulsive buying tendencies or behaviours. Rather, a more complex relationship involving the type, timing, and intensity of event was found. Therefore, the objective of Study Two is to assess the effectiveness of the proposed conceptual model hypothesizing the pathways through which compulsive buying develops. Study Two will attempt to replicate finding from Study One, while exploring additional constructs.

Through an experimental manipulation of state self-esteem, Study Two considers the implications of high and low state self-esteem in relationship to materialistic orientation and compulsive buying outcomes. In addition, the relationship between state self-esteem and materialism is studied. Understanding how these internal factors are related can increase the

likelihood of understanding how they influence compulsive buying, both together and individually. The role of optimism and perceived social support is also addressed.

6.2 Methodology

Study Two was reviewed and approved on ethical grounds by the Behavioural Ethics Research Board at the University of Saskatchewan (See Appendix A). Participants were undergraduate students recruited from a large North American university; the researcher provided professors of undergraduate commerce courses with a recruitment poster (See Appendix B). The researcher spoke to the participants prior to the distribution of questionnaires and confirmed that participation was strictly voluntary and that participants would not receive compensation for their participation. Those who chose to participate received a pencil-and-paper questionnaire including a consent form (See Appendix C).

In Study Two, participants were randomly assigned to one of two conditions, high state self-esteem or low state self-esteem. Participants in the high state self-esteem condition were given a scenario in which they received preferential VIP treatment at a sports game. It was described that they were able to attend the game with friends, enjoy a great view of the playing field, and were served their food and beverages by a waitress. In the low state self-esteem condition, participants were given a scenario in which they did not receive VIP treatment to a sports game. It was described that they had to purchase their tickets themselves, only one friend was able to attend, they were seated next to rowdy fans, and had to wait in long lines for their food and beverages (See Appendix K for the two scenarios). The use of VIP scenarios to manipulate state self-esteem was based on research conducted by McFerran and Argo (2013) that found preferential treatment to influence feelings of status. It was found that those who

experienced preferential treatment with an entourage reported higher levels of status. This would inevitably provide a boost to their state self-esteem as one of the three dimensions include social esteem.

Participants were then asked to complete a portion of the Pleasure, Arousal, and Dominance scale (PAD; See Appendix L). Mehrabian and Russel, the developers of the PAD scale, introduced these three constructs as three independent emotional dimensions to effectively describe people's state of feeling (Bakker et al. 2014). An affective appraisal is a judgement about the ability of an environment to alter emotional feelings. So, to ensure that the VIP scenarios were affecting state self-esteem and not an emotional response to an imagined environment, the PAD scale was included. Dominance is thought to be connected to feelings of control or behavioural restrictions but there has been great debate concerning the usefulness of the dominance construct. A significant portion of research in the field of environmental psychology excludes dominance and instead uses two-dimensional models of pleasure and arousal (e.g. Russell and Lanius 1984). Because of the debate concerning dominance and in the interest of the participants' time and effort, this dimension was excluded. Levels of pleasure and arousal were deemed to be more important.

Participants were then required to complete the SSES (Heatherton and Polivy 1991; See Appendix D). Participants were required to complete both compulsive buying scales (O'Guinn and Faber 1992; See Appendix G; Ridgeway et al. 2008; See Appendix H) followed by the transitional life events inventory (adapted from Mather et al. 2006; See Appendix I).

Richins and Dawson's (1992) materialism scale was included (See Appendix M). The materialism scale has three sub-dimensions: success, centrality, and happiness. The 18-item scale

is rated on a five-point Likert-scale ranging from strongly disagree to strongly agree (e.g. “I’d be happier if I could afford to buy more things”). The scale has been successfully used in other research endeavors (e.g. Chang and Arkin 2002; Richins 2004; Roberts et al. 2005).

Participants were required to complete a self-report measure designed to assess perceived social support. The Interpersonal Support Evaluation List shortened version (Cohen and Hoberman 1983; See Appendix N) was included. This measure consists of 12 items to assess perceptions of social support (e.g. “when I need suggestions on how to deal with a personal problem, I know someone I can turn to”). Each item is rated on a four-point Likert scale ranging from “definitely true” to “definitely false”. The scale has demonstrated internal reliability (Cohen and Hoberman 1983).

Finally, participants completed the Revised Life Orientation Test (Scheier, Carver, and Bridges 1994; See Appendix O). The measure consists of ten items (e.g. “in uncertain times, I usually expect the best”) in which participants indicated the extent to which they agree with each statement on a five-point Likert scale ranging from “strongly disagree” to “strongly agree”. This scale demonstrates predictive and discriminant validity based on data from over 4,000 participants (Scheier et al. 1994).

6.3 Results

Following the data collection from the undergraduate commerce course, all of the 146 surveys distributed were used in the following analyses. Demographic data was not collected, but this is not of utmost concern as the data was taken from different sections of the same second-year commerce course; it is expected that demographics were similar between the two courses.

The reliability for both compulsive buying scales was tested and resulted in a slightly lower Cronbach's Alpha compared to Study One for both the 1992 scale ($\alpha=.70$) and the 2008 scale ($\alpha=.77$). The SSES was highly reliable, as in study one. The Interpersonal Support Evaluation List was highly reliable ($\alpha=.87$), as was the Materialism scale ($\alpha=.81$). The Revised Life Orientation test was slightly lower in reliability but still sufficient ($\alpha=.76$). The compulsive buying scales were demonstrated to measure two distinct but inter-related aspects of compulsive buying with the tendency preceding the buying behaviour. A linear regression was conducted and provided support for the relationship between the two compulsive buying scales ($F(1,145) = 39.70, p < .001, R^2 = .22$).

An independent-sample t-test was conducted to compare state self-esteem in the VIP treatment and non-VIP treatment conditions. There was no significant difference in the scores for the VIP treatment condition ($M = 3.52, SD = .63$) and the non-VIP treatment conditions ($M = 3.55, SD = .57$), $t(144) = -.250, p = .80$. The experimental manipulation was not successful. Instead, an independent samples t-test indicated a significant difference between the VIP treatment ($M = 5.07, SD = .09$) and the non-VIP treatment conditions ($M = 3.33, SD = .62$) in terms of their affective appraisals (PAD scores) of the VIP treatment conditions, $t(137) = -13.12, p < .001$. The use of preferential treatment scenarios was effective in manipulating the participants' affective appraisals of the imagined environments but not effective in manipulating state self-esteem.

6.3.1 Results Hypothesis One

Transitional life events were summed, and the number of events experienced ranged from 1 to 15 ($M = 7.10, SD = 2.32$) which is slightly higher in comparison to Study One. The two

most commonly experienced life events included starting a job (77%) and changing job types (69.1%). The third most common experience was a three-way tie between the death of a parent or close family member, moving out of their parents' home, and the breakup of a significant romantic relationship (66.4%). The least commonly experienced event was the same as Study One: losing your own job or business (11.7%). These are very similar to what was reported in Study One and is reflective of the demographic profile of participants. Unlike Study One, an ANOVA analysis demonstrated that the number of transitional life events experienced predicted compulsive buying tendencies, $F(1, 144) = 10.49, p = .002, R^2 = .068$. This contributes further to the inconsistent findings from previous literature.

As in Study One, the events were categorized into three groups: health-related outcomes or death, loss, and change in circumstance (see Table 5.2). Several ANOVA analyses were then conducted to determine if there were similarities between events that may influence compulsive buying. It was found that a change in circumstance significantly predicted compulsive buying tendencies, $F(1, 141) = 9.97, p = .002, R^2 = .07$. The events resulting in personal loss also significantly predicted compulsive buying tendencies, $F(1, 140) = 8.32, p = .005, R^2 = .06$. These findings confirm the previously mentioned relationship between changes in circumstance and compulsive buying tendencies but also provides additional confirmation for the importance of events that result in loss. As an overall category, health and death related events were not significant in predicting compulsive buying outcomes in either study.

Several ANOVA tests were carried out to determine the influence of specific transitional life events experienced at any given point in life on compulsive buying. The temporal transitional life event items were factored into two variables (experienced and not experienced). There was a significant difference in compulsive buying tendency scores between participants

who had experienced the loss of a job or business ($M = 2.19$, $SD = .55$) and those who had not ($M = 1.72$, $SD = .53$), in terms of compulsive buying tendencies, $F(1,144) = 12.00$, $p = .001$. A second set of Univariate ANOVA tests with no covariates found that there was a significant difference between those who had experienced the loss of a job or business ($M = 2.70$, $SD = .95$) and those who had not ($M = 2.04$, $SD = .72$) in compulsive buying behaviours, $F(1,144) = 11.47$, $p = .001$. There was also a significant difference in terms of compulsive buying tendencies between those who had experienced the breakup of a significant romantic relationship ($M = 2.22$, $SD = .82$) and those who had not ($M = 1.92$, $SD = .62$), $F(1,144) = 5.24$, $p = .023$. Similar to Study One, the experience of some transitional life events does increase both compulsive buying tendencies and behaviours.

Next, ANOVA analyses were conducted to analyze the importance of event timing in predicting compulsive buying. Those who had not experienced the event were excluded from these analyses. The time in which an individual experienced losing a job or business ($F(1,15) = 5.88$, $p = .028$, $R^2 = .28$), the death of a loved pet ($F(1,88) = 5.04$, $p = .027$, $R^2 = .05$), and moving out of a parents' home ($F(1,95) = 18.53$, $p < .001$, $R^2 = .16$) significantly predicted compulsive buying tendencies.

Finally, the level of intensity for each event was considered in regard to its impact on compulsive buying. Those who had not experienced the event were excluded from these analyses. The loss of a job or business predicted greater compulsive buying behaviours ($F(1,16) = 5.30$, $p < .05$, $R^2 = .03$).

Overall, Study Two provides partial support for hypothesis one. A summary of the significant individual events can be found in Table 6.1. The cumulative effect of transitional life

events throughout one's lifetime is related to compulsive buying tendencies. The common consequences, or the event categories (particularly two of the three categories investigated) were also relevant in predicting compulsive buying outcomes. However, the type of event, the timing, and the intensity of the event are all important factors in determining compulsive buying. This aligns with the findings from Study One while providing additional insight into the complexities of transitional life events.

Table 6.1

Type, Timing, and Intensity of Significant Events

TYPE of event	TIMING of event	INTENSITY of event
Loss of a job or business _{CB92} , $F(1,144) = 12.00, p < .05$	Lost a job or business _{CB92} , $F(1,15) = 5.88, p < .05$	Serious injury, illness, or major surgery _{CB92} , $F(1,54) = 6.99, p < .05$
Breakup of a romantic relationship _{CB92} , $F(1,144) = 3.88, p < .05$	Death of a loved pet _{CB92} , $F(1,88) = 5.04, p < .05$	Loss of a job or business _{CB08} , $F(1,16) = 5.30, p < .05$
Loss of a job or business _{CB08} , $F(1,144) = 11.47, p < .05$	Moved out of parents' house _{CB92} , $F(1,95) = 18.53, p < .05$	
Breakup of a romantic relationship _{CB08} , $F(1,144) = 5.24, p < .05$	Death of a friend _{CB08} , $F(1,48) = 8.27, p < .05$	
	Working again after a period without work _{CB08} , $F(1,111) = 11.23, p < .05$	

6.3.2 Results Hypothesis Two

A simple linear regression was used to analyze the relationship between state self-esteem and compulsive buying tendencies and behaviour. State self-esteem was not predictive of compulsive buying behaviours ($p = .92$), but it was predictive of compulsive buying tendencies ($F(1,144) = 5.39, p = .022, R^2 = .04$). Hypothesis two is partially supported.

