

# Materialism and Compulsive Buying: A Moderated Mediation Model of Impulsive Buying and Religiosity

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## Abstract

In the modern consumer society, compulsive buying as an unrestrained buying behavior has become widespread among university students. Therefore, it is essential to determine the factors that influence the compulsive buying behavior of students. In this vein, this study has two purposes. Firstly, this study aims to examine the mediating role of impulsive buying between materialism and compulsive buying. Secondly, it aims to investigate whether religiosity moderated this mediated relationship. For these purposes, data were obtained from 344 university students by online survey method. The moderated mediation analysis was performed using the PROCESS macro proposed by Hayes (2013). According to the results, it was revealed that materialism had a positive effect on impulsive and compulsive buying. Moreover, it was found that impulsive buying had a mediating role in the relationship between materialism and compulsive buying. However, the mediating role of impulsive buying between the relationship between materialism and compulsive buying was not moderated by religiosity. This study contributes to the body of knowledge by revealing the mechanism between materialism and compulsive buying behavior. In terms of addressing the moderator role of religiosity, it contributes to the endeavors of researchers who seek to investigate the role of religiosity in consumer behavior.

*Key Words:* Materialism, Compulsive Buying, Impulsive Buying, Religiosity

## Materyalizm ve Kompulsif Satın Alma Davranışı: Plansız Satın Alma ve Dindarlığın Düzenleyici Aracılık Modeli

### Öz

Modern tüketim toplumunda, istenmeyen bir satın alma davranışı olarak nitelendirilen kompulsif satın alma, üniversite öğrencileri arasında oldukça yaygınlaşmıştır. Bu nedenle öğrencilerin kompulsif satın alma davranışlarını etkileyen faktörlerin belirlenmesi önem arz etmektedir. Bu doğrultuda, bu araştırmanın iki amacı bulunmaktadır. Öncelikle materyalist eğilimlerin kompulsif satın alma davranışına etkisinde plansız satın alma davranışının aracı rolünün ortaya konması amaçlanmaktadır. Araştırmanın diğer amacı, dindarlığın bu aracı ilişkiyi düzenleyip düzenlemediğinin belirlenmesidir. Bu amaçlar doğrultusunda, 344 üniversite öğrencisinden çevrimiçi anket yöntemiyle veri elde edilmiştir. Düzenleyici aracılık analizleri, Hayes (2013) tarafından geliştirilen PROCESS makrosu kullanılarak yapılmıştır. Araştırma bulgularına göre, materyalizmin plansız ve kompulsif satın almayı olumlu yönde etkilediği belirlenmiştir. Bunun yanı sıra, plansız satın alma davranışının materyalizm ve kompulsif satın alma davranışı arasındaki ilişkide aracı rolü olduğu tespit edilmiştir. Bununla birlikte, plansız satın almanın materyalizm ile kompulsif satın alma davranışı arasındaki aracılık etkisinin dindarlık düzeyine göre değişmediği ortaya konmuştur. Bu araştırma, materyalizm ile kompulsif satın alma davranışı arasındaki mekanizmanın daha iyi anlaşılmasına imkân sağlayarak literatüre katkı sunmaktadır. Dindarlığın düzenleyici rolünü ele alması yönüyle de tüketici davranışlarında dindarlığın rolünün incelenmesi gerektiği çağrısında bulunan arařtırmacılara katkı sağlamaktadır.

*Anahtar Kelimeler:* Materyalizm, Kompulsif Satın Alma, Plansız Satın Alma, Dindarlık

### Atf İçin / Please Cite As:

Özdemir, N. (2022). Materialism and compulsive buying: a moderated mediation model of impulsive buying and religiosity. *Manas Sosyal Arařtırmalar Dergisi*, 11(4), 1603-1614.

**Geliř Tarihi / Received Date:** 07.06.2022

**Kabul Tarihi / Accepted Date:** 17.07.2022

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## Introduction

Changes in economic and social conditions, the development of the internet, and the acceleration of digitalization have all contributed to the evolution of the consumption phenomena over time (Yiğit & Gövdere, 2021). In this sense, it is argued that buying behaviors of consumers have evolved. As a result of this evolution, one of the buying behavior that has become relatively widespread in modern consumer society and is extensively examined in the academic literature is compulsive buying (Eren, Eroğlu & Hacıoğlu, 2012; Otero-López, Santiago & Castro, 2021). Compulsive buying (CB) is referred to as a consumer's propensity to become obsessed with the act of purchasing and a lack of control over their purchasing decisions (Ridgway, Kukar-Kinney & Monroe, 2008). CB as a disorder can lead to financial troubles, big debts, missed payments, guilt and embarrassment, criticism from friends and family, and social–family issues (Tarka & Kukar-Kinney, 2022).

