

-RESEARCH PAPER-

FUTURE INSIGHTS FOR THE ROLE OF MATERIALISM AND MONEY ATTITUDES ON ONLINE COMPULSIVE BUYING

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Abstract

The study aims to expand understanding of compulsive buying behavior literature by examining the role of materialism and money attitudes on online compulsive buying behavior. A causal study using regression analysis was employed. Employing judgement sampling, e-mail questionnaires were sent to 1000 university-graduated, over 22-years-old participants who live in Istanbul over two-weeks period by a research company and a total of 601 valid and complete responses were received. All three dimensions, particularly happiness, of materialism have significantly influence on online compulsive buying. However, dimensions of attitudes towards money, except power, do not have influence on online compulsive buying. Moreover, power has a negative influence on online compulsive buying. This research fills a gap in online compulsive buying literature which is related to monetary and material issues suggesting future insights in the light of several future trends like the digital age, post-materialism and massive internet usage.

Keywords: Online Compulsive Buying, Materialism, Money Attitudes.

JEL Codes: M30, M31.

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MATERYALİZMİN VE PARAYA KARŞI TUTUMUN SANAL KOMPULSİF SATIN ALMADAKİ ROLÜ VE GELECEĞE DAİR ÖNGÖRÜLER

Öz

Bu çalışma materyalizm ve paraya karşı tutumun sanal kompulsif satın alma üzerindeki rolünü inceleme yoluyla kompulsif satın alma literatürü ile ilgili anlayışı genişletmeyi amaçlamaktadır. Yargısal örnekleme kullanılarak üniversite mezunu, 22 yaşından büyük, İstanbul'da ikamet eden 1000 kişiye iki hafta boyunca bir

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araştırma şirketi tarafından İnternet üzerinden anket gönderilmiş, 601 kişiden gelen yanıtlar çerçevesinde regresyon analizi kullanılarak bir nedensel çalışma yapılmıştır. Materyalizmin başta mutluluk olmak üzere üç alt boyutunun da sanal kompulsif satın alma üstünde anlamlı etkisi bulunmuş, ancak paraya karşı tutumun güç dışındaki diğer iki boyutunun anlamlı etkisi saptanamamıştır. Güç, sanal kompulsif satın alma üzerinde negatif anlamlı bir etkiye sahip çıkmıştır. Sanal kompulsif satın alma literatüründe parasal konularla ilgili bir boşluğu dolduracağı düşünülen çalışmada dijital çağ, post-materyalizm ve yoğun internet kullanımı gibi trendler ışığında gelecekle ilgili öngörülerde bulunulmuştur.

Anahtar Kelimeler: *Sanal Kompulsif Satın Alma, Materyalizm, Paraya Karşı Tutum*

JEL Kodları: *M30, M31.*

Bu çalışma Araştırma ve Yayın Etiğine uygun olarak hazırlanmıştır.

**Makalemizin değerlendirme sürecinde emeği geçen hakemlere değerli, yapıcı ve yardımcı yorum ve önerileri için teşekkür ederiz.*

1. INTRODUCTION

Compulsive buying behavior is a lasting, persistent and uncontrolled buying behavior with unfavorable financial and social outcomes (O'Guinn & Faber, 1989). It becomes a common buying pattern in the consumption culture. On the other hand, skyrocketing internet use and digital developments also sharply changed the way consumers experience the life and consumer habits. In this context, electronic commerce and buying has become crucial features in the Internet era (Li & Zhang, 2002). Online buying provides consumers more choice, convenience (Butler & Peppard, 1998), more opportunities for comparing prices and products in the shortest time (Yu & Wu, 2007). However, internet is a trigger for different behavioral addictions like compulsive gambling, gaming and compulsive buying, naturally (Duroy et al., 2014; Rosse & Codina, 2009). Opportunity to buy anything and any time through online shopping is a big danger for compulsive buyers' buying urges (Kukar, Ridgway & Monroe, 2009). As January 2019, almost 4,4 billion (*averagely 58 percent of the world population*) people all around the world are active Internet users (statista.com) and Cybersecurity Ventures predict that the number will be 6 billion people by 2022 and 7,5 billion people by 2030, having increasingly higher percentage of the world population (Reid, 2018). In that case, online compulsive buying will be likely a more crucial topic in coming years.

Compulsive buying has often been associated with money due to its harmful financial consequences. When Benjamin Franklin told "Nothing but money, is sweeter than honey", he surely stressed the attractive and seducing feature of money in our lives. As Sabri and his friends (2006) stated, money may be perceived as a tool in hands, power in pocket or a ticket to freedom. according to money may also have an influence on social and cultural affiliation among people (Simmel, 1997). Some people consider it as the signal of prestige and power, while some people see it as the origin of all badness (Yamauchi & Templer, 1982). Comprehending attitudes towards money are also important because they lead human behavior. Roberts and Jones (2001) characterized changing money attitudes as a

critical power accelerating the consumer culture. In the modern world, the more stress on individual economic achievement, the more consumers develop extrinsic objective related fiscal goals and money-oriented assets (Kasser & Ryan, 1993). Money attitudes influence human's motivation, welfare and interaction with other people (Furnham & Lewis, 1986), neuroticism and impulsivity (Spinella & Lester, 2005). They are also positively associated with compulsive buying (Durvasula & Lysnoski, 2010).

In most cases, money is related with material possessions and for some people, possessions are crucial to their lives and identities (Richins & Dawson, 1992). Tendency to have material possessions, calling materialism, is the degree of importance a consumer connects to material possessions (Belk, 1984). Consumer culture is associated by an increasing materialistic value orientation which means that money and materialist possessions lead status and happiness (Dittmar, Long & Bond, 2007; Richins, 2004; Kasser & Kanner, 2004). Materialistic values drive consumers to buy and have material goods as a personal goal (Taherikia & Ramezanzadeh, 2016). Richins and Dawson (1992) conceptualized materialism on the three dimensions as obtaining centrality, pursuit of happiness and success. As Roberts (2000) said that materialists find their happiness and success on having material goods so they will be probably more inclined to buy compulsively.

Present consumer culture is represented by an increasing materialistic attitude and seeking for money to obtain prestige and happiness (Dittmar, Long & Bond, 2007; Dittmar, 2004; Richins, 2004). Since compulsive buying literature suggested that compulsive buyers have higher scores on materialism tendency and money attitudes, we examine both materialism and money attitudes also as predictors of consumers' online compulsive buying tendencies. The shift from conventional to online buying likely accelerates online compulsive buying tendency which provides consumers more choice, convenience (Butler & Peppard, 1998), more opportunities for comparing prices and products in the shortest time (Yu & Wu, 2007). All these facilities probably awake consumers' materialist value orientation and attitudes towards money. Thus, the present paper conceptualizes a theoretical model which seeks the role of materialistic values and money attitudes on the compulsive buying tendencies online.