6.3.3 Results Hypothesis Three

The summed transitional life event variable was unrelated to state self-esteem. The categories of transitional life events were not predictive of state self-esteem. Several univariate ANOVAs were conducted to determine if there were any significant differences in state self-esteem between those who had experienced specific events or not. Participants were grouped into two categories: those who had experienced the specific event and those who had not. There was a significant difference between individuals who had experienced a diagnosis of a chronic illness or condition ($M = 3.25, SD = .71$) and those who had not ($M = 3.59, SD = .57$) in state self-esteem, $F(1,144) = 6.28, p = .013$. There was a significant difference between those who had experienced placing a parent or a grandparent in a nursing or retirement home ($M = 3.70, SD = .57$) and those who had not ($M = 3.41, SD = .60$) in state self-esteem, $F(1, 144) = 8.19, p = .005$. The timing of the specific events did not influence state self-esteem.

Linear regressions were used to analyze the relationship between the intensity of specific transitional life events and state self-esteem. The intensity felt when experiencing a job change was a significant predictor of state self-esteem ($F(1, 99) = 4.15, p = .044, R^2 = .04$). The intensity felt surrounding their parents losing their jobs significantly predicted state self-esteem ($F(1, 23) = 6.50, p = .018, R^2 = .22$). Finally, the intensity felt about a parents' divorce was a

significant predictor of state self-esteem ($F(1, 25) = 8.74, p = .007, R^2 = .26$). Similar to Study One, these results provide partial support for the hypothesized influence of state self-esteem on compulsive buying.

6.3.4 Results Hypothesis Four, Five, and Six

Study Two did not find support for hypothesis five as there was no relationship between a materialistic orientation and state self-esteem ($p = .14$). A regression analysis indicated that materialistic orientation was also unrelated to the total number of transitional life events experienced ($p = .41$). Several ANOVA tests were carried out to determine the influence of specific transitional life events experienced at any given point in life on materialistic orientation. None of the specific transitional life events predicted materialistic orientation. Linear regression analyses indicated that the perceived intensity of a breakup of a significant romantic relationship was the only transitional life event to predict materialistic orientation at marginal significance ($F(1, 95) = 4.12, p = .05, R^2 = .04$). There was no relationship between timing of any of the events and materialistic orientation. Finally, as expected and in line with existing theory, linear regressions demonstrated that materialistic orientation was a significant predictor of compulsive buying tendencies ($F(1, 144) = 8.21, p = .005, R^2 = .05$). Similarly, it served as a significant predictor of compulsive buying behaviours ($F(1, 144) = 28.05, p < .001, R^2 = .16$).

6.4 Mediation Analyses

6.4.1 Results Hypothesis Seven and Eight

Mediation analyses were conducted using Hayes' PROCESS procedure for SPSS. The analysis was set up to test the mediating effects of state self-esteem and materialism between transitional life events and compulsive buying outcomes. Based on the findings from Study Two

reported thus far, the summation of transitional life events was not included in the mediation analyses. Instead, the specific type of event and the reported intensity of the events were included as the independent variables. Five mediation analyses were run with state self-esteem serving as the potential mediator and two mediation analyses were run with materialistic orientation serving as the potential mediator. None of the seven mediation models were significant (see Appendix R for the seven mediation analyses). These results do not provide support for hypotheses seven and eight.

6.5 Moderation Analyses

6.5.1 Results Hypothesis Nine and Ten

Moderation analyses were conducted using Hayes' PROCESS procedure for SPSS. The analyses were set up to test the moderating effect of optimism and perceived social support between the transitional life events and compulsive buying outcomes. There was no moderation between any of the constructs and compulsive buying behaviours. Optimism was the only construct to serve as a moderator between the summed transitional life variable and compulsive buying tendencies $F(3,141) = 5.21, p = .002, R^2 = .10$. The total number of transitional life events was a significant predictor of compulsive buying tendencies. For every event experienced, there was a .06 unit increase in reported compulsive buying tendencies. Optimism did not serve as a significant predictor of compulsive buying tendencies. However, the interaction between the total experienced transitional life events and optimism was significant. A median split resulted in a two-factor variable consisting of 74 participants who scored 3.5 or lower on the optimism measure and 72 participants who reported a higher score between 3.6 and 5. For low levels of optimism, every transitional life event experienced resulted in a reported -.59 points lower on

compulsive buying tendencies. At high levels of optimism, there was no significant relationship between transitional life events and compulsive buying tendencies.

6.6 Discussion

The results of Study Two replicate what was found in Study One (see Appendix R for comparison tables between Study One and Study Two) but also extend insight into what may serve as antecedents to compulsive buying outcomes. First, the amount of transitional life events that you experience up to a given point in time can predict compulsive buying tendencies. Secondly, the experience of events resulting in some sort of loss (e.g. time or money) and events resulting in circumstantial change (e.g. moving out or a break up) were influential in predicting compulsive buying tendencies. It was also found that certain specific events did have an impact on compulsive buying tendencies and behaviours. The point in time in which the event was experienced and the perceived intensity of the event was also relevant which is similar to Study One. These two studies highlight the complex nature that transitional life events have on compulsive buying outcomes.

The experimental manipulation for state self-esteem may have been unsuccessful for many possible reasons. It is possible that the VIP scenarios did not provoke adequate self-referencing. Phillips (2017) explains that self-referencing occurs when you imagine yourself performing a task or when you imagine yourself actually in the described scene; if self-referencing is difficult for an individual, imagination processing is decreased. Perhaps the experimental manipulation was too focused on describing the setting and events as opposed to creating a story in which the participant was easily able to imagine themselves in. This may account for the fact that the participants appeared to understand the environment and were better

able to make affective appraisals of the situation instead of imagining themselves in that situation and experiencing the associated feelings of VIP treatment or the less appealing non-VIP treatment scenario.

Study Two offers intriguing insight into the role that state self-esteem has on compulsive buying outcomes. While state self-esteem was unrelated to compulsive behaviours, it was related to compulsive buying tendencies. Those who report lower levels of state self-esteem are also those who report greater compulsive buying tendencies. Despite the fact that state self-esteem is short-lived in nature, it is relative to general self-esteem. The experience of these events is evidenced to impact state self-esteem and therefore transitional life events have a significant impact on self-esteem which ultimately results in longer drops in state self-esteem. Short-lived changes in self-evaluation may result in an individual engaging in compulsive buying tendencies such as buying something to make them feel better once in a while, without that individual having unopened shopping bags or being perceived as a shopaholic by others. This may also serve as a reason for why no relationship existed between state self-esteem and materialism. An individual who has a relatively short-lived decrease in self-esteem may not have internalized materialistic orientations; an individual may admit to materialistic tendencies without perceiving themselves to hold strong materialistic values.

Study Two further showed that individuals who report greater levels of materialism were those who also reported greater levels of compulsive buying tendencies and behaviours. This finding is congruent with the existing literature. Materialistic orientation is associated with those who are more likely to engage in compulsive buying than the general population (O'Guinn and Faber 1989).

Study Two provided evidence that the summation of total transitional life events experienced up to a given period was related to compulsive buying tendencies but not behaviour. Despite differences in the exact events, Study Two also reinforced the finding that the type, timing, and perceived intensity of the transitional life event were all relevant in predicting compulsive buying outcomes. Study Two offers more insight into the complex influences transitional life events may have on an individual; there are important factors to consider above and beyond just experiencing the event. Regression analyses revealed a positive relationship between trait optimism and state self-esteem. Individuals higher in optimism report higher levels of state self-esteem. This aligns with existing literature as optimism is a generalized version of confidence; a confident individual is less likely to experience significant dips in their level of state self-esteem if they feel they are adequately equipped to face life challenges (Carver et al. 2010). Similarly, Study Two indicated a positive relationship between perceived social support and state self-esteem. This also aligns with current literature suggesting that greater levels of perceived social support serve as a protective factor against low self-esteem. Individuals who perceive themselves as having a larger social support system are also less likely to experience significant drops in their level of state self-esteem if they know they have effective support networks.

Finally, Study Two offers insight into the moderating role of optimism between transitional life events and compulsive buying tendencies. The assertion that optimism acts as a buffer against the negative effects of transitional life events was supported as those who were lower in levels of trait optimism were also those who reported greater levels of compulsive buying tendencies. These findings align with previous research that found those lower in optimism to be more likely to engage in avoidance coping strategies (Carver et al. 2010).

Individuals who reported higher tendencies to engage in compulsive buying may see this maladaptive behaviour as an effective coping strategy to escape or avoid the stress associated with experienced transitional life events.

7. CONCLUSION

7.1 Contributions

Because the average compulsive buying scores of the participants in both studies were relatively low, these results can speak to the compulsive buying tendencies and behaviours that may precede the more extreme forms of compulsive buying. Overall, this research supports the core proposed relationship between transitional life events and compulsive buying. For instance, Study Two showed that the number of transitional life events a person experiences can impact their likelihood of engaging in compulsive buying tendencies; as the number of events experienced increased, so too did the reported level of compulsive buying tendencies. This follows and provides support for studies like Mathur and colleagues (2003) who also found that the number of life events experienced influenced brand preference changes. Significant life events have the potential to influence different types of consumer behaviour; however, the experience of transitional life events does not necessarily lead to the use of compulsive buying as a coping mechanism. Further contribution to this line of research includes the findings that the common shared outcomes between certain groups of events are influential in predicting whether or not someone may believe compulsive buying to be a potential means of coping. For example, Study One and Two indicate that events resulting in a significant change in circumstance predicted compulsive buying tendencies. A significant change in circumstance and associated social role change subjects an individual to great psychological imbalances that may drive the belief that excessive consumption may help alleviate any negative feelings associated with the change.

These research findings support the assumption made by the life course paradigm that behavioural outcomes are influenced by factors like timing, duration, and the sequence of events experienced by the individual (Baker et al. 2016; Elder 1998). It is not merely the experience of events, it is a combination of many varying factors of each experienced event that may impact compulsive buying. The importance of timing in terms of the experience of the events clearly connects the relatively short-term changes in state self-esteem with the longer psychological imbalances associated with transitional life events. In both studies, the more recent the event was experienced in relation to when the checklist was completed, the greater the impact of these events on compulsive buying outcomes. The complexity of the influential nature of specific events may be a reason why there was a lack of consistency between Study One and Two in terms of the events that did predict compulsive buying. This complexity also brings to light the nature of consumer decision-making, the influential effect of the timing and intensity of a transitional life event does not align with utility maximization but instead emphasizes the role of personality and emotions in consumer decisions.

A significant portion of existing literature has addressed the role of self-esteem on compulsive behaviours (e.g. DeSarbo and Edwards 1996; Roberts et al. 2014). However, this research extends the literature to include state self-esteem, a related but distinct concept from what has been studied in the past. This research also contributes to the field of marketing regarding the specific impact of state self-esteem on compulsive buying. While state self-esteem did not mediate the relationship between transitional life events and compulsive buying, it was found to be predictive of compulsive buying. This suggests that state self-esteem plays an important role and impacts the decision-making process of the consumer. Davenport and colleagues (2012) suggested that low self-esteem may motivate individuals to turn to compulsive

buying as a “pick-me-up” and these results provide support for this theory. Perhaps low state self-esteem motivates the lesser extremes of the behaviour as is evidenced in its relationship with compulsive buying tendencies. Any lack of relationship between state self-esteem and the total number of experienced life events may be a consequence of using retrospective measures and most likely failed to account of the impact these events had on state self-esteem immediately following the event.

Study two provides further support for the relationship between materialistic orientation and compulsive buying concluded by O’Guinn and Faber (1989). Based on previous research, the development of materialistic orientation that may predispose an individual to compulsively buy is related to formative experiences and may be heightened in the face of uncertainty (Chang and Arkin 2002; Górník-Durose and Pilch). However, this research fails to provide support for these claims. Instead, this research demonstrates the relatively enduring and stable nature of materialistic orientation as it was not influenced by transitional life events or state self-esteem. These results may be suggestive of the value of conceptualizing materialistic orientation as a trait over a coping or justification mechanism (Chang and Arkin 2002; Roberts et al. 2005). Based on these research findings, it might be argued that instead of creating materialistic orientations, transitional life events may serve to reinforce existing materialistic orientations that may predispose an individual to see compulsive buying as a coping strategy.