CB has rapidly grown in emerging countries besides in developed countries (Horvath, van Herk & Adigüzel, 2013). Specifically, CB has become a critical unrestrained buying behavior among university students (Singh, Singh, Kumar & Mathur, 2021). Previous research indicates that adolescents and young adults are more vulnerable to developing into compulsive purchasers (Yurchisin & Johnson, 2004; Villardefrancos & Otero-López, 2016). For instance, Koh, Tang, Gan, and Kwonet (2020) found a high rate of CB tendency among students in samples drawn from several universities in China, America, and South Korea. Maraz, Griffiths, and Demetrovics (2016) demonstrate in a meta-analysis that young consumers generally make more compulsive purchases. Tokgöz (2020) discovered that university students' consumption patterns are influenced by current consumer societies, and their tendency for CB has increased in Turkey. According to Villardefrancos and Otero-López (2016), the age range of 18 to 24 years has been singled out in connection to the onset of CB. It is essential to investigate the CB behavior of students in Turkey because it is a young country (Altun-Aslan, 2020, p. 73), and the population between the ages of 15 and 24 accounts for 15.3 % of the total population (TÜİK, 2022). However, there are only a small number of studies exploring the factors influencing the CB behavior of university students in Turkey (e.g. Eren, Eroğlu & Hacıoğlu, 2012; Arslan & Abdullah, 2016; Öz, Aslan & Dursun, 2016; Balıkçioğlu & Devrimağ, 2019; Tokgöz, 2020). In this vein, to explore CB, the current study focuses on materialism, impulsive buying, and religiosity simultaneously. Impulsive buying (IB) refers to the proclivity to make unplanned and unconsidered purchases. When the pertinent literature is analyzed, it is concluded that IB as an unrestrained buying behavior of consumers is a significant predictor of CB (Omar et al., 2014; Darrat, Darrat & Amyx, 2016; Shehzadi et al., 2016; Gogoi, 2020).

Furthermore, materialism is considered a significant personal value that affects CB both directly and indirectly (Roberts, 2000; Dittmar, 2005; Xu, 2008; Pradhan, Israel & Jena, 2018; Danacı, 2020; Tokgöz, 2020). The symbolic self-completion theory proposed that materialist individuals have a chronic sense of incompleteness in terms of self-definition (Yurchisin & Johnson, 2004). Therefore, they purchase symbolic material objects regularly and are referred to as compulsive buyers. While some research has concentrated on the direct mechanisms relating materialism and IB to CB, there is still a knowledge gap regarding more complicated linkages, such as the mediating role of IB and the moderating role of religiosity.

It is well recognized that the effect of materialism can lead to an increase in IB (Troisi et al., 2006). When offered a product that has the potential to elevate their social standing or acquire acceptance among their peers, such consumers are unlikely to resist the urge to purchase. Additionally, materialists are known to make impulsive purchases when confronted with possessions that reflect identity (Seinauskiene, Mascinskiene, Petrike & Rutelione, 2016). In this regard, it is predicted that materialistic consumers will make IB to boost their self-esteem and social standing, and these IB will turn to CB. In that sense, the focus of this study is to examine the mediating role of IB in the relationship between materialism and CB. Moreover, this study aims to investigate the moderating role of religiosity in this mediated relationship. Religiosity is described as the degree to which an individual, regardless of religious affiliation, clings to and follows a set of beliefs and principles from a particular religion (Hwang, 2018). Arli and Tjiptono (2018) claimed that religious consumers should avoid materialism and extravagance. Religious consumers are less materialistic (Habib & Bekun, 2021). In this setting, it is proposed that the relationship between materialism and both IB and CB will vary depending on the level of religiosity of consumers. In this regard, combining materialism, IB, and religiosity while exploring CB presents an innovative aspect of this study.

IB and CB are terms that refer to unrestrained buying that results in undesirable consequences (Singh et al., 2021). In this sense, examining negative consumption behaviors can provide new or updated perspectives on favorable consumption behaviors. Also, research on the negative effects of consuming can benefit society. Contributing to society's well-being is a crucial requirement for any research (Öztürk & Ulusoy, 2019). Therefore, this study will contribute to the body of knowledge in terms of two ways. Firstly, this study examines the mediating role of IB in the link between materialism and CB among university students in a young and emerging country, Turkey. Secondly, it will reply to studies (O'Casey, Lee & Siahtiri, 2013; Rahman, Albaity & Maruf, 2017) that have emphasized the importance of examining the role of religiosity in consumer behavior studies. Thus, students' unrestrained buying behaviors (IB and CB) will be examined based on their materialistic tendencies under the influence of religiosity.

## Theoretical Framework and Hypothesis

### The Relationship between Materialism and CB

Materialism refers to the value individual places on material belongings and their acquisition as a necessary or desirable means of achieving desired ends (Richins & Dawson 1992, p. 307). Since materialistic people assume that owning specific goods will give them the most happiness in life, they place a high value on words possessions. In that sense, such possessions are the source of their satisfaction or dissatisfaction (Belk, 1985). Materialistic people are pleased with new possessions, whether they need them or not, and they prioritize money and wealth in their lives. When they can not have the possessions they want, they start not to enjoy life and experience various psychological problems (Karaca, 2019, p. 244).

Materialism is conceptualized into three components: centrality, success, and happiness (Richins and Dawson, 1992). The centrality dimension argued that possessions and their acquisition are the focus of materialists' lives. Individuals with a high centrality enjoy shopping and believe that shopping is an essential goal in their lives. Materialists often measure their own and others' success in terms of the quantity and quality of their possessions, depending on the success criteria. It refers to people who judge their success by the quantity and quality of their products. The happiness dimension focused on acquiring happiness rather than finding it in other ways. In other words, people appear to believe that their belongings are important to their overall happiness (Richins, 2004).

Materialism and CB studies have risen to prominence among researchers and policymakers (Tarka, 2020; Ong, Lau & Zainudin, 2021). Spending over one's needs and means is referred to as CB. In a broader sense, CB is defined as a chronic aberrant kind of shopping and spending characterized by a strong, uncontrollable, and repeated desire to purchase, regardless of the consequences (O'Guinn & Faber, 1989). CB is a response to unrestrained impulses generated by anxiety and unpleasant feelings that can only be relieved by purchasing. After buying, compulsive consumers feel less distressed and anxious (Harnish & Roster, 2018, p. 420).