1.1 Literature Review

1.1.1 Online Compulsive Buying

Compulsive consumption was explained as an uncontrollable and repetitive behavior to acquire a material, consume a substance or practice a feeling or activity which finally results in destructive outcomes for the person himself/herself and/or to other people (O'Guinn & Faber, 1989:148). Compulsive buying, as a kind of compulsive consumption, was defined by Edwards (1993:67) as a dysfunctional, abnormal, uncontrollable and repetitive buying pattern which reduces and/or eliminate negative feelings of the individual. Compulsive buying, the dark side of consumer behavior is an issue that has been neglected in the consumer behavior literature until the late 1980s (Hanley & Wilhelm 1992). It was initially introduced in the study of Faber, O'Guinn & Krych (1987) in the literature of consumer behavior and it was developed in some countries like in U.S.A. (Faber, O'Guinn & Krych, 1987; Faber & O'Guinn, 1988; O'Guinn & Faber, 1989), Canada (Valance, D'Astous & Fortier, 1988), Europe (Scherhorn, Reisch & Raab, 1990)

and Mexico (Roberts & Martinez, 1997; Roberts & Sepulveda, 1999a). It is a special type of compulsive consumption behaviors which have negative consequences for individuals. Compulsive behaviors such as compulsive gambling, kleptomania and compulsive buying have serious psychological, social and economic consequences (O'Guinn & Faber, 1989).

Compulsive behavior is often used to escape from unwanted emotions, desires, situations and to overcome stress (Faber, O'Guinn & Krych, 1987; Faber & O'Guinn, 1988). In fact, when the frequency of these behaviors, started to escape from the negative emotions and situations, increase and become addictions, the opposite they increase the negative emotions, stress and anxiety in the long term. Numbers of theoretical models focus on biological (Comings vd., 1996 a and b; Black, 2007; Raab et al., 2011; Ünsalver, 2012; Aydın vd., 2019), psychological (Ridgway, Kukar-Kinney & Monroe, 2008; Sohn & Choi, 2012; Gallagher et al., 2017) and environmental (O'Shaughnessy & O'Shaughnessy, 2002; Bragg, 2009; Workman, 2010; Ahmad & Mahfooz, 2019) factors try to explain the grounds of the compulsive buying. Identity and self-related issues (Moore, 2009; Dittmar, 2004), personality (Mikolajczak, et al., 2012; Mowen & Spears, 1999), stress, anxiety and depression (Sohn & Choi, 2012; Ridgway, Kukar-Kinney & Monroe, 2008), fashion-orientation (Johnson and Attmann, 2009; Park & Burns, 2005), impulse buying (Williams & Grisham, 2012; Moore, 2009) are some of the drivers which were linked with compulsive buying in the literature. Materialist value orientation (Pradhan, Israel & Jena, 2018; Moulding et al. 2017; Harnish & Bridges, 2015; Sohn & Choi, 2012; Rasool et al., 2012; Xu, 2008) and money attitudes (Kahre, 2016; Kukar-Kinney, Ridgway & Monroe, 2012; Palan et al., 2011) have been also found as other predictors for compulsive buying behavior.

Recently, with the increase in the number of internet users, online compulsive buying behavior has likely been increased. For this reason, researches in this area are also increasing (Suresh & Biswas, 2019; Sharif & Khanekharab, 2017; Lou, 2016; Duroy, 2014; Lee & Park, 2008; Dittmar, Long & Bond, 2007; Vicdan, Chapa & Santos, 2007). Dittmar, Long & Bond (2007) found that consumers with higher materialistic tendencies look improving their identities and boosting their emotions while making online shopping have higher online compulsive buying tendency. The results of the Vicdan, Chapa and Santos (2007)'s study show that individuals with higher compulsive tendency are more inclined to utilize online sales promotions and individuals who are more inclined to use online sales promotions have higher probability to utilize online deals. Lee and Park (2008) developed an online compulsive buying scale based on Faber and O'Guinn (1992)'s Compulsive Buying Scale.

It is found that all success, happiness and centrality dimensions of materialism based on Richins and Dawson's (1992) Materialism Scale are statistically effective on online compulsive buying (Türkyılmaz, Kocamaz & Uslu, 2016). Kukar-Kinney, Scheinbaum and Schaefers (2016) developed a theory on online compulsive buying behavior. It is also found that active online shopping coupled with low self-esteem may cause online compulsive buying (Larose & Eastin, 2002). Besides, excessive social networking site (SNS) user young adults were found to have a higher tendency to online compulsive buying (Sharif & Khanekharab, 2017). Trotzke and his friends (2015) used a different terminology, pathological buying online, in their research and presented that internet addiction and craving is correlated with pathological buying online. Another research

on Parisian students showed that online compulsive buyers more often shop online and spend significantly more money, compatible with the results of Armağan and Temel's (2018) research and the results also revealed that they prefer online shopping because of comprehensive offer as much as instant positive feelings (Duroy, Gorse & Lejoyeux, 2014). Armağan and Temel (2018) also showed that the more income consumers have, the higher level of compulsive buying tendency they have. Besides, the previous research reveals that the online compulsive buying is closely associated with internet use frequency and social media use (Armağan & Temel, 2018). When it is thought that 7,5 billion people will be an internet user by 2030 (cybersecurityventures.com) and the number of internet addicts will increase all around the world, online compulsive buying phenomena will probably take much more attention from both academician and social politics administrators.

1.1.2 Materialism

Materialism is the importance an individual attribute to worldly material possessions (Belk, 1984:291). According to Richards (2009, 131), materialism is to believe more in the value of material possessions and wealth than in relational and spiritual values. Belk (1984) who sees materialism as a personality trait explained it under three dimensions called possessiveness, non-generosity and envy. However, these dimensions are not the only explanation for evaluating materialism. Richins and Dawson (1992), approached materialism as a consumer value, explained materialism consisting of three dimensions called acquisition centrality, pursuit of happiness and possession defined success.

In the consumer behavior literature, there are numbers of studies researching the relationship between materialism and compulsive buying (Bilgen Kocatürk, 2017; Eren, Eroğlu & Hacıoğlu, 2012; Pham, Yap & Dowling 2012; Mueller et al., 2011; Nga, Yong & Sellappan, 2011; Xu, 2008; Watson, 2003; Mowen & Spears 1999; Graham, 1999). Yet there are a limited number of studies researching materialism and online compulsive buying (Sharif & Khanekharab, 2017; Türkyılmaz, Kocamaz & Uslu, 2016; Wang, He & Yin, 2016; Dittmar, Long & Bond, 2007). According to the consequences of the study by Dittmar, Long and Bond (2007) as the materialist values increase, the amount of online compulsive purchasing also increase. Türkyılmaz, Kocamaz and Uslu (2016:92) found out that all three dimensions of materialism have significant effect on online compulsive buying.