This research offers insight into the ways in which life perspectives and social support can have a positive impact on alleviating potential negative outcomes of transitional life events. For example, optimism serves as a protective factor. A life challenge, or a transitional life event, is faced with persistence and confidence by an optimist (Carver et al. 2010). These results support the notion that when faced with a challenge, an optimist is more likely to employ an

adaptive, effective coping strategy over avoiding or escaping adversity. Because optimism exists on a continuum, it is argued that seeking ways in which optimism can be strengthened may be a way to help people avoid engaging in compulsive buying. Fostering a sense of support and community may be a way to indirectly boost self-esteem and possibly prevent or reduce the likelihood that an individual will turn to compulsive buying as a means to cope.

While these results do not speak to the extreme forms of compulsive buying, the general consumer population can confidently take the knowledge from these studies and reflect on their own personal history and the way in which it has potentially influenced their own consumption behaviours. The potential negative consequences of compulsive buying necessitates a deeper understanding of this behavioural phenomenon in order to devise policy to protect consumers. Similarly, social marketing may promote awareness of compulsive buying and ways to increase conscientiousness and access to resources. Advertising may be effective in preventing compulsive buying. For example, the ability to develop or manage optimism could be integrated into a public awareness campaign and generate awareness of how to be cognizant of maladaptive spending patterns. Understanding the antecedents to maladaptive behaviour offers insight into ways to elicit greater awareness.

7.2 Limitations and Future Research

The limitations associated with this research include self-selection. Participants were given the option to participate and there is a lack of information about those who chose to not participate as well as those who chose not to answer certain items or measures. A convenience sample was used, and therefore results may be limited in their generalizability beyond the business student demographic. The samples for both studies were also relatively small. A small

sample size is problematic when attempting to assess disorders affecting a small percentage of the population.

The samples for both studies were also relatively low on the self-report compulsive buying measures. Some potential reasons for this is the fact that university students have not yet established secure patterns of spending and therefore would be unaware of out-of-control shopping habits. Secondly, participants in this demographic may not yet have their own disposable income. They may work part-time or receive money from their family and only earn cash to spend on entertainment and may not see excessive shopping as problematic. While the sample size was small and the compulsive buying averages low, these results still provide useful insight into behaviours that may trigger more concerning, maladaptive consumer behaviour.

A limitation of the method is not including a measure of stress. The use of perceived intensity of an event as being a surrogate for assessing current stress is effective in quantifying the perceived stress associated with the event of interest but does not account for other stressors that may be affecting the participant at the time in which the questionnaire was completed. For example, the stress of having to write an exam in their next class would not be reflected in the measure but may have influenced their report of perceived intensity. However, because there was more value in determining the intensity associated with a specific event and not general daily stressors, the inclusion of perceived intensity was deemed to be effective and provides useful insight into the relationship between transitional life events and compulsive buying.

The failure to manipulate state self-esteem poses a notable limitation for Study Two. There was no way to attribute differences in scores to differences in state self-esteem and therefore Study Two fails to make a contribution in regards to manipulating state self-esteem and

its influence on behavioural outcomes. It is believed that the description of the VIP scenarios was effective in describing to the participant how they might feel in that situation but was unable to evoke the participant to truly perceive themselves in that specific situation, ultimately impeding any influence on state self-esteem.

Future research should begin to address the relationship between transitional life events and those who engage in extreme forms of compulsive buying. It is important to determine whether these relationships exist at the more extreme end of the compulsive buying spectrum as they do at the lower end. This would provide further insight into the true progression of compulsive buying from its antecedent, transitional life events, to the development of an addictive behaviour.

Finally, further focus on whether there are any commonalities between transitional life events associated with compulsive buying would shed light on different ways in which rehabilitation can be designed and tailored to help individuals. A greater understanding of the intricacies of compulsive buying antecedents will also provide insight into developing preventative initiatives. In a consumer-driven capitalist culture it is imperative that we take care of those vulnerable to unhealthy decision-making and provide the necessary resources, founded on quality research, to help prevent and protect against potentially destructive consumer behaviours.

Appendix A – Ethics Approval



UNIVERSITY OF
SASKATCHEWAN

Behavioural Research Ethics

Certificate of Approval

PRINCIPAL INVESTIGATOR
Monica Popa

DEPARTMENT
Management and Marketing

BEH#
17-311

INSTITUTION(S) WHERE RESEARCH WILL BE CONDUCTED
University of Saskatchewan

STUDENT RESEARCHER(S)
Natasha Nagel

TITLE
Transitional Life Events and Consumer Buying

ORIGINAL REVIEW DATE
28-Aug-2017

APPROVAL ON
08-Sep-2017

APPROVAL OF:
Application for Behavioural Research Ethics Review
Recruitment Poster
Participant Consent Forms [1&2]
Survey Material
Debriefing Form

EXPIRY DATE
07-Sep-2018

Full Board Meeting ☐

Delegated Review ☒

CERTIFICATION: The University of Saskatchewan Behavioural Research Ethics Board (Beh-REB) is constituted and operates in accordance with the current version of the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans (TCPS 2 2014). The University of Saskatchewan Behavioural Research Ethics Board has reviewed the above-named research project. The proposal was found to be acceptable on ethical grounds. The principal investigator has the responsibility for any other administrative or regulatory approvals that may pertain to this research project, and for ensuring that the authorized research is carried out according to the conditions outlined in the original protocol submitted for ethics review. This Certificate of Approval is valid for the above time period provided there is no change in experimental protocol or consent process or documents.

Any significant changes to your proposed method, or your consent and recruitment procedures should be reported to the Chair for Research Ethics Board consideration in advance of its implementation.

ONGOING REVIEW REQUIREMENTS: In order to receive annual renewal, a status report must be submitted to the REB Chair for Board consideration within one month prior to the current expiry date each year the study remains open, and upon study completion. Please refer to the following website for further instructions: <http://research.usask.ca/for-researchers/ethics/index.php>

Appendix B – Recruitment Poster

**Edwards School of Business
University of Saskatchewan**



ARE YOU A “SHOPAHOLIC”?

What does that even mean?

PARTICIPANTS NEEDED FOR RESEARCH PROJECT

We are looking for volunteers to take part in a study about excessive buying behaviours.

As a participant in this study, you would complete a questionnaire that helps to better understand buying patterns, with the research community goal of improving consumers' wellbeing.

Your participation would involve only one session, which is approximately 20-30 minutes.

This study is voluntary and we appreciate your dedicated time.

For more information about this study, or to volunteer for this study, please contact: Natasha Nagel
at

306-737-4270 or
Email: nln522@mail.usask.ca

This study has been reviewed by, and received approval through, the Research Ethics Office, University of Saskatchewan.

Appendix C – Study One and Two Consent Form



Participant Consent Form

You are invited to participate in a research study entitled Transitional Life Events and Consumer Buying.

Researcher(s):

Natasha Nagel, Graduate Student, Management and Marketing, Edwards School of Business, University of Saskatchewan, 306-737-4270, nln522@mail.usask.ca.

Supervisor: Monica Popa, Management and Marketing, 306-966-2823, popa@edwards.usask.ca

Purpose(s) and Objective(s) of the Research:

- This research seeks to gain a greater understanding of consumer behavior with emphasis on people's buying patterns.

Procedures:

- You will be randomly assigned to one of two versions of this study. The following questionnaire consists of information provided by the researcher, and several corresponding questions. Please read the information and questions provided, and answer to the best of your ability. This questionnaire will take approximately 20-30 minutes to complete. Please complete this questionnaire individually before returning it to the researcher.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role.

Potential Risks:

- Reporting on the topics/questions included in this research is totally voluntary. You have the right to withdraw at any time or leave your email on the debriefing sheet to receive further information.
- Debriefing will be available following the conclusion of this study. Participants who wish to receive a debriefing email can sign up on a separate form provided by the researcher. Participation in the debriefing process will not lead to identification of you or your questionnaire. All study materials will remain separate and anonymous.
- You must be 18 years or older to participate.

Potential Benefits:

- This study may contribute to greater understanding of consumer behavior and buying patterns; however, this is not a guaranteed outcome of this study.

Compensation:

- Participants will not be compensated financially for participation in this study.

Confidentiality:

- Participation in this study is voluntary. Participants may withdraw from the research at any point prior to submitting the following questionnaire to the researcher. The research team will not be able to withdraw individual responses after questionnaires have been submitted as no identifying information is included in the questionnaire and participants' responses are anonymous.
- Questionnaires will be kept in a locked storage facility on campus following data collection. The research team will then transfer the physical questionnaire to an electronic database. Physical questionnaires will be destroyed using a confidential shredding device following data transfer.
- Data from this study will contribute to a Master's thesis, journal articles, and conference presentations.
- Although the data from this research project will be published and presented at conferences, the data will be reported in aggregate form, so that it will not be possible to identify individuals. Please do not put your name or other identifying information on the questionnaire.
- **Storage of Data:**
 - Electronic data will be kept for a minimum of 5 years in a password protected file on a secured server by the research team. Following this period, electronic data will be erased.

Right to Withdraw:

- Your participation is voluntary and you can answer only those questions that you are comfortable with. You may withdraw from the research project for any reason, at any time prior to submitting the questionnaire to the researcher without explanation or penalty of any sort.
- Whether you choose to participate or not will have no effect on your position or how you will be treated.
- Should you wish to withdraw; incomplete questionnaires will be destroyed by the research team using a confidential shredding device. The answers you provided in the incomplete questionnaire will not be used as part of the study.
- Your right to withdraw data from the study will apply until questionnaires are submitted to the research team. After this point, it is not possible to identify which anonymous questionnaire is yours. It will not be possible for the research team to withdraw your data at this point.

Follow up:

- To obtain results from the study, you can leave your contact email address on a separate debriefing signup sheet. An individual email will be sent out to all participants who wish to engage in the debriefing process following the completion of this study.

Questions or Concerns:

- Contact the researcher(s) using the information at the top of page 1;
- This research project has been approved on ethical grounds by the University of Saskatchewan Research Ethics Board. Any questions regarding your rights as a

participant may be addressed to that committee through the Research Ethics Office ethics.office@usask.ca (306) 966-2975. Out of town participants may call toll free (888) 966-2975.

Consent:

By completing and submitting the questionnaire, **YOUR FREE AND INFORMED CONSENT IS IMPLIED** and indicates that you understand the above conditions of participation in this study.

Appendix D – State Self-Esteem Scale (Heatherton and Polivy 1991)

This is a questionnaire designed to measure what you are thinking at this moment. The best answer is what you feel is true of yourself at this moment. Attempt to answer all the items, even if you are not certain of the best answer. Answer these questions as they are true for you RIGHT NOW on a scale of 1 to 5.

I feel confident about my abilities.	1 Not at all	2	3	4	5 Extremely
I am worried about whether I am regarded as a success or failure.	1 Not at all	2	3	4	5 Extremely
I feel satisfied with the way my body looks right now.	1 Not at all	2	3	4	5 Extremely
I feel frustrated about my performance.	1 Not at all	2	3	4	5 Extremely
I feel that I am having trouble understanding things that I read.	1 Not at all	2	3	4	5 Extremely
I feel that other respect and admire me.	1 Not at all	2	3	4	5 Extremely
I am dissatisfied with my weight.	1 Not at all	2	3	4	5 Extremely
I feel self-conscious.	1 Not at all	2	3	4	5 Extremely
I feel as smart as others.	1 Not at all	2	3	4	5 Extremely
I feel displeased with myself.	1 Not at all	2	3	4	5 Extremely
I feel good about myself.	1 Not at all	2	3	4	5 Extremely
I am pleased with my appearance right now.	1 Not at all	2	3	4	5 Extremely
I am worried about what other people think of me.	1 Not at all	2	3	4	5 Extremely
I feel confident that I understand things.	1 Not at all	2	3	4	5 Extremely
I feel inferior to others at this moment.	1 Not at all	2	3	4	5 Extremely
I feel unattractive.	1 Not at all	2	3	4	5 Extremely
I feel concerned about the impression I am making.	1 Not at all	2	3	4	5 Extremely
I feel that I have less scholastic ability right now than others.	1 Not at all	2	3	4	5 Extremely
I feel like I'm not doing well.	1 Not at all	2	3	4	5 Extremely
I am worried about looking foolish.	1 Not at all	2	3	4	5 Extremely

Appendix E – Study One Store Scenarios

Please imagine you are at a shopping mall.