Belk (1985) argues that materialism is one of the prominent factors that contribute to CB behavior. Moreover, Yurchisin and Johnson (2004) proposed that compulsive buyers are materialistic individuals. Materialists are devoted to shopping and are envious of people who have more possessions. Therefore, they tend to increase consumption and possessions to enrich their status in society which enhances their happiness and satisfaction. People who support materialistic principles are said to have greater financial worries and a higher proclivity for CB as compared to others (Pradhan et al., 2018). Empirical research revealed that materialism is positively related to CB (Roberts, 2000; Dittmar, 2005; Xu, 2008; Tokgöz, 2020; Danacı, 2020). Dittmar (2005) found that the materialistic value commitment was an important indicator of CB for women and young men. Xu (2008) demonstrated that materialism has a direct effect on young customers' CB in the USA. Yurchisin and Johnson's (2004) and Reeves, Baker, and Truluck's (2012) studies indicated a positive association between materialism and CB among young consumers. A study by Tokgöz (2020) on university students in Turkey showed that materialism has a positive impact on CB. According to Danacı (2020), Turkish female consumers' materialism boosted CB.

The theory of symbolic self-completion offers a good foundation for elucidating why materialists are more inclined to participate in CB. According to symbolic self-completion theory, each individual's idea of self is fundamentally a collection of disparate self-characterizations. Each of these descriptions is known as a self-definition. A person needs others to recognize his or her distinctive self-definition (Gollwitzer,

Wicklund & Hilton, 1982). Individuals frequently participate in actions that help indicate their self-identification to be accepted by others, such as purchasing specific brands, wearing, or displaying certain products. Thus, the person may convince others, and ultimately oneself that the desired self-definition is possessed (Yurchisin & Johnson, 2004). From the materialistic perspective, excessively materialistic individuals may be unaware that they have amassed sufficient material items to put a stop to their self-symbolizing efforts. As a consequence, they may have a persistent feeling of self-definition incompleteness. These materialistic persons who make frequent purchases of symbolic material goods are referred to as compulsive consumers (Yurchisin & Johnson, 2004). Therefore, it appears that there is a link between materialism and CB. The current study assumes that materialism will predict CB.

*H1: Materialism increases CB.*

### **The Mediating Effect of IB on Materialism–CB Linkage**

IB is defined as a spontaneous and quick purchasing experience regardless of the consequences, which is a more emotional action than rational and is viewed as harmful when customers are unable to control themselves. An individual's tendency to make impulsive purchases without considering the consequences is known as buying impulsiveness (O'Guinn & Faber, 1989; Kacen & Lee, 2002). Impulsive buyers are prone to be unreflective, emotionally drawn to the object, and seeking rapid fulfillment (Kacen & Lee, 2002, p. 164). A person who buys something on the spur of the moment is said to be making an impulsive purchase. Furthermore, the buyer is unlikely to put off the purchase to acquire more information, perform a price comparison, consult with a friend, or simply take a break from making the decision (Jones et al., 2003, p. 506).

Materialistic consumers see spending on needless or relatively minor items favorably, which boosts consumer confidence and improves societal standing (Rashid et al. 2019, p. 27). Moreover, persons with greater materialism scores have been connected to wasting money on relatively minor possessions therefore they may be prepared to impulsively go for the goods they desire. In addition, materialistic individuals have been observed to have more positive views around spending and wasting money on less necessary items. This means that more materialistic people might be willing to go for the product they want right away (Badgaiyan & Verma, 2014, p. 541).

The idea of materialism demonstrates that the quantity and kind of collected material goods influence the identity and self-esteem of persons who strongly support materialistic values. As a result, for these individuals, accumulating material wealth is the primary goal of life and the only means of achieving success, happiness, and personal identity (Richins, 2004). It is also demonstrated that materialists' lack of identification is connected to their higher purchasing impulsivity when confronted with commodities that reflect identity (Seinauskiene et al. 2016, p. 597). An increasing body of evidence demonstrates that materialistic attitudes and a desire for possessions are strongly associated with IB (Troisi et al., 2006; Karaca, 2019). For instance, Troisi et al. (2006) revealed that extremely materialistic persons exhibited greater IB behaviors. Moran and Kwak (2015) found a strong relationship between materialism and IB among female college students aged 18 to 27. Thus, it is hypothesized that:

*H2: Materialism increases IB.*

Empirical pieces of evidence revealed that IB is an important antecedent of CB (Gogoi, 2020). For instance, Omar and others (2014) revealed that IB has a positive effect on CB in their research of credit card users in Malaysia. Shehzadi et al. (2016) found that IB has a positive effect on CB in terms of buyers of well-known apparel brands in Israel. According to Faber and O'Guinn (1992), a lack of impulse control can lead to impulsive or unexpected purchases as well as a rise in impulsivity in the future. Chronic loss of impulse control can build and turn into CB when it reaches a certain point. If the impulse buyer engages in this type of conduct regularly, he or she is demonstrating indicators of loss of self-control. Positive affect, which drives spontaneous purchases, gradually fades as negative emotions, sentiments, and moods take control. The compulsive buyer develops an uncontrollable buying addiction prompted by negative affect after losing all cognitive control (Darrat et al., 2016).