Although there are plenty of research about what the materialism is or is not, its dimensions and its antecedents, there is a debate about whether the future will be more or less materialistic. Trend forecaster James Wallman (2013) stated that not material things, but experiences will be more likely to make the human happy and people will shift from materialism to experientialism in the future in his bestseller book, *Stuffocation*. Several opinions would seem supporting this idea. One of them is that consumers believe that they have too much already and there is no need for more. Also, sharing materials is easier nowadays thanks to internet and social media and there is no need to buy and because of environmental awareness, more consumers choose to consume more carefully. Besides, consumers are living with huge debts with credit cards and cheap loans (Williams, 2014). Postmaterialist approach suggests that new generation give less importance to security, conformity and self-direction values of materialism anymore (Schwartz, 2007). On the

other hand, Gu and Hung (2009) found that adolescents are more materialistic than their parents. Another study (Ogden & Cheng, 2011) researching the level of materialism levels of Chinese and Canadian consumers showed that Chinese consumers' materialism level is higher than the Canadians. When the results are compared through the countries' populations, materialistic values still seem open to question. Because few studies have been carried out regarding the topic, it will be an important contribution to the literature to investigate the effects of materialism on online compulsive buying. Additionally, this study aims to investigate the influence of each dimension of materialism separately.

1.1.3 Money Attitudes

Money is a tool which stimulates happiness and dependency other than being an exchange tool for products and services (Masuo et al., 2004). Sabri and Zakaria (2015) stated that money doesn't mean just an instrument of exchange but also a means for happiness and well-being. So it creates anxiety or uneasiness when it is not owned. Having money reduces people's anxiety and makes them feel more comfortable as it reduces dependence on other people (Furnham, Wilson and Telford, 2012). Money in this sense is a valuable resource that gives people a sense of great independence and some authority in their relationships (Chui & Sidin, 2011). The importance of money in people's life is great. People talk, discuss and dream about money. Money consumes most of the psychological and emotional energies of people (Mitchell & Mickel, 1999). Money is the center of modern market-oriented cultures. Since money is a symbol of prestige, it allows consumers to develop new identities and overspend (Durvasula & Lysonski, 2010). Importance of money for people is increasing under Western ideas driven consumption and material culture as well as it becomes a compulsory element of individuals' lives (Taneja, 2012).

Changing money attitudes are associated with the spread of the consumer culture (Roberts & Sepulveda, 1999b; Roberts & Jones, 2001). The general conclusion reached in the researches on the attitude toward money is that money attitudes are multidimensional and complex theme consisting of both positive (freedom, love, quality) and negative (insecurity, incompetence, error) emotions (Medina, Saegert & Gresham, 1996; Phau & Woo, 2008). Attitudes towards money affect many areas of people's lives, such as spending habits, savings, work performances, political views (Roberts & Sepulveda, 1999b; Phau & Woo, 2008). Despite its central role in life, not much more is recognized about the antecedents which motivate this attitude (Roberts & Sepulveda, 1999b). Elements affecting the attitude towards money can be either socially or personally sourced. The social elements are composed of the cultural beliefs and values of the society (Nnedum et al., 2011). Personal elements which vary from individual to individual are composed of past experiences, education, economic and social position (Taneja, 2012).

Yamauchi and Templer (1982) conceptualized aspects of money in three dimensions. The first one is security which is about confidence, comfort, optimism and invertedly insecurity, dissatisfaction, pessimism. The second one is retention which refers thriftiness, hoarding, obsessive behavior and related personality features. And the last one is power-prestige which relates to status and superiority related aspects of money. Through this base they developed a 29 item Money Attitude Scale (MAS). The symbolic denotations which are relevant to money are vital mediums between individuals' values and consumption patterns (Rose & Orr, 2007: 758). Therefore, dimensions of the attitudes

towards money are important in helping to understand compulsive buying better (Roberts & Jones, 2001:215).

Attitudes towards money, consisting of power-prestige, distrust and anxiety dimensions, were found intimately to be associated with compulsive buying behavior as well as credit card usage moderates these relationships (Roberts and Jones, 2001). The perception of money as an instrument of power and prestige increases compulsive buying. Money-related anxiety increases compulsive buying. Price sensitivity (distrust) decreases compulsive buying. Rose and Orr (2007) developed a scale to measure and find out the symbolic meanings of money. Their scale has four factors; status, security, worry and achievement. They explored that compulsive buying was positively related to worry and status and negatively related to security. Findings of another study carried out in Australia show that compulsive buyers more use credit cards, more likely to bargain hunt and see money as a tool for power and prestige more than non-compulsive buyers. However, any significant difference was found between the groups regarding to time retention, distrust and anxiety (Phau & Woo, 2008). Khare (2016) suggested that power and price sensitivity dimensions of money attitudes affect compulsive buying behavior as well as Kolibu, Tumbuan and Tasik (2018) reported that both power-prestige and anxiety influence compulsive buying but retention and distrust has no influence on it. Sharif and Yeoh (2018) found that extreme usage of social network sites has positive influence on online compulsive buying behavior and power-prestige and anxiety dimensions of attitudes towards money is a mediator for this influence. Influence of attitudes towards money as a whole on online compulsive buying and each dimension of the scale will be investigated in this research. Recent trends like increasing credit card usage, different new systems like Blockchain and decline in using cash may lead consumers to change their attitudes towards money in the future so the relationship between money attitudes and online compulsive buying is worth to investigate.

2. METHODOLOGY

2.1 Sample and Data Collection

The major purpose of this article is to research the effect of materialism and money attitudes on online compulsive buying. The population of the research primarily included all consumers with at least one online shopping experience. Secondly, participants were required to be older than 22 because 22 was assumed to be an average age to start working and earning money that some people are graduated from the university at the age of 22-25 and find a job after that while some start working younger even than 20. In order to rate the items of the materialism and money attitudes scales of the survey properly, participants are required to be older than 22 as an average age. Additionally, university graduation was required to be more certain for participants to fill in questionnaire correctly and accurately. Lastly, consumers who live in relatively bigger cities are targeted since smaller cities offer limited traditional shopping choices to the local residents so they may shop online because they *have to*. However, conceptual structure of this research entail participants to shop online because they *desire* or *wish*. Hence, the population of the research consists of university graduated consumers with at least one online shopping experience, who are older than 22 and live in Istanbul.