You have **\$400.00** dollars available to spend as well as an additional **\$250.00** in a credit card that you keep for unforeseen events. Therefore, in total you go to the shopping mall with **\$650.00**.

You can spend all, some, or none of the available dollars, and all, some, or none of the credit card. *You cannot spend more than what you have at the mall (in all four of the following stores combined).* Please “shop” through the four stores as you would if this money was actually yours.

Circle the items you wish to purchase and answer the last four questions after the description of each store.

You do not need a calculator. Your best estimate is good enough.



Zen Aroma Diffuser

\$70.00



Stress Relief Soy Jar Candle

\$19.00



Night Time Wash and Lotion Bundle

\$40.00



Natural Wellness Blend Trio

\$45.00



Aura Ceramic Diffuser

\$80.00



Scentless Body Deodorant Spray

\$11.00



Skin Repair Moisturizing Butter

\$20.00



Immune Boost Kit

\$35.00



Aerify Aroma Diffuser

\$130.00



Coconut Haven Reed Diffuser

\$37.00



Tea Tree Essential Oil

\$15.00



Tree Aroma Locket

\$50.00



Essential Oil Starter Kit

\$35.00



Lavender Mini Reed Diffuser

\$17.00



Night Time Sleep Kit

\$35.00



Night Time Organic Tea

\$13.00



Breathe Easy Therapeutic Salt

\$12.00



Dot Aroma Diffuser Bundle

\$75.00

Please indicate:

1. How **familiar** are you with this store? (circle)
2. How much **time** (*in minutes*) would you spend here?
3. How much would you **like** to buy from here (*dollar amount*)?
4. How much would you actually **spend** here (*dollar amount*)?

not at all-----somewhat-----very



Nike Zoom All Out Low

\$190.00



Jordan Flight Hybrid Fleece

\$110.00



Timberland 6' Waterproof

\$189.99



Nike Hyper Elite Dry Knit

\$74.00



Adidas 3 Stripe Track Pant

\$90.00



Puma Embroidered Vest

\$55.00



Under Armour Micro Slide

\$19.00



New Era 9Twenty Cap

\$24.99



Adidas Original Trefoil Hoodie

\$80.00



Nike Air Max Thea Ultra

\$200.00



Puma Archive T7 Windbreaker

\$110



Nike Equals Everywhere T-Shirt

\$42.00



Under Armour Fat Tire Flip-flop

\$49.99



Nike Futura Backpack



Under Armour Power in Pink Socks

\$16.99



Puma Burgundy Relax Cap

\$29.99



Under Armour Heat-gear Tights

\$20.00



Foot Locker Winter Bomber

\$69.00

Please indicate:

1. How **familiar** are you with this store? (circle)
2. How much **time** (*in minutes*) would you spend here?
3. How much would you **like** to buy from here (*dollar amount*)?
4. How much would you actually **spend** here (*dollar amount*)?

not at all-----somewhat-----very

SPAREPARTS



Ray Ban RB 4221 - Unisex

\$190.00



Instance Uncommon Classic Sock

\$16.00



Brunette the Label

\$25.00



Burton All Day Long Beanie

\$13.00



Vitaly Canggu Leather

\$280.00



Herschel Little America Backpack

\$115.00



Kate Spade Cameron Street Melody

\$98.00



Adidas Airliner XL

\$105.00



iPhone Case Cover

\$18.00



Will Leather Goods Luxe Belt

\$20.00



Nixon Dusty iPhone Wallet

\$37.99



Vitaly Perlen Bracelet

\$62.00



Swell 25oz Wood

\$60.00



Tofino Beach Towel

\$70.00



Herschel Bowen Crosshatch Duffle

\$105.00



Dolce & Gabbana

\$215.00



Daniel Wellington Sheffield

\$304.00



Sanuk Yogi

\$26.00

Please indicate:

1. How **familiar** are you with this store? (circle)
2. How much **time** (*in minutes*) would you spend here?
3. How much would you **like** to buy from here (*dollar amount*)?
4. How much would you actually **spend** here (*dollar amount*)?

not at all-----somewhat-----very

EBGAMES™



PlayStation 4 Pro 1TB Console

\$499.99



NHL 18

\$79.99

ASSORTED / ASSORTIES



Biogenic Colourflow Skins

\$9.99



Xbox One S 500GB Console with Extra Controller and Kinect

\$319.99



Turtle Beach Recon 50X (PS4, Xbox One)

\$54.99



Marvel vs. Capcom Infinite

\$79.99



Delux Messenger Bag of Holding (ThinkGeek)

\$79.99



Legend of Zelda: Shield Luggage Tag

\$9.99



Cutesy Backpack - Corgi (ThinkGeek)

\$29.99



Game of Thrones Salt and Pepper Shakers

\$19.99



Programmable TV Wand Remote

\$99.99



Pop! Movies: It

\$12.99



PlayStation VR

\$449.99



“Meh” Ceramic Mug

\$14.99



Pokeball Pizza Cutter

\$19.99



Game of Thrones Wine Glasses

\$19.99



The Elder Scrolls V: Skyrim VR

\$79.99



Guardians of the Galaxy Cutting Board

\$25.99

Please indicate:

1. How **familiar** are you with this store? (circle)
2. How much **time** (*in minutes*) would you spend here?
3. How much would you **like** to buy from here (*dollar amount*)?
4. How much would you actually **spend** here (*dollar amount*)?

not at all-----somewhat-----very

Appendix F – Study One Conditional Reasoning Task

For each question, identify the one answer that is the most logical based on the information presented. Sometimes this will require you to cut through answers that look logical in order to get to the most genuine or “real” answer.

1. According to the “pleasure principle”, one should live life in a way that maximizes pleasure and minimizes pain. In other words, life should be lived to its fullest.*

Which of the following is the biggest problem with this idea?

- a. Some people don’t like to have fun. (*immediate gratification bias*)
- b. Life involves more pain than pleasure.
- c. The pursuit of pleasure may come at a price. (*logical response*)
- d. Most people are masochists.

2. The “American dream” can be summed up as the belief that anyone can succeed in life if they are willing to put forth enough effort. If you work hard and persevere, you can accomplish anything that you desire in life.*

Which of the following is the biggest weakness of the “American dream” ideal?

- a. It assumes that all people have the ability to succeed. (*logical response*)
- b. Some people become successful without working very hard. (*self-revision bias*)
- c. The “American dream” no longer exists.
- d. Some people enjoy menial labour.

3. Research shows that the number of traffic accidents (specifically fender benders) increases when it is raining. Although accidents obviously occur on sunny days as well, it seems that the likelihood of causing a traffic accident increases when there is precipitation.*

Which of the following is the most logical explanation for this trend?

- a. Stores are open later on weekends.
- b. Rainy conditions require additional stopping distance, which drivers often forget. (*logical response*)
- c. Many people enjoy driving in the rain.
- d. Brakes don’t function effectively on wet roads no matter how careful a driver is. (*evasion of discomfort bias*)

4. In recent years, more and more people have decided to start their own business. Many self-starters create successful businesses and become wealthy as a result. However,

starting a business requires long hours and extreme dedication with no guarantee of success. In fact, the failure rate for self-starters ranges between 30% and 80%.

Which of the following is the most reasonable explanation for this trend?*

- a. Many entrepreneurs aren't willing to do what is necessary to be successful. (*logical response*)
 - b. Some businesses are doomed to fail no matter what.
 - c. Most self-starters lack ambition. (*negative self bias*)
 - d. Some entrepreneurs secretly wish to fail.
5. Cigarette smoking contributes to lung cancer, which can shorten one's life by as much as ten years. However, research suggests that these health risks can be reversed after several years of abstaining from smoking. Although this evidence has encouraged many smokers to quit, others are actually smoking more than ever before.

Which of the following is the most logical explanation why people continue to smoke?

- a. Most people are unaware of the risks of cigarette smoking.
 - b. Long-term smoking creates a physical dependency that is impossible to reverse. (*displacement of responsibility bias*)
 - c. Abstaining from smoking requires intense self-discipline, which many smokers lack. (*logical response*)
 - d. Workplaces are now allowing more smoking breaks.
6. Alex frequents a local bar a few nights a week after work. Alex enjoys time spent at the bar with friends. Together, they relax and catch up after a days' work.*

What is the most logical explanation for why Alex spends time at the local bar?

- a. It is an easy way to blow off steam and forget about the day's troubles. (*evasion of discomfort bias*)
 - b. Alex is social and appreciates time spent with friends. (*logical response*)
 - c. The local bar has live music.
 - d. Alex puts in overtime at work on weekends and has more time to socialize in the evenings.
7. Research suggests that fast-food restaurants contribute to a significant portion of obesity rates in North America. The high calorie and fatty food options are not part of a well-balanced healthy diet. However, foods sales at popular chain restaurants continue to increase.

Which of the following is the most logical explanation for why people continue to purchase fast-food?

- a. A burger and fries taste so much better than a salad. (*immediate gratification bias*)
 - b. Fast-food marketing is very wide-spread.
 - c. North American's are busier than ever. (*logical response*)
 - d. The North American population is rising at a steady rate.
8. Recent research suggests that social media is fueling low self-esteem among younger users. With the advent of editing software, they are constantly exposed to unattainable beauty standards. However, the younger demographic is the most active and involved on social media than any other age demographic.

What is the most logical explanation for the amount of usage among a younger demographic?

- a. Social media content is only targeted to a younger audience.
 - b. Likes and comments on their posts make them feel popular and attractive. (*negative self bias*)
 - c. Social media is a great way to stay connected. (*logical*)
 - d. Millennials are self-absorbed.
9. Jesse was recently hired at a new job. The company is hosting a holiday party and Jesse is invited. Jesse decides to have a few glasses of wine at the party.

What is the most logical statement to justify Jesse's behaviour at the party?

- a. Wine helps Jesse be more social. (*self-revision bias*)
 - b. It is an open bar. (*logical*)
 - c. Wine has health benefits.
 - d. Jesse is a wine connoisseur and can talk about it with coworkers.
10. Many university students feel very overwhelmed. They struggle balancing school work, healthy living, and maintaining a social life. As a consequence, research suggests they often experience high levels of stress, anxiety, and depression.

What is the most logical reason for why students are struggling to maintain a healthy life balance?

- a. Professors set too high of expectations and fail to consider the fact that students are busy with other classes as well. (*displacement of responsibility bias*)
- b. University students are lazy and don't value their education enough to put in more effort.
- c. A significant portion of university students are living on their own for the first time and must learn to manage their time. (*logical response*)
- d. Student meal plans are not the best bang for your buck.

11. The consequences of consumer debt are discussed upon receiving a credit card. However, many people continue to max-out their credit cards and only pay the required minimum payment each month.*

What is the most logical explanation for this type of credit card usage?