Previous studies supported the mediating role of IB between materialism and CB (Pradhan et al., 2018; Tokgöz, 2020). For instance, Pradhan et al. (2018) reported that materialism positively predicts IB, and high levels of IB lead to a high level of CB. In this sense, materialism affects CB directly and indirectly. Following the prior study findings described previously, IB is predicted to act as a mediator in

the relationship between materialism and CB. Based on this, it is proposed that materialism would first affect IB, which will subsequently transform into varying levels of CB.

*H3: IB acts as a mediator between materialism and CB.*

### Moderating Effect of Religiosity

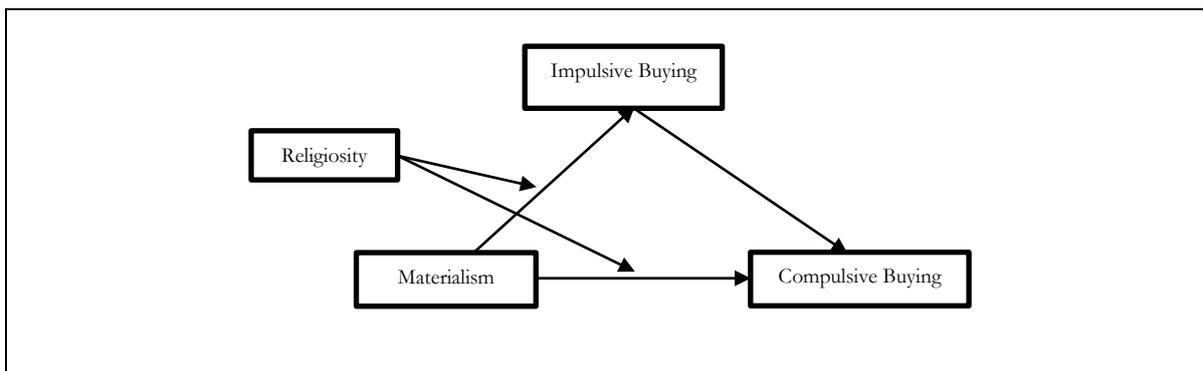
Religiosity is described as an individual's dedication to and practice certain religious ideas and values (Agarwala et al., 2019, p. 33). Religiosity is defined as the extent to which an individual adheres to and follows a set of beliefs and principles from a particular religion regardless of religious affiliation (Hwang, 2018). Religiosity is a topic that has received little attention and it has only been utilized as a mediating or moderating variable in a few consumer behavior studies. Alam et al. (2011) investigated whether religion mediated the relationship between relative and contextual variables and the purchasing behavior of Muslim customers. Moreover, O'Cass and colleagues (2013) examined the relationship between status consumption and fashion consciousness using religiosity as a moderating variable. Razzaq (2018) investigated the moderating role of religiosity in the relationship between hedonic and utilitarian shopping values and sustainable fashion consumption. Rahman and his colleagues (2017) examined the moderating effect of religiosity in the relationship between materialism and both fashion clothing involvement and fashion clothing purchase involvement.

The current study employs religiosity as a moderator between materialism and both IB and CB. Consumers who identified as religious tended to be less materialistic than non-religious consumers (Burroughs & Rindfleisch, 2002). Materialism appears to conflict with religious beliefs, as its motivations are sometimes opposed to religious values. Habib and Bekun (2021) proposed that religiosity is linked to anticonsumption, less conspicuous consumption, and resistance to materialism. Furthermore, most religions encourage self-control to align their followers with a set of ideals and prevent selfish desires (Singh et al., 2021). Therefore, it is assumed that buying behavior of consumers will be consistent with their religious beliefs. In this thought line, it is proposed that the effects of materialism on IB could be contingent upon one's religiosity level. Thus, it is hypothesized that:

*H4: Religiosity moderates the positive effect of materialism on IB, such that the effect of materialism on IB will be stronger for a less religious person.*

It is argued that IB will mediate the relationship between materialism and CB. Furthermore, it is contended that religiosity will also moderate the indirect effect of materialism on CB via IB. As a result of this prediction, a moderated mediation model is suggested:

*H5: Religiosity moderates the indirect effect of materialism on CB via IB such that the indirect effect of materialism on CB will be stronger for less religious person.*



**Figure 1. Research Model**

### Methodology

In this study, the mediating role of IB between materialism and CB is examined. In addition, it is investigated whether the mediator role of IB changes according to the level of religiosity (Figure 1). In this vein, a descriptive quantitative research design was adopted.

## Measurement

Materialism was measured using a scale adapted from Anlı (2020) and reliability was reported as 0,77. This scale was proposed by Richins (2004), which is a 9-item, five-point Likert scale. Religiosity was measured using a scale adapted from Özer et al. (2015) and reliability was reported as 0,71. This scale is developed by Plante et al. (2002) and it is a 5 item, five-point Likert scale.

CB behavior was measured using the six items adopted from Bilgen (2014) and reliability was reported as 0,73. CB scale is developed by Faber and O'Guinn (1992) and it is a five-point scale. IB behavior was measured using a scale adapted from Torlak and Tiltay (2010) who reported that it is proposed by Weun, Jones, and Beatty (1997), and the most appropriate scale for Turkish culture in terms of psychometric properties. This scale is a 5 item, five-point Likert scale. Reliability was reported as 0,79 in their study.