The research objectives and the population actually determined the sampling method to some degree. Judgement sampling as a nonprobability sampling method, herein enables researchers to select respondents according to their belief and experiences which will meet the requirements of the research (Shukla, 2008). A careful and conscious judgement sampling is a low-cost, convenient, not time-consuming method as well as yield results as good as probability sampling (Smith and Albaum, 2012). In order to gather data, email questionnaire technique was chosen owing to its cost effectiveness, fast transmission and response rate (Dibb, Rushmer & Stern, 2001). Response rate is important because several studies reported very disappointing, low response rates for email questionnaires (Michaelidou & Dibb, 2006). Saldivar (2012) stated that 40 percent means average, 50 percent means good and 60 percent means very good response rate for email questionnaire.

Sample size of the research was determined according to the formula: $n = p \cdot q / (e/z)^2$. Here; p, e and z was assumed to be 0,5; 0,04 and 1,94 accordingly based on the previous research. As a result of the calculation, sample size was determined as 600. At that point, a professional marketing research company, chosen according to the positive comments regarding to its past experiences and good reputation for its specialty in marketing research, was employed to carry out questionnaire process. Hiring a research company can save the researchers time and these professional companies also have methods, strategies and competent staff in place to conduct the research effectively and efficiently (Polly Campbell). Since they have several email lists, which are typically opt-in, means that the participants have indicated their agreement to receive surveys, fill them and send them back in return a kind of incentive (Shaefer & Dillman, 1998) and due to the long-term close relationships. Aaron (2019) stated that the response rate rises to 50 percent from 30 percent in case of the presence of a strong direct personal connection. By employing a research company, researchers took the advantage of higher response rates in a shorter time. During the negotiation, the objectives of the research as well as sampling and sample details were given to the company and optimum sample was generated from their existing e-mail lists judgmentally.

Over two weeks-period in November 2017, one thousand e-mail invitations were sent to the selected sample group by the research company. The first returned thirty questionnaires were analyzed for the reliability and factor scores. Then, the second thirty questionnaires were also analyzed and after getting good scores, the survey proceeded. From this potential set, 601 responded to the questionnaire, resulting in a response rate of about 60% percent. About 52 % of the participants are female, 63,4 % are under the age of 40 and 84,3 % are currently working. About sixty percent of the participants have at least master degree and 63,5 % have at most 5,000 TL personal income per month while about 64 % shop online at least once a month (Table 1). The sample was reflective of the consumer segment who live in a big city and have money to spend. Big cities enable consumers to shop through traditional channels which offer product and brand variety so they can choose to buy online in case of their preferences. However, consumers live in smaller cities would shop online due to the scarcity of products or higher prices stemming from monopolization. For this reason, consumers who live in big cities were chosen for this research.

Table 1. Demographic Profile of the Respondents

		Number of participants	Percentage %
Gender	Male	312	51,9
	Female	289	48,1
Age	22-27	108	18
	28-33	138	23
	34-39	135	22,4
	40-45	152	25,3
	46-51	22	3,7
	52-57	19	3,1
	58-63	14	2,3
	>63	13	2,2
Education	Bachelor	356	59,2
	Master /PhD	245	40,8
Occupation	Housewife	13	2,2
	Retired	40	6,7
	Temporarily unemployed	41	6,8
	Qualified self-employed	26	4,3
	Employer	28	4,7
	Employee/manager	98	16,3
	Employee/specialist, engineer, technician	151	25,1
	Employee/officer, civil servant	204	33,9
Shopping online frequency	Once in two-three days	28	4,7
	Once a week	62	10,3
	Once every two weeks	142	23,6
	Once a month	152	25,3
	Less than once a month	217	36,1
Income / Household (TL)	2,001 - 3,000	13	2,2
	3,001 - 4,000	37	6,1
	4,001 - 5,000	91	15,1
	5,001 - 6, 000	46	7,7
	6,001 - 7,000	141	23,4
	7,001 - 8,000	68	11,3
	8,001 - 9,000	28	4,7
	9,001 - 10,000	55	9,2
	>10,000	122	20,3

Income / Person (TL)	<1,000	19	3,2
	1,001 - 2,000	55	9,2
	2,001 - 3,000	56	9,3
	3,001 - 4,000	110	18,3
	4,001 - 5,000	141	23,5
	5,001 - 6,000	62	10,3
	6,001 - 7,000	70	11,6
	7,001 - 8,000	15	2,5
	8,001 - 9,000	20	3,2
	9,001 - 10,000	13	2,2
	>10,000	40	6,7

2.2 Questionnaire

The questionnaire begins with a filter question to drop the ones who don't have any online shopping experience. The second part is consisting of three scales measuring materialism, attitudes towards money and online compulsive buying which adapted from previous studies. Online compulsive buying was measured with Lee and Park's (2008) 7-item-online compulsive buying scale which was adopted from Faber and O'Guinn's (1992) compulsive buying scale. Researchers reported good reliability scores of the scale (0,857; 0,826 for Lee and Park (2008); Türkyılmaz, Kocamaz and Uslu (2016) respectively). Materialism was measured through Richins and Dowson's (1992) Materialism Values Scale with the original 18 items. In order to measure attitudes towards money, the composite scale, consisting of 14 items from Yamauchi and Templer (1982), Furnham (1984) and Tang (1992), which was developed by Chui and Sidin (2011) was employed. All items were measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). All the scales, developed in English, were translated into Turkish then translated into English back by marketing academicians who have a command of English. The last part involves demographic questions A pilot survey of 20 respondents was initially conducted to be certain that the survey was properly understood.

2.3 Analyzes

2.3.1 Reliability Analysis

This analysis was employed to calculate the consistency of data and questioning whether errors were eliminated from the items of the factors to develop consistent outcomes. In order to evaluate the reliability of the factors, Cronbach's alpha values was assessed. Cronbach's alpha may range from 0 to 1,00. The values close to 1.00 show high consistency. George and Mallery (2003) reported that if Cronbach's alpha is higher than 0,70, it is acceptable and if it is higher than 0,80, it means good reliability. In this study, the Cronbach's alpha coefficient values ranged from 0,835 to 0,866, which show good and inter-item consistency for each factor (OCB: 0,865; ATM: 0,835; MAT: 0, 866). OCB6, MAT1 and MAT7 was deleted to increase reliability scores. Table 2 shows the Cronbach's alpha results and the indicators of all three variables. Cronbach's alpha value for overall scale is 0,941.