- e. Western culture promotes materialistic values and overspending. (*logical*)
- f. In Canada, credit cards are given out people 18 years and older.
- g. A lot of credit cards offer rewards points.
- e. A credit card lets you buy the things you want so you can have them now and pay later. (*immediate gratification bias*)

12. Mackenzie had a rough day at work. After work, Mackenzie went shopping and spent money on nice clothing and a new bag. Shopping helped Mackenzie feel better after a long day.*

What is the most logical explanation for why Mackenzie went shopping?

- a. Mackenzie had saved up money to buy new clothes and a bag.
- b. Retail therapy is a great way to brighten Mackenzie's mood. (*evasion of discomfort bias*)
- c. Mackenzie has poor coping strategies to deal with bad moods. (*logical*)
- d. There was a sale.

* = items used in Study Two CRT Task

Appendix G – The Compulsive Buying Scale (O’Guinn and Faber 1992)

Please indicate how often you have done each of the following things:

Felt others would be horrified if they knew of my spending habits.	1 Never	2	3	4	5 Very often
Bought things even though I couldn’t afford them.	1 Never	2	3	4	5 Very often
Made a purchase when I knew I didn’t have enough money in the bank to cover it.	1 Never	2	3	4	5 Very often
Bought myself something in order to make myself feel better.	1 Never	2	3	4	5 Very often
Felt anxious or nervous on days when I didn’t go shopping.	1 Never	2	3	4	5 Very often
Made only the minimum payment on my credit cards.	1 Never	2	3	4	5 Very often
If I have any money left at the end of the pay period, I just have to spend it.	1 Never	2	3	4	5 Very often

Appendix H – The Compulsive Buying Scale (Ridgeway, Kukar-Kinney, and Monroe 2008)

Please indicate the extent to which you agree with the following statements.

My closet has unopened shopping bags in it.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	
Others might consider me a ‘shopaholic’.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	
Much of my life centers around buying things.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	
I buy thing I don’t need.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	
I buy things I did not plan to buy.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	
I consider myself an impulse purchaser.	1	2	3	4	5	6
	Strongly disagree				Strongly agree	

Appendix I – Transitional Life Event Inventory (Adapted from Mathur, Moschis, and Lee 2006)

Please indicate whether you have personally experienced any of the life events and indicate when the events were experienced. Please indicate how negative of an experience that event was for you.

Event	Time Frame	Intensity of Felt Event
Death of a friend	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Death of a parent or a close family member	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Birth of a child	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Lost your own job/business	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Started work for the first time or after working for a long time	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Reduction in hours of employment or giving up employment (at own will)	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago	1 – Not at all bad 2 3 4 – Neutral

	<input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	5 6 7 – Very bad
Event	Time Frame	Intensity of Felt Event
Changed jobs	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Had more responsibility for an aged relative	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Chronic illness or condition diagnosed	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Serious injury, illness, or major surgery	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Community crisis or disaster (hurricane, crime, fire, flood, earthquake)	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Parent or grandparent was put in a nursing home or retirement home	<input type="checkbox"/> 6 months-1 year ago <input type="checkbox"/> 1 -2 years ago <input type="checkbox"/> 2-3 years ago <input type="checkbox"/> 3-4 years ago <input type="checkbox"/> 5 + years ago <input type="checkbox"/> Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad

Event	Time Frame	Intensity of Felt Event
Death of a loved pet	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Parents lost their jobs	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Parents divorced	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Moved out of parents' house to live alone or with roommates	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad
Break up of a significant romantic relationship	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad

Please specify any other important major life events you have experienced that are not specified in the given list:

Event	Time Frame	Intensity of Felt Event
_____	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago	1 – Not at all bad 2 3

	___ 3-4 years ago ___ 5 + years ago ___ Never	4 – Neutral 5 6 7 – Very bad
_____	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all negative 2 3 4 – Neutral 5 6 7 – Very negative
_____	___ 6 months-1 year ago ___ 1 -2 years ago ___ 2-3 years ago ___ 3-4 years ago ___ 5 + years ago ___ Never	1 – Not at all bad 2 3 4 – Neutral 5 6 7 – Very bad

Appendix J – Internal Reliability Analysis of CBS 1992, CBS 2008, and SSES for Study One

J.1. Internal Reliability Analysis of CBS (O’Guinn & Faber 1992)

Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	2.26	1.33	.46	.791
Item 2	2.01	1.10	.64	.740
Item 3	1.47	.89	.63	.745
Item 4	3.03	1.05	.39	.792
Item 5	1.30	.68	.55	.766
Item 6	1.35	.75	.53	.767
Item 7	1.44	.83	.59	.755
Scale Total				$\alpha = .792$

J. 2 Internal Reliability Analysis of CBS (Ridgeway et al. 2008)

Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	1.80	1.36	.58	.877
Item 2	1.91	1.31	.80	.839
Item 3	1.91	1.15	.75	.851
Item 4	2.87	1.40	.65	.864
Item 5	2.94	1.34	.66	.862
Item 6	2.51	1.38	.70	.855
Scale Total				$\alpha = .879$

J. 3 Internal Reliability Analysis of SSES (Heatherton & Polivy 1991)

Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	3.76	.68	.43	.888
Item 2	2.66	1.14	.38	.890
Item 3	3.23	.98	.56	.884
Item 4	3.32	.91	.48	.886
Item 5	3.72	.92	.30	.891
Item 6	3.41	.77	.40	.888
Item 7	3.59	1.17	.54	.884
Item 8	3.22	1.08	.61	.882
Item 9	3.5	.90	.26	.892
Item 10	3.88	.99	.74	.878
Item 11	3.70	.84	.57	.884
Item 12	3.53	.88	.57	.884
Item 13	3.00	1.13	.53	.885
Item 14	3.57	.71	.25	.892
Item 15	3.88	.96	.67	.881
Item 16	3.99	1.04	.67	.881
Item 17	3.03	1.16	.45	.888
Item 18	3.75	.96	.54	.884
Item 19	3.92	.89	.67	.881
Item 20	3.58	1.27	.56	.884

Scale Total

$\alpha = .891$

Appendix K – Preferential VIP Treatment Scenarios

Non-VIP Scenario:

Please read the following scenario. Imagine yourself in that situation and think about how it would make you feel.

Take a few minutes and imagine attending a professional football game.

You purchased four tickets to a professional football game. You invited your three closest friends. One was unable to commit and another cancelled last minute. You attended the game with one of your friends.

The tickets were for end-zone seats. You were able to catch a good view of the game only when the players were in the end-zone closest to your seats. You were seated behind very drunk, rowdy fans who brought a noise maker they used frequently.

You had to purchase your food and drinks at the concession stands in between each quarter of the game. The lines were so long you and your friend missed some of the game.

VIP Scenario:

Please read the following scenario. Imagine yourself in that situation and think about how it would make you feel.

Take a few minutes and imagine attending a professional football game.

You won four tickets to a professional football game by calling into a trivia game on a radio show. You were able to bring your three closest friends along with you to the game; all three friends were available to come to the game.

The tickets were for a luxury box with comfy seats and a really great view of the entire field. You did not have to share the luxury box with any other game attendees.

Food and beverages were included and served to you by a friendly waitress. You and your three friends had a really great time.

**Appendix L – Pleasure, Arousal, and Dominance Scale (Mehrabian and Russel
1974)**

How did this scenario make you feel as you were imagining the things described?

Depressed	1	2	3	4	5	6	Contented
Unhappy	1	2	3	4	5	6	Happy
Unsatisfied	1	2	3	4	5	6	Satisfied
Annoyed	1	2	3	4	5	6	Pleased
Bored	1	2	3	4	5	6	Relaxed
Despairing	1	2	3	4	5	6	Hopeful
Relaxed	1	2	3	4	5	6	Stimulated
Calm	1	2	3	4	5	6	Excited
Dull	1	2	3	4	5	6	Jittery
Unaroused	1	2	3	4	5	6	Aroused
Sluggish	1	2	3	4	5	6	Frenzied
Sleepy	1	2	3	4	5	6	Wide-awake

Appendix M – Materialism Scale (Richins and Dawson 1992)

Please indicate the extent to which you agree with each item.

I admire people who own expensive homes, cars, and clothes.	1 Strongly disagree	2	3	4 Strongly agree	5
Some of the most important achievements in life include acquiring material possessions.	1 Strongly disagree	2	3	4 Strongly agree	5
I don't place much emphasis on the amount of material objects people own as a sign of success.	1 Strongly disagree	2	3	4 Strongly agree	5
The things I own say a lot about how well I am doing in life.	1 Strongly disagree	2	3	4 Strongly agree	5
I like to own things that impress people.	1 Strongly disagree	2	3	4 Strongly agree	5
I don't pay much attention to the material objects other people own.	1 Strongly disagree	2	3	4 Strongly agree	5
I usually buy only the things I need.	1 Strongly disagree	2	3	4 Strongly agree	5
I try to keep my life simple, as far as possessions are concerned.	1 Strongly disagree	2	3	4 Strongly agree	5
The things I own aren't all that important to me.	1 Strongly disagree	2	3	4 Strongly agree	5
I enjoy spending my money on things that aren't practical.	1 Strongly disagree	2	3	4 Strongly agree	5
Buying things gives me a lot of pleasure.	1 Strongly disagree	2	3	4 Strongly agree	5
I like a lot of luxury in my life.	1 Strongly disagree	2	3	4 Strongly agree	5
I put less emphasis on material things than most people I know.	1 Strongly disagree	2	3	4 Strongly agree	5
I have all the things I really need to enjoy my life.	1 Strongly disagree	2	3	4 Strongly agree	5
My life would be better if I owned certain things I don't have.	1 Strongly disagree	2	3	4 Strongly agree	5
I wouldn't be any happier if I owned nicer things.	1 Strongly disagree	2	3	4 Strongly agree	5
I'd be happier if I could afford to buy more things.	1 Strongly disagree	2	3	4 Strongly agree	5
It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.	1 Strongly disagree	2	3	4 Strongly agree	5

Appendix N – Interpersonal Support Evaluation List Short (Cohen and Hoberman 1983)

This scale is made up of a list of statements each of which may or may not be true about you. For each statement circle “definitely true” if you are sure it is true about you and “probably true” if you think it is true but are not absolutely certain. Similarly, you should circle “definitely false” if you are sure the statement is false and “probably false” if you think it is false but are not absolutely certain.

If I wanted to go on a trip for a day (for example, to the country or mountains), I would have a hard time finding someone to go with me.	1 Definitely false	2	3	4 Definitely true
I feel that there is no one I can share my most private worries and fears with.	1 Definitely false	2	3	4 Definitely true
If I were sick, I could easily find someone to help me with my daily chores.	1 Definitely false	2	3	4 Definitely true
There is someone I can turn to for advice about handling problems with my family.	1 Definitely false	2	3	4 Definitely true
If I decide one afternoon that I would like to go to a movie that evening, I could easily find someone to go with me.	1 Definitely false	2	3	4 Definitely true
When I need suggestions on how to deal with a personal problem, I know someone I can turn to.	1 Definitely false	2	3	4 Definitely true
I don't get invited to do things with others.	1 Definitely false	2	3	4 Definitely true
If I had to go out of town for a few weeks, it would be difficult to find someone who would look after my house or apartment (the plants, pets, garden, etc.).	1 Definitely false	2	3	4 Definitely true
If I wanted to have lunch with someone, I could easily find someone to join me.	1 Definitely false	2	3	4 Definitely true
If I was stranded 10 miles from home, there is someone I could call who would come and get me.	1 Definitely false	2	3	4 Definitely true
If a family crisis arose, it would be difficult to find someone who could give me good advice about how to handle it.	1 Definitely false	2	3	4 Definitely true
If I needed some help in moving to a new house or apartment, I would have a hard time finding someone to help me.	1 Definitely false	2	3	4 Definitely true

Appendix O – Revised Life Orientation Test (Scheier et al. 1994)

Please indicate the extent of your agreement with each of the statements. Please be as accurate and honest as you are able to through and try not to let answers to one question influence answers to other questions. There are no right or wrong answers.