## Sample

The sample framework consisted of students of Kastamonu University. The data were collected from students of administration faculty via an online survey method by using convenience sampling. An online survey is simple to use, inexpensive, paperless, and handy (Pradhan et al., 2018). 344 people responded to the survey, 186 men (54.1%) and 158 females (45.9%). Bryman and Cramer (2002) propose that the sample size should be at least five or nearly ten times the number of items. The fact that there are 344 respondents in the sample, which is more than ten times the number of items, indicates that the sample size is adequate.

All respondents were above the age of 18; 116 (33.7%) were between the ages of 18–21; 159 (50.2%) were between the ages of 21–23, and 69 (16.1%) were aged 23 years or older. 289 (84%) of the respondents' monthly personal income (e.g. pocket money, scholarship) is 1500 TL or less; 55 (16%) have 1501 TL or more. 235 (68.3%) of the respondents' families' monthly income is 5650 TL or less, and 109 (31.7%) have a monthly income of 5651 TL or more. 155 (45.1%) of respondents reported using a credit card, while 189 (54.9%) reported not using one.

## Data analysis

Before analysis, data were examined for normality. Since the kurtosis and skewness values are within the range of  $\pm 3$ , the data conform to the normal distribution assumption (Kline, 2011). Because the measures were modified from previous research, AMOS was used to perform Confirmatory Factor Analysis (CFA) to examine their dimensionality and psychometric qualities. CFA model was run with all the constructs (materialism, religiosity, IB, and CB). CFA revealed CB5 and IB1 loadings below 0,50. Thus, they were excluded. The overall measurement model showed satisfactory fit ( $\chi^2/df=1,98$ ; RMSEA=0,054; TLI=0,91; CFI=0,92; GFI=0,90), with all factor loadings being significant and greater than 0,50 (Hooper, Coughlan & Mullen, 2008). Convergent and discriminant validity are also analyzed to assess construct validity (Fornell & Larcker, 1981).

**Table 1.** Means, Standard Deviations, Correlations, CRs and AVEs.

	Correlations					
	CR	AVE	IB	Religiosity	CB	Materialism
<b>IB</b>	0,83	0,56	<b>0,75</b>			
<b>Religiosity</b>	0,87	0,57	-0,02	<b>0,76</b>		
<b>CB</b>	0,76	0,38	0,57	-0,04	<b>0,62</b>	
<b>Materialism</b>	0,90	0,73	0,34	-0,02	0,42	<b>0,86</b>
		Mean	2,52	3,69	1,84	3,20
		Standard deviation	1,01	0,97	0,66	0,85

\*Squared root of AVEs are shown in bold and italic on the matrix. IB: Impulsive Buying; CB: Compulsive Buying

The variables with average variance estimates (AVEs) greater than 0,50 and construct reliability (CR) values greater than 0,70 indicated convergent validity. In this study, AVE for CB was 0,38 (Table 1). Since the CR value of this construct was greater than 0,70; it is stated that this situation can be accepted (Buric, Soric & Penezic, 2016). The AVEs of the constructs exceeded the squared correlation coefficients of the relevant paired constructs, indicating discriminant validity.

### Findings

The PROCESS macro created by Hayes (2013) was used to evaluate the mediation and moderated mediation models, which included bootstrapping to obtain 95 percent bootstrap confidence intervals. Firstly, the mediating role of IB in the relationship between materialism and CB was investigated. The direct effect of materialism on CB was significant and positive, supporting H1. Materialism positively predicted IB ( $b=.24, t=3.83; p=.00$ ), supporting H2, which in turn positively predicted CB of the students ( $b=.28; t=9.1; p=.00$ ). The lower and higher confidence intervals for the indirect effect of materialism were not included 0 in the bootstrap results. Thus, indirect effect of materialism on CB via IB was significant (boot  $b = .07; SE = .01; 95\% CI [.02, .10]$ ), supporting H3 (Table 2).

**Table 2.** Regression results for indirect effect of materialism on CB via IB

Paths	b	se	t	p
<b>Direct effects</b>				
Materialism → CB	0,22	0,03	6,06	0,00
Impulsive→ CB	0,28	0,03	9,1	0,00
Materialism →IB	0,24	0,06	3,83	0,00
Total effect				
Materialism → CB	0,29	0,03	7,26	0,00
<b>Bootstrap results for indirect effect</b>				
Effect through IB (Materialism → IB → CB)	0,07	0,01	0,02	0,10

IB: Impulsive Buying; CB: Compulsive Buying

**Table 3.** Regression for Moderated Mediation Results for Materialism

Predictor	b	se	t	p
Impulsive Buying ( $F=6,29 R^2=0,05 p=.000$ )				
Constant	2,52	0,05	47,2	0,00
Materialism	0,23	0,06	3,8	0,00
Religiosity	-0,08	0,05	-1,47	0,14
Materialism X Religiosity	0,08	0,05	1,39	0,16
Compulsive Buying ( $F=38,15 R^2=0,31 p=.000$ )				
Constant	1,15	0,08	13,92	0,00
Materialism	0,22	0,03	6,13	0,00
IB	0,27	0,03	9,01	0,00
Religiosity	0,02	0,03	0,84	0,39
Materialism X Religiosity	0,05	0,03	1,68	0,09
Conditional Indirect Effect				
Religiosity (SD-1)	Boot Indirect effect	BootSE	BootLLCI	Boot ULCI
Mean	0,04	0,02	-0,005	0,09
(SD+1)	0,06	0,01	0,02	0,1
	0,08	0,02	0,03	0,14
Index of Moderated Mediation				
Religiosity	Index	BootSE	BootLLCI	Boot ULCI
	0,02	0,01	-0,008	0,05

IB: Impulsive Buying; CB: Compulsive Buying

In the moderated mediation hypothesis section, the conditional indirect influence of materialism on CB via IB as a function of religiosity was analyzed. According to results presented in Table 3, the relationship between materialism and IB was not moderated by religiosity ( $b=.08; SE=.05; t=1.39; p=.16$ ) not supporting H4. Moreover, the index of the moderated mediation was not significant (index=.02;  $BootSE=.01, 95\% CI [-.008, .05]$ ) not supporting H5. Therefore, the mediation effect of IB in the relationship between materialism and CB was not vary by religiosity level of students.