Table 2. Reliability Analysis Test Results

Variables	Number of items	Items dropped	Cronbach's alpha	Indicator
Online compulsive buying (OCB)	7	1	0,865	Good
Materialism (MAT)	18	2	0,819	Good
Attitudes towards money (ATM)	14	-	0,835	Good

2.3.2 Factor Analysis

This analysis is a group of methods to determine the extent to which items which are associated can be set in one factor then these items can be acted as one factor (Abdullah & Asngari, 2011). Scores to be computed for each factor by factor analysis. Hair et al. (2009) suggested that standardized factor loadings should ideally be 0,70 or higher. Principal components and factors analyses by varimax rotation were conducted, and the percentage of variance were employed to find out how many factors will be formed. Factor loadings are essence to assign a name to each factor.

The communality means the sum of the squared factor loadings regarding all factors of a given variable accounted for by all the factors. The factor analysis extracts only the proportion of variance stemming from common factors.

The Kaiser-Meyer-Olkin (KMO) measure is an important value for factor analysis. It was found to be 0,668 for materialism; 0,781 for attitudes towards money and 0,874 for online compulsive buying, all exceeding the recommendation value of 0,6 (Kaiser, 1974).

According to the results, materialism has three factors which are compatible with literature, dubbed as centrality, happiness and success. All three sub-factors' reliability exceed 0,60 so they are acceptable and total variance of these three factors is 64,623 %. Attitudes towards money scale has three subscale which are power, quality and achievement and total variance of these subscale is 65,774 %. Online compulsive buying has 6 items explaining 60,796 % of total variance. Therefore, this study develops the following hypotheses:

H₁: Centrality (MATFAC 1) has a significant positive influence on the online compulsive buying tendency.

H₂: Happiness (MATFAC 2) has a significant positive influence on the online compulsive buying tendency.

H₃: Success (MATFAC 3) has a significant positive influence on the online compulsive buying tendency.

H₄: Power (ATMFAC 1) has a significant positive influence on the online compulsive buying tendency.

H₅: Quality (ATMFAC 2) has a significant positive influence on the online compulsive buying tendency.

H₆: Achievement (ATMFAC 3) has a significant positive influence on the online compulsive buying tendency.

2.3.3 Multiple Regression Analysis

Multiple regression analysis is employed to hypothesize one or more dependent variables whether they influence an independent variable or not. The variable namely “online compulsive buying” was entered as dependent variable while two other variables namely “materialism” and “attitudes towards money” were entered as independent variables. Table 3 shows regression analysis test results.

Table 3. Regression Analysis Test Summary Table

Table 3. Regression Analysis Test Summary Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,623 ^a	,389	,382	,78588687	,389	62,912	6	594	,000	1,835

a. Predictors: (Constant), ATMFAC3, ATMFAC2, ATMFAC1, MATFAC3, MATFAC2, MATFAC1

b. Dependent Variable: OCB

Test Summary Table (Table 3) shows that F statistics is significant (Sig.0,000). Also, 38,9 % of the variation of online compulsive buying is predicted by materialism and attitudes towards money. The regression assumptions have been verified. VIF value, indicating multicollienarity, must be lower than 10 (Hair et al., 2009). The other values indicating multicollienarity are eigenvalue and condition index (Durmuş et al., 2011). According to our analysis, the values of VIF vary between 1,142 and 1,329. The highest eigenvalue is 1,525 and the lowest is 0,473 (1,525/0,473= 3,228 < 100). Condition index values vary between 1,00 and 1,797 which is lower than 15. These results indicate that there is no multicollinearity. Regarding the normality, data was analyzed via the values of Skewness and Kurtosis. According to George and Mallery (2003), values are between -2,0 and +2,0 are acceptable, and the results of the normality test showed that the scores of all items are between -2 and +2 so the data meets normality requirements.

In order to find the contribution of each independent variable on online compulsive buying is summarized in Table 4. As Pallant (2005) stated, the smaller significance level and the higher value of Beta indicates the strongest contribution to the dependent variable. The greatest standardized Beta coefficient is MATFAC 2 (happiness), which is 46,5 % at the significance level of 0,000 (p<,05). The second largest coefficient belongs to MATFAC 1 (centrality), at the significance level of 0,000 (β = 35,4 %; p<,05). The third largest Beta coefficient belongs to MATFAC 3 (success), which is 0,324 at the significance level of 0,000 (p<,05). On the other hand, ATMFAC 2 (quality) and ATMFAC 3 (achievement) didn’t found significant (significance levels are relatively 0,510 and 0,173; p<,05). However, ATMFAC 1 (power) is significant (0,000 for p<,05) and its Beta coefficient is -22,8%.

Table 4. Multiple regression results of dependent and independent variables

Model	B	Unstandardized Coefficients		Standardized	t	Sig.
		Std. Error	Beta	Coefficients		
1	(Constant)	-4,572E-17	,032		,000	1,000
	MATFAC1	,354	,037	,354	9,565	,000
	MATFAC2	,465	,036	,465	12,976	,000
	MATFAC3	,324	,035	,324	9,290	,000
	ATMFAC1	-,228	,037	-,228	-6,233	,000
	ATMFAC2	,024	,037	,024	,660	,510
	ATMFAC3	-,047	,034	-,047	-1,365	,173

3. RESULTS

Multiple regression analysis was conducted to test 6 hypotheses of the research. At first, reliability analysis was employed and totally 2 items were extracted from the analysis. Then, factor structures of the scales were examined. After extracting the low-score factor loading items, the last shapes of the factor structures were emerged (both materialism and attitudes towards money has three factors). After that, multiple linear regression analysis was used to test the hypotheses. According to the results, all three factors; centrality, happiness and success has significantly influence on online compulsive buying. For this reason, H₁, H₂ and H₃ is supported (Sig. 0,000; p<,05). Happiness has the greatest contribution to the online compulsive buying (β: 0,4659). On the other hand, two of the three factors of attitudes towards money don't have significant influence on online compulsive buying (both quality and achievement, relatively Sig. 0,510 and Sig. 0,173; p<,05). However, power, as the first factor of attitudes towards money has a significant influence on online compulsive buying (β: - 0,228; Sig. 0,000; p<,05). But Beta coefficient shows that it has a negative influence on online compulsive buying contrary to the literature. For this reason, H₄, H₅ and H₆ is not supported.

4. DISCUSSION

The results of the analyses show that all three dimensions of materialism; centrality, happiness and success significantly affect online compulsive buying. This is consistent with the previous research' results (Sharif & Khanekharab, 2017; Türkyılmaz, Kocamaz & Uslu, 2016; Rose, 2007) and also the relationship between materialism and offline compulsive buying literature. The results were important to compare online and offline compulsive buying as the consequence of materialism based on its three dimensions. It means that consumers who believe that material possessions lead happiness and success as well as they regard them as the center of their lives have higher tendency to online compulsive buying. In other word, there seems no difference between online and offline compulsive buying regarding materialistic considerations.