In uncertain times, I usually expect the best.	1 Strongly disagree	2	3	4 Strongly agree	5
It's easy for me to relax.	1 Strongly disagree	2	3	4 Strongly agree	5
If something can go wrong for me, it will.	1 Strongly disagree	2	3	4 Strongly agree	5
I'm always optimistic about my future.	1 Strongly disagree	2	3	4 Strongly agree	5
I enjoy my friends a lot.	1 Strongly disagree	2	3	4 Strongly agree	5
It's important for me to keep busy.	1 Strongly disagree	2	3	4 Strongly agree	5
I hardly ever expect things to go my way.	1 Strongly disagree	2	3	4 Strongly agree	5
I don't get upset to easily.	1 Strongly disagree	2	3	4 Strongly agree	5
I rarely count on good things happening to me.	1 Strongly disagree	2	3	4 Strongly agree	5
Overall, I expect more good things to happen to me than bad.	1 Strongly disagree	2	3	4 Strongly agree	5

Appendix P – Internal Reliability Analysis of ISEL, RLOT, and Materialism used in Study Two

P.1. Internal Reliability Analysis of Materialism (Richins and Dawson 1992)

Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	3.52	1.00	.48	.790
Item 2	2.60	1.10	.59	.782
Item 3	3.02	1.00	.33	.799
Item 4	2.62	.98	.53	.87
Item 5	2.91	1.01	.44	.793
Item 6	3.34	.85	.20	.805
Item 7	2.87	1.04	.41	.794
Item 8	2.89	.98	.50	.789
Item 9	3.43	.98	.22	.805
Item 10	2.26	.96	.23	.804
Item 11	2.68	1.01	.48	.790
Item 12	3.00	1.01	.58	.783
Item 13	2.82	.94	.27	.802
Item 14	2.26	1.09	.22	.806
Item 15	2.84	1.19	.45	.791
Item 16	3.23	1.10	.38	.796
Item 17	3.35	1.14	.32	.800
Item 18	2.73	1.11	.30	.801
Scale Total				$\alpha = .805$

P.2. Internal Reliability Analysis of Interpersonal Support Evaluation List (Cohen and Hoberman 1983)

Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	3.19	.92	.57	.868
Item 2	3.38	.98	.60	.866
Item 3	3.31	.89	.59	.867
Item 4	3.37	.82	.57	.868
Item 5	3.35	.89	.69	.860
Item 6	3.50	.81	.67	.862
Item 7	3.30	.84	.57	.868
Item 8	3.32	.90	.49	.872
Item 9	3.38	.79	.63	.864
Item 10	3.66	.68	.56	.869
Item 11	3.21	.97	.40	.879
Item 12	3.50	.84	.57	.868

Scale Total

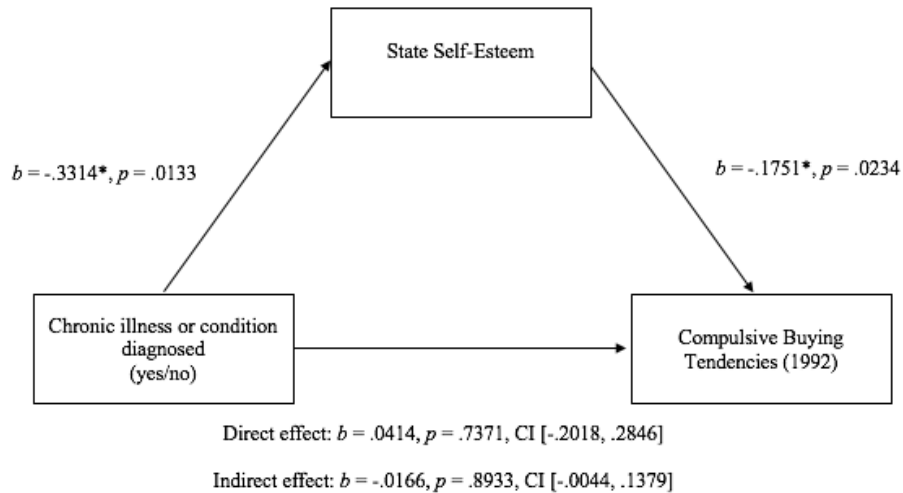
$\alpha = .877$

P.3. Internal Reliability Analysis of the Revised Life Orientation Test (Scheier et al. 1994)

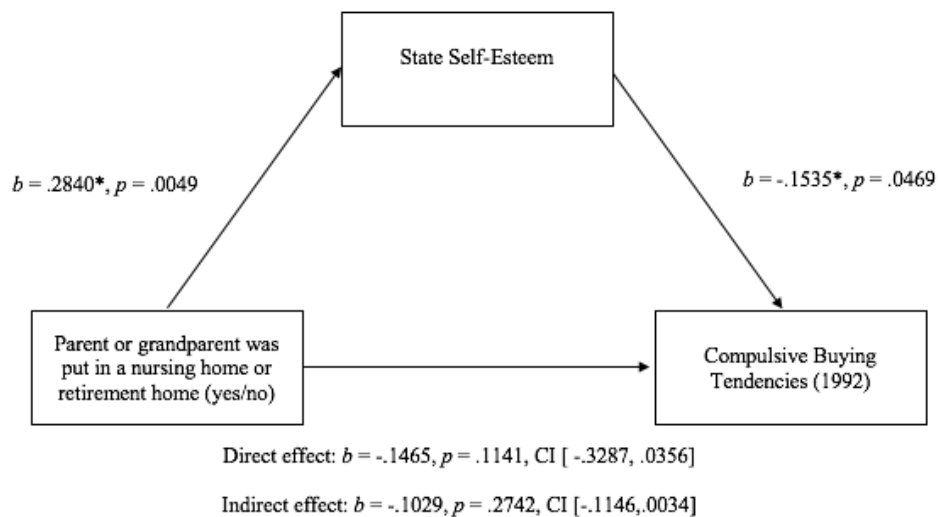
Scale Items	Mean	SD	Item-total Correlation	α coefficient with item deleted
Item 1	3.08	1.10	.44	.740
Item 2	3.19	1.15	.43	.741
Item 3	3.26	.95	.53	.728
Item 4	3.63	1.04	.58	.719
Item 5	4.35	.81	.30	.757
Item 6	3.90	.93	.04	.788
Item 7	3.42	.96	.51	.731
Item 8	3.18	1.16	.35	.754
Item 9	3.39	.96	.50	.731
Item 10	3.85	.98	.62	.715
Scale Total				$\alpha = .761$

Appendix Q – Study Two Mediation Analyses

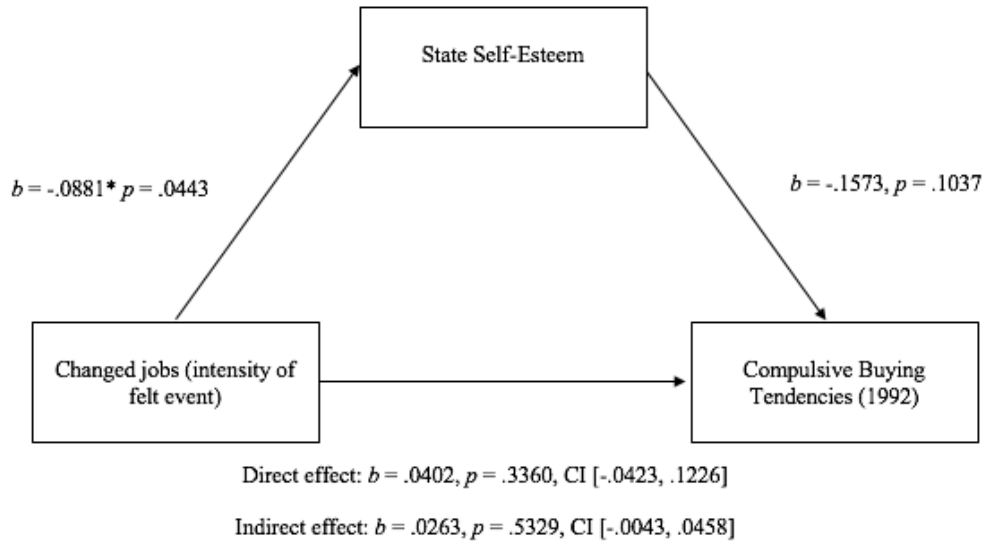
Q.1. Mediation Analysis for Experience, State Self-Esteem, and Compulsive Buying Tendencies



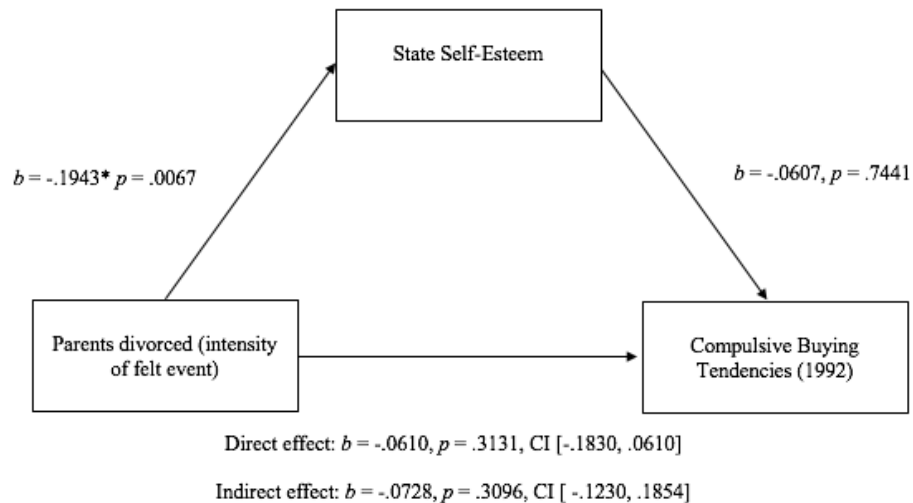
Q.2. Mediation Analysis for Experience, State Self-Esteem, and Compulsive Buying Tendencies



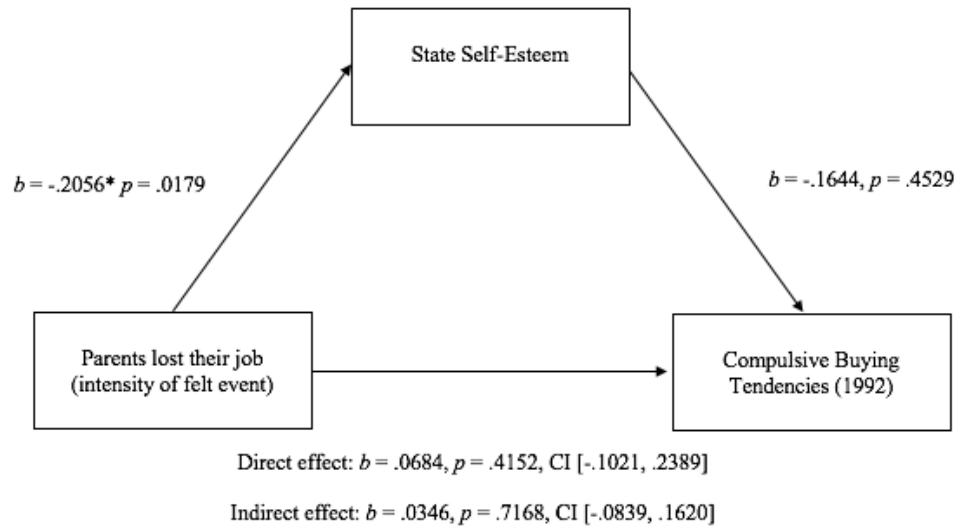
Q.3. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies



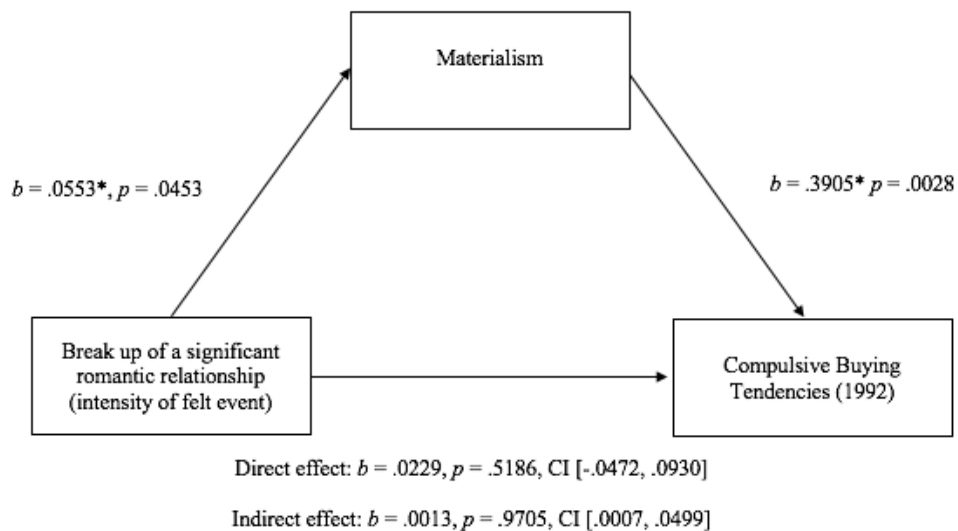
Q.4. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies



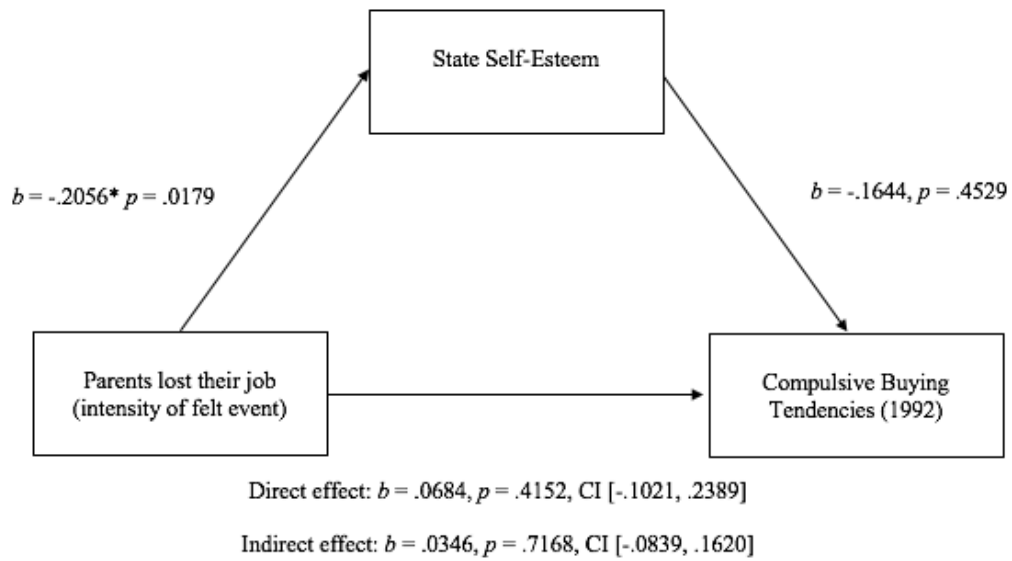
Q.5. Mediation Analysis for Intensity, State Self-Esteem, and Compulsive Buying Tendencies



Q.6. Mediation Analysis for Intensity, Materialism, and Compulsive Buying Tendencies



Q. 7. Mediation Analysis for Intensity, Materialism, and Compulsive Buying Behaviour



Appendix R – R.1. Comparison Tables for Study One and Study Two

Study One			Study Two	
TLE Sum and CBS (1992)	Not Sig., $p = .43$		Sig., $F(1,44) = 10.49, p = .001$	
TLE Sum and CBS (2008)	Not Sig., $p = .44$		Not Sig., $p = .09$	
TLE Type and CBS (1992)	1 significant TLE		2 significant TLEs	
	Diagnoses of a chronic illness or condition	$F(1,133) = 4.18, p < .05$	Loss of a job or business	$F(1,144) = 12.00, p < .05$
			Breakup of a significant romantic relationship	$F(1,144) = 3.88, p < .05$
TLE Type and CBS (2008)	2 significant TLEs		2 significant TLEs	
	Death of a parent or close family member	$F(1,133) = 5.97, p < .05$	Loss of a job or business	$F(1,144) = 11.47, p < .05$
	Taking on more responsibility for an aged relative	$F(1,133) = 10.06, p < .05$	Breakup of a significant romantic relationship	$F(1,144) = 5.24, p < .05$
TLE Timing and CBS (1992)	1 significant TLE		3 significant TLEs	
	Placing a parent or grandparent in a nursing home	$F(1,46) = 5.63, p < .05, r = -.37, p < .05$	Lost a job or business	$F(1,15) = 5.88, p < .05, r = .53, p < .05$
			Death of a loved pet	$F(1,88) = 5.04, p < .05, r = .23, p < .05$
			Moved out of parents' house	$F(1,95) = 18.53, p < .05, r = .40, p < .001$
	2 significant TLEs		2 significant TLEs	

TLE Timing and CBS (2008)	Placing a parent or grandparent in a nursing home	$F(1,46) = 7.25, p < .05, r = -.33, p < .05$	Death of a friend	$F(1,48) = 8.27, p < .05, r = -.38, p < .05$
	Serious injury, illness, or major surgery	$F(1,41) = 5.87, p < .05, r = -.35, p < .05$	Began working again after a long period of time not working	$F(1,111) = 11.23, p < .05, r = .30, p < .05$

TLE Intensity and CBS (1992)	3 significant TLEs		1 significant TLE	
	Death of a parent or close family member	$F(1,96) = 12.50, p < .01, r = .34, p < .01$	Serious injury, illness, or major surgery	$F(1,54) = 6.99, p < .05, r = .12, p < .05$
	Changing jobs	$F(1,86) = 4.32, p < .05, r = .22, p < .05$		
	Placing a parent or grandparent in a nursing home	$F(1,45) = 11.62, p < .01, r = .45, p < .05$		

TLE Intensity and CBS (2008)	1 significant TLE		1 significant TLE	
	Birth of a child	$F(1,24) = 8.57, p < .05, r = .51, p < .05$	Lost job or business	$F(1,16) = 5.30, p < .05, r = .26, p < .05$
TLE Sum and SSES	Not sig., $p = .37$		Not sig., $p = .82$	

	2 significant TLEs		2 significant TLEs	
TLE Type and SSES	Death of a loved pet	$F(1,134) = 4.20, p < .05$	Chronic illness or condition diagnosed	$F(1,144) = 6.28, p < .05$
	Parent's divorced	$F(1,134) = 4.69, p < .05$	Placing a parent or grandparent in a nursing home	$F(1,144) = 8.19, p < .01$

TLE Timing and SSES	1 significant TLE	0 significant TLEs
	Placing parent or grandparent in nursing home $F(1, 46) = 6.90, p < .05, R^2 = .13, r = .36, p < .05$	

TLE Intensity and SSES	3 significant TLEs	3 significant TLEs
	Death of a loved pet $F(1, 71) = 7.11, p < .01, R^2 = .09, r = -.30, p < .01$	Changing jobs $F(1, 99) = 4.15, p < .05, R^2 = .04, r = -.20, p < .05$
	Moved out of parents' home $F(1, 79) = 4.48, p < .05, R^2 = .05, r = -.23, p < .05$	Parents lost jobs $F(1, 23) = 6.50, p < .05, R^2 = .22, r = -.47, p < .05$
	Breakup of a significant romantic relationship $F(1, 63) = 8.82, p < .01, R^2 = .12, r = -.35, p < .01$	Parent's divorced $F(1, 25) = 8.74, p < .05, R^2 = .26, r = -.51, p < .05$

SSES and CBS (1992)	Sig., $F(1, 137) = 5.16, p < .05, R^2 = .04$	Sig., $F(1, 144) = 5.39, p < .05, R^2 = .04$
---------------------	--	--

SSES and CBS (2008)	Sig., $F(1, 137) = 21.45, p < .001, R^2 = .14$	Not sig., $p = .92$
---------------------	--	---------------------

REFERENCES

- Andreassen, Cecilie Schou, Stale Pallesen, and Mark D. Griffiths (2017), "The Relationship Between Addictive Use of Social Media, Narcissism, and Self-Esteem: Findings from a Large National Survey", *Addictive Behaviours*, 64 (2017), 287-293.
- Baker, Andrew M., George P. Moschis, Edward E. Rigdon, and Choong Kwai Fatt (2016), "Linking Family Structure to Impulse-Control and Obsessive-Compulsive Buying," *Journal of Consumer Behaviour*, 15 (4), 291-302.
- Bakker, Iris, Theo van der Voordt, Peter Vink, and Jan de Boon, "Pleasure, Arousal, Dominance: Mehrabian and Russell Revisited," *Current Psychology*, 33 (3), 405-421.
- Baron, Reuben M. and David A. Kenny (1986), "The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations," *Journal of Personality and Social Psychology*, 51 (6), 1173-1182.
- Bettman, James R., Mary Frances Luce, and John W. Payne (1998), "Constructive Consumer Choice Processes," *Journal of Consumer Research*, 25 (3), 187-217.
- Biolcati, Roberta (2017), "The Role of Self-Esteem and Fear of Negative Evaluation in Compulsive Buying," *Frontiers in Psychiatry*, 8 (75), 1-8.
- Black, Donald W. and Trent Moyer (1998), "Clinical Features and Psychiatric Comorbidity of Subjects with Pathological Gambling Behavior," *Psychiatric Services*, 49 (11), 1434-1440.

Black, Donald W., Susan Repertinger, Gary R. Gaffney, and Janelle Gabel (1998), "Family History and Psychiatric Comorbidity in Persons with Compulsive Buying: Preliminary Findings," *American Journal of Psychiatry*, 155 (7), 960-963.

Bowler, Jennifer L., Mark C. Bowler, and John G. Cope (2012), "The Relationship Between the Cognitive Underpinnings of Addiction and Compulsive Eating Behaviour," *Journal of Humanities and Social Science*, 2 (7), 12-20.

_____ (2013), "Measurement Issues Associated with Conditional Reasoning Tests: An Examination of Faking," *Personality and Individual Differences*, 55 (5), 459-64.

Carver, Charles S., Michael F. Scheier, Suzanne C. Segerstrom (2010), "Optimism", *Clinical Psychology Review*, 30 (7), 879-889.

Chang, LinChiat and Robert M. Arkin (2002), "Materialism as an Attempt to Cope with Uncertainty," *Psychology and Marketing*, 19 (5), 389-406.

Cohen, Sheldon and Harry M. Hoberman (1983), "Positive Events and Social Supports as Buffers of Life Change Stress," *Journal of Applied Social Psychology*, 13 (2), 99-125.

d'Astous, Alain (1990), "An Inquiry into the Compulsive Side of 'Normal' Consumers," *Journal of Consumer Policy*, 13 (1), 15-31.

d'Astous, Alain, Gilles Valence, and Louis Fortier (1989), "Conception et Validation d'une Échelle de Mesure de l'Achat Compulsif," *Recherche et Application en Marketing*, 4 (1), 3-16.