### Conclusion, Discussion, and Implications

The mediating role of IB between materialism and CB was examined in the present study. It is also explored whether this mediation effect varies according to religiosity level. According to the research findings, materialism has a significant positive effect on IB and CB. As a result of Turkey being a materialistic society (Yeniaras, 2015), students with a high level of materialistic tendencies may be more likely to engage in IB and make purchases immediately. They may also engage in CB to satisfy their

materialistic desires and establish a place in the eyes of others. This finding is supported by the symbolic self-completion theory which maintains that an individual gravitates toward and purchases items with high symbolic meaning to convince others of her/his self-definition. These findings, in particular, are consistent with prior research involving adolescent and young samples that revealed materialism was a significant predictor in IB (Troisi et al., 2006; Moran & Kwak, 2015) and CB (Yurchisin & Johnson, 2004; Xu, 2008; Reeves, Baker & Truluck, 2012). In addition, it was revealed that IB has a mediating role in the relationship between materialism and CB. This confirms prior findings (Pradhan et al., 2018; Tokgöz, 2020). This means that the materialist propensity of students initiated IB, which ultimately evolved into CB. CB is the more difficult and troublesome endpoint of IB. In this sense, IB turned into a purchase that causes mental problems and was made without considering the consequences.

It was however surprised to find that the religiosity of students neither significantly impacted their materialism nor moderated the relationship between materialism and IB. This could be explained that students' tendency toward IB behavior as a result of their materialist tendencies did not change according to their level of religiosity. While students exhibited a high level of religiosity, these religious motivations did not mitigate their materialistic tendencies, and they were capable of making impulsive purchases when influenced by materialism. Moreover, it was found that the mediating role of IB between materialism and CB did not vary according to the students' level of religiosity. Therefore, this study suggested that a low or high level of religiosity does not change the mediating role of IB. IB plays a significant and partial mediator role at both low and high levels of religiosity. As a result, materialistic tendencies stimulate CB through IB, and the significance of this role does not change depending on one's level of religiosity. In this sense, it is possible to argue that the religiosity of students is not a predictor of their materialist tendencies. They may not have internalized their religion completely. Thus, future studies can examine the concept of religiosity in terms of internal and external religiosity. This enables the determination of whether students practice religion internally or externally.

This study explains the mechanism behind the effect of materialism on CB. Consumers make compulsive purchases to symbolically complete their selves, as a result of materialism. In addition, IB is proven as an antecedent of CB. Therefore, this study aids in comprehending the factors that influence consumers to CB. It also examines the moderator role of religiosity in the proposed relationships. According to Rahman et al. (2017), there are few studies evaluating the moderating or mediating effect of religiosity on consumer behavior. This study answers this call by examining the moderating effect of religiosity.

The current study has several significant managerial implications. IB and CB are terms that refer to unrestrained buying that results in undesirable consequences (Singh et al., 2021). Therefore, it will benefit for marketing managers to understand the elements that influence young customers' IB and CB behaviors and to build marketing techniques that mitigate these factors. A recent study demonstrates that IB can result in CB. In this scenario, marketing managers might place a premium on brand loyalty programs that help minimize IB and hence the motivation to engage in CB behavior.

It is important to examine undesirable consumer behavior since it may result in debilitating individual, social, psychological, and financial diseases. Such bad outcomes not only need more study to better understand the phenomena, but also the attention of marketers to assist in resolving this issue. Given the negative implications of such behavior, marketers must give sufficient information to educate customers about the dangers of excessive shopping. In addition, advertising agencies should provide balanced information instead of attracting consumers with misleading advertisements. It is known that mass media and internet facilities are factors that trigger materialism. In this context, social marketing efforts of managers and policymakers might include consumer training through mass media, such as commercials or social media. Experts can be used to inform about the devastating consequences of CB. University-level courses can be initiated to limit the materialistic tendencies of young consumers.

This study contains several limitations. First, it was a convenience sample, with participants drawn from a small number of courses during a short period. Additionally, the data collection was conducted among undergraduate students at a state university. By obtaining data from other universities, the sample size may be expanded and the study's findings can be made more generalizable. Besides, the mediating role of different variables such as status consumption and conspicuous consumption, as well as IB can be examined in the relationship between materialism and CB. It can be suggested to investigate the reasons

that lead university students to materialism. In this direction, the antecedents of materialism (peer pressure, media, etc.) can be added to the research model.

### Ethical Declaration

In the writing process of the study titled “Materialism and Compulsive Buying: A Moderated Mediation Model of Impulsive Buying and Religiosity”, there were followed the scientific, ethical and the citation rules; was not made any falsification on the collected data and this study was not sent to any other academic media for evaluation. Ethics committee decision: Kastamonu Üniversitesi Etik Kurulu, Date: 01/03/2022, No:7.