Happiness has the greatest score among these three dimensions. It may not be surprising because buying-related happiness has often been associated with joy and hedonic side of shopping experience in the consumer behavior literature especially in the post-modern consumer culture. Even though traditional shopping gives a kind of joy and enthusiasm

related happiness, online shopping has also other joy-connected instruments bringing happiness to people. Happiness was extracted as the most powerful antecedent of online compulsive buying among all materialism and money related dimensions. Researchers may consider that feeling happy looks more substantial than being successful, powerful or similar modern world attributions for internet citizens.

Otero-Lopez et al. (2011) asserted that materialists use possessions as an evaluation criterion for their success. People like to show their possessions as a sign of their success grade; the more they have possessions, the more they are successful. Online shopping gives people lots of opportunities to buy anything and anytime they want. Since childhood, people have been taught that if somebody's has a luxury car or a house, or nice apparel, then he/she is successful, so people have this relationship between having possessions and being successful for their lifetime. Furthermore, compulsive buyers have low self-esteem and they may need to feel successful to rise their self-esteem then online buying is a cure for this deficiency. Centrality, as the other dimension of materialism pointed out the importance of having possessions generally (Richins & Dawson, 1992) and centrality has a significant and positive effect on online compulsive buying too. It means that people who consider having possessions is good for them are more inclined to online compulsive buying. Actually, it is about a general philosophy of a person's life and if they think in this way, Internet will provide an unlimited source to feed their absence feeling.

On the other side, money attitudes were partially found influential on online compulsive buying. It was a puzzling result for the researchers because materialism and money attitudes were assumed as connected in theoretical frame of the research, and if materialism was found to be a predictor of the dependent variable, then money attitudes had been expected to be effective as the other predictor too. However, quality and success dimensions were not the effective predictors of online compulsive buying. The items about quality were placed to learn participants' tendency to buy more quality products while success dimension includes the items searching for the participants' thinking of the relationship between money and success. It may not be surprising that people who look for quality products have not high online compulsive buying tendency because their buying pattern are logical, rational and functional. They shop online consciously so they avoid from irrational buying types like compulsive buying. However, no negative significant relationship was found between these two variables. The other dimension, success was looking for the participants' thinking of the relationship between money and success. Achievement dimension of materialism was including the relationship between having material possessions and achievement and while participants who assume that having material possessions means achievement have also higher online compulsive buying tendency, success dimension of money attitudes is not a significant predictor of online compulsive buying. Herein, concept of money and material possession may be perceived differently by the participants or it may stem from the sample or other technical issues so iteration of the study may give different results. Just "power" dimension of money attitudes was found statistically effective on online compulsive buying. Money has always been perceived as a means of power since it was invented. Compulsive buyers are generally interested in spending up their whole money and they see it as a relief tool. For this reason, participants who have higher scores on power dimension of money attitudes were expected to have higher scores on online compulsive buying too. However,

the results show a negative significant effect of power dimension which means that participants who see money as a power generally have lower online compulsive buying tendency. As an assessment, it may be good thing because a compulsive buyer normally has a low self-esteem and some negative feelings. All these negative situations drive the person to boost her/his mood to her/his hemostatic balance and the person may need to be powerful to realize this. If the person thinks that being powerful is about having money, then this person would look for the way to show her/his money and the most suitable way to show the money is shopping! These results may be related to the consciousness and education level of the sample. For more accurate results, different samples should be employed.

CONCLUSION

Compulsive buying, as a kind of dysfunctional buying behavior has been examined by scholars for years because of its bothersome results like financial collapses, divorces, and even suicides. In today's digital world, online compulsive buying gained importance driven by the development of internet, IT and its applications as well as transforming trade patterns. Although the progress in the technology trigger online compulsive buying behavior, some other issues are worth to research in this regard.

Materialism is a crucial issue in people's lives. Money is a vital topic that is related to the material possessions and for some people, material possessions are crucial to their lives and identities (Richins & Dawson, 1992). The relationship between having money as well as material possessions and buying intention has been investigated for decades because not just rich people need to have higher level of buying tendency as economic models suggest. Moreover, irrational buying behaviors like compulsive buying are related consumers' attitudes towards money and material possessions. The convenience which online shoppers experience to reach a broad variety of goods and services every moment of a day is likely to contribute to compulsive buying behavior in online environment. Online compulsive buyers spend more money and time in online shopping (Duroy, Gorse & Lejoyeux, 2014). Regarding all of this information, this study aims to enrich the literature about online compulsive buying as exploring the influence of materialism and money attitudes on online compulsive buying.

An online survey was employed by a research company to gather data about consumers' online compulsive buying intentions, materialistic tendencies and attitudes towards money. The research sample consists of Turkish consumers, living in Istanbul, with university degree and online shopping experience. The research was implemented at the beginning of November 2017 over two weeks-period and a total of 601 valid and complete responses received.

As a conclusion of the present research, three dimensions of materialism according to Richins and Dawson (1993)'s materialism scale which are centrality, happiness and success all have been found significantly effective on online compulsive buying tendency. On the other hand, three dimensions of money attitudes; power, achievement and quality according to Chui and Sidin (2011)'s scale has not significantly influence while power has a negative influence on online compulsive buying tendency.

Since postmodernism entails post-materialism, consumers may not have higher

materialistic values in the future. Besides, although an increase in the number of internet users is assumed for the future, people may not make a certain assumption about an increase in the numbers of online compulsive buyers. Because, according to the postmaterialist theory, consumers have already enough material possessions, and they don't need extra goods. Additionally, they may not believe that happiness comes with the material possessions as Wallman (2013) said, in the future. For this reason, even though the results of the research support that the materialistic values have statistically positive influence on online compulsive buying, new online compulsive buying behavior under the post-materialistic view may be different.

Moreover, high level of collectivism may decrease the importance of materialistic values (Ogden & Cheng, 2011). Collectivism stresses moral issues rather than material things. For this reason, it is needed to predict whether the world will be more collectivist or individualist hereafter. So, future research may follow the changes on consumers' materialistic values and its reflections to their compulsive buying behaviors by serial analyses.

On the other hand, digital world, information age and postmodern trends may transform the money perception of the consumers in the coming years. As the money perception changes, the meanings which symbolically transfer to the money will change. If "power perception" of consumers shift from money to another subject in the light of the trends of postmodern age or information age, the importance of money will decrease among compulsive buyers in time. In addition, online buying needs mostly credit card usage and consumers' money attitudes differ between cash and credit card. Following research may focus on the influence of these new trends on the relationship between money attitudes and online compulsive buying.

This study has some limitations. One of them is that survey was conducted just with people who live in Istanbul and have a university degree. Another sample may change the results with the same model. Additionally, in this study two independent variables were used which are thought to be related to online compulsive buying and also related with each other and money and material possessions. Because happiness is associated with hedonic shopping, influence of hedonic and utilitarian buying patterns on online compulsive buying may be examined. Moreover, because power factor of money attitudes has a negative significant influence on online compulsive buying, it may be explained by self-esteem, other power-related or other personality-related issues. Further studies with these variables will enhance the literature about online compulsive buying.