Davenport, Kate, James E. Houston, and Mark D. Griffiths (2012), "Excessive Eating and Compulsive Buying Behaviours in Women: An Empirical Pilot Study Examining Reward

- Sensitivity Anxiety, Impulsivity, Self-Esteem and Social Desirability,” *International Journal of Mental Health Addiction*, 10 (4), 474-489.
- DeSarbo, Wayne S. and Elizabeth A. Edwards (1996), “Typologies of Compulsive Buying Behaviour: A Constrained Clusterwise Regression Approach,” *Journal of Consumer Psychology*, 5 (3), 231-62.
- Dholakia, Uptal M. (2000), “Temptation and Resistance: An Integrated Model of Consumption Impulse Formation and Enactment,” *Psychology and Marketing*, 17 (11), 955-82.
- Dittmar, Helga (2005), “Compulsive Buying: A Growing Concern? An Examination of Gender, Age, and Endorsement of Materialistic Values as Predictors,” *British Journal of Psychology*, 96 (4), 467-491.
- Dittmar, Helga, Karen Long, and Rod Bond (2007), “When a Better Self is Only a Button Click Away: Associations Between Materialistic Values, Emotional and Identity-Related Buying Motives, and Compulsive Buying Tendency Online”, *Journal of Social and Clinical Psychology*, 26 (3), 334-361.
- Dumont, Michelle and Mark A. Provost (1999), “Resilience in Adolescents: Protective Role of Social Support, Coping Strategies, Self-Esteem, and Social Activities on Experience of Stress and Depression”, *Journal of Youth and Adolescence*, 28 (3), 343-363.
- Edwards, Elizabeth A. (1993), “Development of a New Scale for Measuring Compulsive Buying Behaviour,” *Financial Counselling and Planning*, 4 (1993), 67-85.
- Elder, Glen H. (1998), “The Life Courses as Developmental Theory,” *Child Development*, 68 (1), 1-12.

- Faber, Ronald J., Gary A Christenson, Martina de Zwaan, and James Mitchell (1995), "Two Forms of Compulsive Consumption: Comorbidity of Compulsive Buying and Binge Eating," *Journal of Consumer Research*, 22 (3), 296-304.
- Faber, Ronald J. and Thomas C. O'Guinn (1992), "A Clinical Screener for Compulsive Buying," *Journal of Consumer Research*, 19 (3), 459-469.
- Gil, Luciana De Araujo, Civilai Leckie, and Lester Johnson (2016), "The Impact of Self on Materialism Among Teenagers," *Journal of Consumer Behaviour*, 15 (3), 281-88.
- Górník-Durose, Malgorzata and Irena Pilch (2016), "The Dual Nature of Materialism: How Personality Shapes Materialistic orientation," *Journal of Economic Psychology*, 57 (2016), 102-116.
- Grougiou, Vassiliki and George P. Moschis (2015), "Antecedents of Young Adults' Materialistic Values," *Journal of Consumer Behaviour*, 14 (2), 115-26.
- Grougiou, Vassiliki, George Moschis, and Illias Kapoustsis (2015), "Compulsive Buying: The Role of Earlier-in-Life Events and Experiences," *Journal of Consumer Marketing*, 32 (4), 278-289.
- Gudykunst, William B. and Carmen M. Lee (2003), "Assessing the Validity of Self-Construal Scales," *Human Communication Research*, 29 (2), 253-74.
- Hassay, Derek N. and Malcolm C. Smith (1996), "Compulsive Buying: An Examination of the Consumptive Motive," *Psychology and Marketing*, 13 (8), 741-52.

- Heatherton, Todd F. and Janet Polivy (1991), "Development and Validation of a Scale for Measuring State Self-Esteem," *Journal of Personality and Social Psychology*, 60 (6), 895-910.
- Herbozo, Sylvia, Lauren M. Schaefer, J. Kevin Thompson (2015), "A Comparison of Eating Disorder Psychopathology, Appearance Satisfaction, and Self-Esteem in Overweight and Obese Women with and without Binge Eating", *Eating Behaviours* 17 (2015), 86-89.
- Hernstein, Richard J. (1990), "Rational Choice Theory: Necessary but Not Sufficient," *The American Psychologist*, 45 (3), 356-67.
- Hirschman, Elizabeth C. (1992), "The Consciousness of Addiction: Toward a General Theory of Compulsive Consumption," *Journal of Consumer Research*, 19 (2), 155-179.
- James, Lawrence R. (1998), "Measurement of Personality via Conditional Reasoning", *Organizational Research Methods*, 1 (2), 131-163.
- Kacen, Jacqueline and Julie Anne Lee (2002), "The Influence of Culture on Consumer Impulsive Buying Behavior," *Journal of Consumer Psychology*, 12 (2), 163-176.
- Kemp, Elyria, Pamela A. Kennett-Hensel, and Kim H. Williams (2014), "The Calm before the Storm: Examining Emotion Regulation Consumption in the Face of an Impending Disaster," *Psychology and Marketing*, 31 (11), 933-45.
- Kraemer, Helena Chmura, Micahela Kiernan, Marilyn Essex, and David J. Kupfer (2008), "How and Why Criteria Defining Moderators and Mediators Differ Between the Baron & Kenny and MacArthur Approaches," *Health Psychology*, 27 (2 Suppl), S101-S108.

- Kukar-Kinney, Monika, Nancy M. Ridgeway, and Kent B. Monroe (2012), "The Role of Price in the Behaviour and Purchase Decisions of Compulsive Buyers," *Journal of Retailing*, 88 (1), 63-71.
- Lerner, Jennifer S., Ye Li, Piercarlo Valdesolo, and Karim S. Kassam (2015), "Emotion and Decision Making," *Annual Review of Psychology*, 2015 (66), 799-823.
- MacInnis, Deborah J. (2011), "A Framework for Conceptual Contributions in Marketing," *Journal of Marketing*, 75 (4), 136-54.
- Mandel, Naomi (2003), "Shifting Selves and Decision Making: The Effects of Self-Construal Priming on Consumer Risk-Taking," *Journal of Consumer Research*, 30 (1), 30-40.
- Maraz, Aniko, Mark D. Griffiths, and Zsolt Demetrovics (2016), "The Prevalence of Compulsive Buying: A Meta-Analysis," *Addiction*, 111, 408-419.
- Mather, Anil, George P. Moschis, and Euehun Lee (2005), "Life Events and Brand Preference Changes," *Journal of Consumer Behaviour*, 3 (2), 129-141.
- Mathur, Anil, George P. Moschis, and Euehun Lee (2006), "Consumer Stress-Handling Strategies: Theory and Research Findings," *Journal of Consumer Behaviour*, 5 (3), 193-203
- McFerran, Brent and Jennifer J. Argo (2013), "The Entourage Effect," *Journal of Consumer Research*, 40 (5), 871-884.
- Mitchell, James E., Melissa Burgard, Ron Faber, Ross D. Crosby, and Martina de Zwaan (2006), "Cognitive Behavioural Therapy for Compulsive Buying Disorder," *Behaviour Research and Therapy*, 44 (12), 1859-1865.

- Moschis, George P. (2007), "Life Course Perspectives on Consumer Behaviour," *Journal of the Academy of Marketing Science*, 35 (2), 295-307.
- Mowen, John C. and Nancy Spears (1999), "Understanding Compulsive Buying Among College Students: A Hierarchical Approach," *Journal of Consumer Psychology*, 8 (4), 407-30.
- Müller, Astrid, James E. Mitchell, and Martina de Zwaan (2015), "Compulsive Buying," *The American Journal on Addictions*, 24 (2), 132-137.
- O'Guinn, Thomas C. and Ronald J. Faber (1989), "Compulsive Buying: A Phenomenological Exploration," *Journal of Consumer Research*, 16 (2), 147-57.
- Piquet-Passôa, Marcelo, Gabriela M. Ferreira, Isabela A. Melca, and Leonardo F. Fontenelle (2014), "DSM-5 and the Decision Not to Include Sex, Shopping or Stealing as Addictions," *Current Addictions Reports*, 2014 (1), 172-176.
- Philips, Barbara J. (2017), "Consumer Imagination in Marketing: A Theoretical Framework," *European Journal of Marketing*, 51 (11/12), 2138-2155.
- Richins, Marsha L. and Scott Dawson (1992), "A Consumer Values Orientation for Materialism and Its Measurement: Scale Development and Validation," *Journal of Consumer Research*, 19 (3), 303-16.
- Richins, Marsha L. (2004), "The Material Value Scale: Measurement Properties and Development of a Short Form," *Journal of Consumer Research*, 31 (1), 209-219.
- Ridgeway, Nancy M., Monika Kukar-Kinney, Kent B. Monroe (2008), "An Expanded Conceptualization and a New Measure of Compulsive Buying," *Journal of Consumer Research*, 35 (4), 622-639.

- Rindfleisch, Aric, James E. Burroughs, and Frank Denton (1997), "Family Structure, Materialism and Compulsive Consumption," *Journal of Consumer Research*, 23 (4), 312-25.
- Roberts, James A. and Eli Jones (2001), "Money Attitudes, Credit Card Use, and Compulsive Buying Among American College Students", *The Journal of Consumer Affairs*, 35 (2), 213-240.
- Roberts, James A., Chris Manolis, and Chris Pullig (2014), "Contingent Self-Esteem, Self-Presentational Concerns, and Compulsive Buying," *Psychology and Marketing*, 31 (2), 147-60.
- Roberts, James A. and Stephen F. Pirog III (2004), "Personal Goals and Their Role in Consumer Behavior: The Case of Compulsive Buying," *Journal of Marketing Theory and Practice*, 12 (3), 61-73.
- Roberts, James A., John F. Tanner, Jr., and Chris Manolis (2005), "Materialism and the Family Structure-Stress Relation," *Journal of Consumer Psychology*, 15 (2), 183-90.
- Russell, James A. and Ulrich F. Lanius (1984), "Adaptation Level and the Affective Appraisal of Environments," *Journal of Environmental Psychology*, 4 (2), 119-135.
- Simon, Herbert A. (1983), *Reason in Human Affairs*, Stanford, CA: Stanford University Press.
- Simons, Ronald L., Eric Stewart, Leslie C. Gordon, Rand D. Conger, and Glen H. Elder (2002), "A Test of Life-Course Explanations for Stability and Change in Antisocial Behaviour from Adolescence to Young Adulthood," *Criminology*, 40 (2), 401-34.

- Schaefer, Catherine, James C. Coyne, and Richard S. Lazarus (1981), "The Health Related Functions of Social Support", *Journal of Behavioural Medicine*, 4 (4), 381-406.
- Scheier, Michael F., Charles S. Carver, and Michael W. Bridges (1994), "Distinguishing Optimism from Neuroticism (and Trait Anxiety, Self-Mastery, and Self-Esteem): A Re-evaluation of the Life Orientation Test," *Journal of Personality and Social Psychology*, 67 (6), 1063-1078.
- Scheier, Michael F., Karen A. Matthews, Jane F. Owens, George J. Magovern Sr., R. Craig Lefebvre, R. Anne Abbott, and Charles S. Carver (1989), "Dispositional Optimism and Recovery from Coronary Artery Bypass Surgery: The Beneficial Effects on Physical and Psychological Well-Being," *Journal of Personality and Social Psychology*, 57 (6), 1024-1040.
- Schlosser, Steven, Donald W. Black, Susan Peperinger, and Daniel Freet (1994), "Compulsive Buying: Demography, Phenomenology, and Comorbidity in 46 Subjects," *General Hospital Psychiatry*, 16 (), 205-212.
- Schoen, Jeremy L., Jennifer Lynn Bowler, and Marieke Catharine Schilpzand (2016), "Conditional Reasoning Test for Creative Personality: Rationale, Theoretical Development, and Validation", *Journal of Management*, 20 (10), 1-27.
- Schorr, Juliet B. (1998), *The Overspent American: Why We Want What We Don't Need*, New York: NY: Basic Books.
- Statistics Canada (2018). *Retail Trade, January 2018*. Government of Canada. Ottawa: ON.

Walls, Richard T. and Tennie S. Smith (1970), "Development of Preference for Delayed Reinforcement in Disadvantaged Children," *Journal of Education Psychology*, 61 (2), 118-123.