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## TÜRKÇE GENİŞ ÖZET

Ekonomik ve sosyal koşullardaki değişiklikler, internetin gelişimi ve dijitalleşmenin hızlanması, tüketim olgusunun zaman içinde evrimine katkıda bulunmuştur (Yigit ve Gövdere, 2021). Bu anlamda satın alma davranışlarının değişim gösterdiği bilinmektedir. Bu değişimin bir sonucu olarak, modern tüketim toplumunda oldukça yaygınlaşan ve literatürde yoğun olarak incelenen satın alma davranışlarından biri kompulsif satın almadır (Eren vd., 2012; Otero-López vd., 2021). Kompulsif satın alma (KS), bir tüketicinin satın alma eylemine takıntılı hale gelme eğilimi ve satın alma kararları üzerinde kontrol eksikliği olarak ifade edilmektedir (Ridgway vd., 2008). KS özellikle üniversite öğrencileri arasında istenmeyen bir satın alma davranışı haline gelmiştir (Singh vd., 2021). Önceki arařtırmalar, ergenlerin ve genç yetişkinlerin kompulsif alıcılara dönüşmeye karşı daha savunmasız olduğunu göstermektedir (Yurchisin ve Johnson, 2004; Villardefrancos ve Otero-López, 2016). Bu arařtırmada, KS'nin gençler arasında arttığı göz önünde bulundurularak, genç bir ülke olan Türkiye'de (TÜİK, 2022) öğrencilerin KS davranışını etkileyen unsurlar incelenmektedir. Bu bağlamda, mevcut arařtırma KS'nin yordayıcılarını keşfetmek için, materyalizm, plansız satın alma ve dindarlığa odaklanmaktadır. Plansız satın alma (PS), planlanmamış ve üzerinde düşünülmemiş satın almalar yapma eğilimini ifade etmektedir.

İlgili literatür incelendiğinde, plansız satın almanın kompulsif satın almanın önemli bir yordayıcısı olduğu görülmektedir (Omar vd., 2014; Gogoi, 2020). Materyalizm, KS üzerinde hem doğrudan hem de dolaylı olarak etkisi olan önemli bir kişisel değer olarak kabul edilmektedir (Roberts, 2000; Xu, 2008; Danacı, 2020). Sembolik kendini tamamlama teorisi, materyalist bireylerin kendini tanımlama açısından kronik bir eksiklik duygusuna sahip olduğunu öne sürmektedir (Yurchisin ve Johnson, 2004). Bu nedenle, düzenli olarak sembolik maddi nesnelere satın almakta ve kompulsif alıcılar olarak nitelendirilmektedir. Materyalizmin plansız satın almalarda artışa yol açtığı bilinmektedir (Troisi vd., 2006). Materyalist tüketicilere, sosyal konumlarını yükseltme veya akranları arasında kabul görme potansiyeline sahip bir ürün sunulduğunda, bu tür tüketicilerin satın alma dürtüsüne direnmeleri pek olası değildir. Ayrıca materyalistlerin, kimliklerini yansıtan eşyalarla karşılaşmalarında dürtüsel satın almalar yaptıkları bilinmektedir (Seinauskiene vd., 2016). Bu bağlamda, materyalist tüketicilerin benlik saygısını ve sosyal duruşlarını güçlendirmek için plansız satın almalar yapacağı ve bunların kompulsif satın almaya dönüşeceği öngörülmektedir. Bu doğrultuda bu arařtırmanın amacı, materyalist eğilimlerin KS'ye etkisinde PS'nin aracı rolünü incelemektir. Bunun yanı sıra, dindarlığın bu aracı ilişkiyi düzenleyip düzenlemediğinin ortaya

konması amaçlanmaktadır. Dindarlık, bir bireyin dini bağlantısına bakılmaksızın, belirli bir dine ait bir dizi inanç ve ilkeye bağlı kalma ve bunları takip etme derecesi olarak tanımlanmaktadır (Hwang, 2018). Arlı ve Tjiptono (2018), dindar tüketicilerin materyalizm ve israftan kaçınması gerektiğini iddia etmiştir. Dindarlık düzeyi yüksek olan tüketicilerin materyalizme eğilimi daha düşüktür (Habib ve Bekun, 2021). Bu çerçevede, materyalizm ile PS ve KS arasındaki ilişkinin tüketicilerin dindarlık düzeyine bağlı olarak değişeceği öngörülmektedir. İlgili literatür incelendiğinde, materyalizm ile PS ve KS arasındaki doğrudan mekanizmalara odaklanıldığı ancak PS'nin aracılık rolü ve dindarlığın düzenleyici rolü gibi daha karmaşık bağlantılara yönelik bilgi boşluğu bulunduğu görülmektedir. Bu bağlamda, KS'yi etkileyen unsurları belirlerken materyalizm, PS ve dindarlığı birlikte ele almak bu araştırmanın yenilikçi yönünü sunmaktadır.