MATERYALİZM VE PARAYA KARŞI TUTUMUN SANAL KOMPULSİF SATIN ALMADAKİ ROLÜ VE GELECEĞE DAİR ÖNGÖRÜLER

1. GİRİŞ

Kompulsif satın alma, olumsuz olay ve duygulara tepki niteliğinde kronik, tekrarlanan ve kontrol edilemeyen bir satın alma şekli olarak ortaya çıkıp istenmeyen finansal ve sosyal sonuçlara yol açan (O'Guinn & Faber, 1989) tüketim kültürünün yaygın satın

alma kalıplarından biri haline gelmiştir. Öte yandan internet çağında, daha fazla seçenek, uygunluk (Butler & Peppard, 1998), fiyatları ve ürünleri karşılaştırma şansı, zamandan kazanım (Yu and Wu, 2007) gibi olanaklar sunan online alışveriş yaygın hale gelmiştir (Li & Zhang, 2002). Ancak, online alışveriş bu özellikleri ile, aynı zamanda kompulsif kumar, oyun ve alışveriş gibi farklı davranış bağımlılıkları için de bir tetikleyici haline gelmiştir. (Duroy et al., 2014; Rosse & Codina, 2009). Herhangi bir şeyi herhangi bir zamanda satın alma olanağı kompulsif satın alıcılar için büyük tehlike teşkil etmektedir (Kukar, Ridgway & Monroe, 2009).

Kompulsif satın alma davranışının, doğurduğu ciddi finansal sonuçların da etkisiyle sıklıkla tüketicilerin paraya karşı tutumları ve materyalist eğilimleri gibi ilgili konularla ilişkisi merak edilmektedir. Para, prestij ve gücün işareti olarak görülebilirken (Yamauchi & Templer, 1982) tüketim kültüründe bireysel ekonomik başarının bir göstergesi olarak da ifade edilmiştir (Kasser & Ryan, 1993). Kişinin paraya karşı tutumuyla yakın ilgisi olduğu kabul edilen materyalist eğilim ise, para ve maddi eşyaların kazanımının statü ve mutluluk getirdiği inancının yaygın olduğu tüketim kültürünün önemli bir ögesi kabul edilmektedir ((Dittmar, Long & Bond, 2007; Richins, 2004; Kasser & Kanner, 2004). Materyalizmin alt boyutları olarak kabul edilen mutluluk ve başarı, aynı zamanda kompulsif satın alıcıların bu tarz satın alma yoluyla olumsuz duygularından kurtulmada da elde etmek isteyecekleri iki öğedir. Öte yandan, materyalizm eğilimi yüksek kişiler mutluluk ve başarıyı maddi eşya edinme yoluyla edineceklerini düşündüklerinden kompulsif satın almaya daha meyilli olabilirler (Roberts, 2000).

Günümüz tüketim kültürü anlayışı, artan materyalist eğilim ve prestij, mutluluk getireceği düşünülen para kazanma ihtiyacı ile özdeşleştirilmektedir (Dittmar, Long & Bond, 2007; Dittmar, 2004; Richins, 2004). Literatür, kompulsif satın alıcıların materyalist eğilimlerinin ve paraya karşı tutumlarının yüksek olduğunu göstermektedir. Buradan yola çıkarak bu çalışmada sanal kompulsif satın alma üzerinde materyalizm ve paraya karşı tutumun etkileri araştırılmıştır. Alışverişin geleneksel kanallardan, sağladığı avantajlar nedeniyle sanal kanallara kaymaya başlamasının olumlu yönde etki edeceği sanal kompulsif satın alma ile ilgili teorik bir model önerisinde bulunulması umulmaktadır.

2. LİTERATÜR

O'Guinn, Faber ve Krych (Faber, O'Guinn ve Krych, 1987; Faber ve O'Guinn, 1988; O'Guinn ve Faber, 1989; Faber ve O'Guinn, 1992)'in çalışmaları, güçlü, kontrol edilemeyen, tekrarlayan bir satın alma dürtüsü olarak ortaya çıkan, ciddi psikolojik, sosyal ve ekonomik sonuçlar doğuran kompulsif satın alma davranışının tüketici davranışı literatüründe araştırılmaya başlanmasını sağlamış, geliştirilen ölçek (Faber ve O'Guinn, 1992) kompulsif satın alma literatüründe en yaygın kullanılan ölçek olmuştur. Valence, d'Astous ve Fortier (1988) Kanada'da konu ile ilgili araştırmalar yapıp bir ölçek geliştirirken Roberts ve Martinez (1997) ile Roberts ve Sepulveda (1999) konuyu Maksika'da araştırmış, Scherhorn, Reisch ve Raab (1990) Almanya'da konunun gelişimine katkı sağlamış, söz konusu davranışa kompulsif davranış yerine bağımlı davranış olarak bakılması gerektiğini savunmuştur. Edwards (1993)'in konu ile ilgili yaptığı çalışmalar kompulsif satın alma ile özellikle benlik konuları arasındaki ilişkileri pekiştirirken geliştirdiği ölçek pek çok çalışmada kullanılmıştır. Kompulsif satın almayı açıklamaya çalışan biyolojik (Comings vd., 1996 a ve b; Black, 2007; Raab vd., 2011; Ünsalver,

2012; Aydın vd., 2019), psikolojik (Ridgway, Kukar-Kinney ve Monroe, 2008; Sohn ve Choi, 2012; Gallagher vd., 2017) ve çevresel (O'Shaughnessy ve O'Shaughnessy, 2002; Bragg, 2009; Workman, 2010; Ahmad ve Mahfooz, 2019) modeller öne sürülmüştür. Kimlik ve benlik (Moore, 2009; Dittmar, 2004), kişilik özellikleri (Mikolajczak, et al., 2012; Mowen ve Spears, 1999), moda yönelimlilik (Johnson ve Attmann, 2009; Park ve Burns, 2005), anlık satın alma (Darrat, 2016; Williams ve Grisham, 2012; Moore, 2009) konularının da kompulsif satın almayla ilişkisine bakılmıştır. Materyalist eğilim (Pradhan, Israel ve Jena, 2018; Moulding vd., 2017; Harnish ve Bridges, 2015; Sohn ve Choi, 2012; Rasool vd., 2012; Xu, 2008) ve paraya karşı tutum da (Kahre, 2016; Kukar-Kinney, Ridgway ve Monroe, 2012; Palan vd., 2011) da kompulsif satın alma davranışının prediktörleri olarak yoğun şekilde araştırılan konular arasındadır.