Bu çalışmada tanımlayıcı kantitatif araştırma tasarımı benimsenmiş ve 344 üniversite öğrencisinden çevrimiçi anket yöntemiyle veri elde edilmiştir. Ölçeklerin psikometrik özelliklerinin belirlenmesinde doğrulayıcı faktör analizinden (DFA) faydalanılmıştır. Tüm ölçekler birlikte DFA'ya tabi tutulmuş ve kompulsif satın almanın beşinci ifadesi (KS5) ile plansız satın almanın birinci ifadesi (PS1) faktör yükleri 0,50'nin altında yer aldığından analiz dışı bırakılmıştır. Bu ifadeler çıkarıldıktan sonra analiz tekrarlanmış ve ölçüm modeline ilişkin uyum değerlerinin iyi düzeyde ( $\chi^2$  [df] =1,98, RMSEA=0,054; TLI=0,91, CFI=0,92; GFI=0,90) olduğu belirlenmiştir (Hooper vd., 2008). Yakınsama ve ayırım geçerliklerinin de sağlandığı tespit edilmiştir. Düzenleyici aracılık analizleri için Hayes (2013) tarafından geliştirilen process makro kullanılmaktadır. Analiz sonuçlarına göre, materyalizmin PS (b=.24; t=3.83; p=.00) ve KS (b=.22; t=6.06; p=.00) üzerinde anlamlı ve olumlu etkisi olduğu tespit edilmiştir. Bu bulgu, materyalizm gençlerde PS'nin (Troisi vd., 2006; Moran ve Kwak, 2015) ve KS'nin (Yurchisin ve Johnson, 2004; Xu, 2008) önemli bir yordayıcısı olduğunu ortaya koyan çalışmalarla uyumludur. Bunun yanı sıra, PS'nin materyalizm ile KS arasındaki ilişkide aracı rolü olduğu belirlenmiştir (boot b = .07; SH =.01; %95 GA [.02, .10]). Bu bulgu literatürdeki önceki çalışmalarla (Pradhan vd., 2018; Tokgöz, 2020) uyumludur. Buna göre, öğrencilerin materyalist eğilimlerinin, sonunda KS'ye dönüşen PS'yi etkilediği ifade edilebilir. PS'nin, zihinsel sorunlara neden olan ve sonuçları dikkate alınmadan yapılan bir satın alma işlemine dönüştüğü görülmektedir. Bununla birlikte, materyalizm ile PS arasındaki ilişkide dindarlığın düzenleyici rolü olmadığı tespit edilmiştir (b=.08; SH=.05; t=1.39; p=.16). Bu durum öğrencilerin materyalist eğilimlerinin bir sonucu olarak PS davranışına yönelik eğilimlerinin dindarlık düzeylerine göre değişmediği şeklinde açıklanabilir. Öğrenciler yüksek düzeyde dindarlık sergilerken, bu dini motivasyonların onların materyalist eğilimlerini azaltmadığı ve plansız satın alımlar yaptıkları belirlenmiştir. Bunun yanı sıra, materyalizmin PS aracılığıyla KS üzerindeki dolaylı etkisinin dindarlık tarafından düzenlenmediği belirlenmiştir (index=.02; BootSH=.01, %95 GA [-.008, .05]). Buna göre, PS'nin aracı etkisi öğrencilerin dindarlık düzeyine göre değişmemektedir. Bir diğer ifadeyle, PS'nin hem düşük hem de yüksek dindarlık seviyelerinde aracı role sahip olduğu görülmektedir.

Bu araştırmanın literatüre çeşitli katkıları bulunmaktadır. Öncelikle, bu araştırma materyalizmin KS üzerindeki etkisinin arkasındaki mekanizmayı açıklamaktadır. Ek olarak, materyalizmin ve PS'nin KS'nin öncülü olduğu tespit edilmiştir. Dolayısıyla, bu araştırma tüketicileri KS'ye yönelten faktörlerin anlaşılmasına katkı sağlamaktadır. Ayrıca materyalizm ile PS ve KS arasındaki ilişkilerde dindarlığın düzenleyici rolünü incelemektedir. Dindarlığın tüketici davranışı alanında düzenleyici veya aracılık etkisini değerlendiren az sayıda çalışma bulunduğu öne sürülmektedir (Rahman vd., 2017). Dolayısıyla, bu araştırma dindarlığın düzenleyici etkisini inceleyerek bu çağrıya cevap vermektedir.

Araştırma bulguları doğrultusunda yöneticilere çeşitli öneriler sunulabilir. Öncelikle pazarlama yöneticilerine, PS ve dolayısıyla KS davranışına yönelimi azaltacak marka sadakat programları uygulamaları önerilebilir. Kitle iletişim araçları ve internet olanaklarının materyalizmi tetikleyen faktörler olduğu bilinmektedir. Bu bağlamda, yöneticilerin ve politika yapıcıların sosyal pazarlama çabaları, reklamlar veya sosyal medya gibi kitle iletişim araçları aracılığıyla tüketici eğitimleri içerebilir. Genç tüketicilerin materyalist eğilimlerini sınırlamak için üniversite düzeyinde etik kursları başlatılabilir.

Bu araştırmanın bazı kısıtları bulunmaktadır. Öncelikle bu araştırmanın verisi bir devlet üniversitesindeki lisans öğrencilerinden elde edilmiştir. Farklı üniversitelerden de veriler elde edilerek örneklem büyüklüğü genişletilebilir ve çalışmanın bulguları daha genellenebilir hale getirilebilir. Ayrıca, materyalizm ve KS arasındaki ilişkide PS'nin yanı sıra statü tüketimi ve gösterişçi tüketim gibi farklı değişkenlerin aracı rolü incelenebilir. Üniversite öğrencilerini materyalizme yönelten nedenlerin araştırılması önerilebilir. Bu doğrultuda materyalizmin öncülleri (akran baskısı, medya vb.) araştırma modeline eklenebilir.