İnternet kullanıcılarının ve sanal alışverişin artmasıyla sanal kompulsif satın alma eğiliminde artış görülmüştür. Farklı konuların sanal kompulsif satın alma davranışı (Suresh ve Biswas, 2019; Sharif ve Khanekharab, 2017; Lou, 2016; Duroy, 2014; Lee ve Park, 2008; Dittmar, Long ve Bond, 2007; Vicdan, Chapa ve Santos, 2007) ile ilişkisi çalışılmıştır. Türkyılmaz, Kocamaz ve Uslu (2016) materyalizmin, Richins ve Dawson (1992)'in ölçeğini baz alarak, üç boyutunun da sanal kompulsif satın alma üzerinde etkisini tespit etmiştir. İnsanların daha fazla geliri oldukça sanal kompulsif satın almaya olan eğilimlerinin arttığı bulunmuştur (Armağan ve Temel, 2018). Paraya karşı tutum da tüketim kültüründe sıklıkla araştırılmıştır (Roberts ve Sepulveda, 1999b; Roberts ve Jones, 2001; Masuo vd., 2004; Phau ve Woo, 2008). Yamauchi ve Templar (1982)'in çalışması ve geliştirdiği 29 maddeli ölçek, ilgili literature temel teşkil etmiştir. Sharif ve Yeoh (2018) paraya karşı tutumun güç-prestij ve kaygı alt boyutlarının, sosyal network sitelerinin aşırı kullanımının sanal kompulsif satın alma davranışı üstündeki etkisinde aracı etki yaptığını bulmuştur.

3. YÖNTEM

Çalışmada, Richins ve Dawson (1992)'in materyalizm ölçeğinde yer alan mutluluk, başarı ve merkeziyetçilik alt boyutları ile materyalizmin ve Chui ve Sidin (2011)'in paraya karşı tutum ölçeğinde yer alan güç, başarı ve kalite alt boyutları ile paraya karşı tutumun sanal kompulsif satın alma üzerindeki etkisini inceleyen bir regresyon model kurulmuş, sanal kompulsif satın alma için de Lee ve Park (2008)'in geliştirdiği yedi ifadeli ölçekten yararlanılmıştır. İstanbul'da ikamet eden 601 üniversite mezunu kişiden bir araştırma şirketi tarafından sanal ortamda toplanan anketlerden elde edilen veriler önce güvenilirlik analizine tabi tutulmuş, sanal kompulsif satın alma ölçeğinden bir, materyalizm ölçeğinden iki ifade çıkarılmıştır. Ardından yapılan faktör analizinde ölçeklerin faktör yapısı literatürde ortaya çıkan faktör yapıları ile benzer şekilde ortaya çıkmıştır. Buna göre, her iki değişkenin de üçer alt boyutunun ayrı ayrı sanal kompulsif satın almaya etkisi olduğu yönünde altı hipotez geliştirilmiştir. Son olarak regresyon analizi gerçekleştirilmiştir.

4. BULGULAR VE SONUÇ

Hipotezlerin test edilmesi amacıyla gerçekleştirilen regresyon analizi sonucunda materyalizmin üç alt boyutunun da sanal kompulsif satın almaya anlamlı şekilde etkilediği bulunmuş, mutluluk, etkisi en fazla olan prediktör olarak ortaya çıkmıştır. Öte

yandan paraya karşı tutum ölçeğinin sadece güç alt boyutunun sanal kompulsif satın alma üzerinde anlamlı etkisi bulunmuştur ancak bu etki de negatif çıkmıştır. Bu nedenle materyalizmin alt boyutlarının sanal kompulsif satın alma üzerindeki etkisine yönelik geliştirilen hipotezler desteklenirken paraya karşı tutumun boyutlarının sanal kompulsif satın alma üzerindeki etkilerine yönelik geliştirilen üç hipotez desteklenmemiştir.

İnternetin yaygınlaşması ve sanal alışverişin sunduğu avantajlar nedeniyle alışverişin geleneksel kanallardan giderek sanal ortama kayması beraberinde sonuçları itibariyle farklı tarafları olumsuz etkileyebilecek olan sanal kompulsif satın alma konusunu gündeme getirmiştir. Satın alma davranışı ile ilgili olduğu için paraya dair değişkenlerle sık sık ilişkilendirilen konuya dair daha geniş bir öngörü yeteneği kazanmak amacıyla bu çalışmada materyalizm ve paraya karşı tutumun sanal kompulsif satın alma üzerindeki etkileri incelenmiştir. Regresyon analizi sonuçları; materyalizmin mutluluk, başarı ve merkezilikten oluşan üç boyutunun da sanal kompulsif için anlamlı bir tahmin edici olduğunu gösterirken mutluluk boyutunun etkisi diğerlerinden daha yüksek bulunmuştur. Bu durum, materyalist eğilimi yüksek tüketicilerin, özellikle de maddi varlığa sahip olmayı bir mutluluk aracı olarak görenlerin sanal kompulsif satın almaya daha eğilimli olduklarını göstermektedir. Bunun yanı sıra paraya karşı tutumun boyutlarından sadece güç boyutu anlamlı çıkmış, o da negatif yönlü bir etki olarak bulunmuştur. Kısacası tüketicinin parayı bir güç aracı olarak görme eğilimi arttıkça sanal kompulsif satın almaya olan eğilimi azalmaktadır.

Çalışmada, üniversite mezunu, İstanbul’da yaşayan tüketicilerden oluşan bir örneklem kullanılmış olup, modelin farklı örneklerle sınanmasında fayda görülmektedir. Söz konusu örneklem için de sanal kompulsif satın almada etkili olan konuların materyalist eğilimde mutluluk, paraya karşı tutumda negatif şekilde güç olduğu ortaya çıkmıştır. Pazarlama uygulayıcılarının konunun hassasiyetine göre politikalar geliştirmesi, ilgili konu üstünde çalışan akademisyenlerin benzer değişkenlerle kavramsal çerçeveyi genişletmesi beklenmektedir. Sanal kompulsif satın alma, birey ve toplum için zararlı sonuçlar oluşturacak bir tüketici davranışıdır ve internetin gelecekte daha da yaygın hale gelmesi, davranışın da artmasına neden olacağından ilgililerin gerekli düzenlemeleri yapmaları için davranışa neden olan faktörlerin araştırılacağı çalışmalara ağırlık verilmelidir.

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Tartışma ve Yorum / <i>Discussion and Interpretation</i>	Bulguların değerlendirilmesinde ve sonuçlandırılmasında sorumluluk almak / <i>Taking responsibility in evaluating and finalizing the findings</i>	Filiz EROĞLU
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